



## SHOPPING SURVIVAL GUIDE

### 1. DO YOUR RESEARCH BEFOREHAND

Companies are looking for a way to stand apart each year. Whether it's opening on Thanksgiving night or having Early Bird specials, they want you in their stores. Take the time before heading out to go through ads and research the product with tools such as Consumer Reports<sup>®</sup>. Did you know that most of the time you will find that the exact same sale is offered online that weekend? (Meaning instead of waking up at 5 am and rushing to the store you get to sleep in!) Call ahead to see how the online product prices will differ from the in-store price. Plus, most stores now offer free shipping to your home or the nearest store.

### 2. DOWNLOAD APPS

The digital age has its perks, and mobile apps that help you save money are definitely one of them. The best part about these apps is that they are free!

- **BFAds<sup>®</sup>** is simple. You can find Black Friday ads from all major stores in one place. Browse by store or category, cross-compare items and receive sale updates.
- **RetailMeNot<sup>®</sup>** will provide coupons when you search a store, and will also show you a consumer rating of whether or not it was successful. One of the best things is that it will search in-store and online coupons. Plus no printing! Redeem straight from your phone.

- **ShopSavvy**® has a mobile shopping app lets Android and iPhone users scan QR and barcodes to unlock pricing information on countless products. Now you'll know which store has the best price.
- **FastMall**® is a game-changer for you mall rats out there. The app lets you track your parked car, find the nearest bathroom and food court. And if you're lugging your stroller-bound tots around, it also points you in the direction of elevators.

### 3. PREPARE A BUDGET

First decide how much you are willing to spend on gifts. Once you have a total budget in mind make a new list of how much you want to spend on each person. \$30 for siblings? \$200 for kids? \$10 for coworkers? Now total those individual totals up, does it fit into your main budget or has it gone over? The main thing to remember is to *stay within your budget*. That is why you came up with the initial number to begin with!

**Bonus Tip:** Make all of your holiday gift purchases on ONE card. This is the best way to track your spending and make sure you stay within budget. It also comes in handy with returns! No second guessing which card a purchase went on. Speaking of returns, keep ALL receipts for the gifts in a place where you will remember like a Ziploc® bag in your kitchen, or an envelope in your file cabinet.

### 4. BUY EXTRA GIFTS

Don't be caught empty-handed! You never know when your neighbors will pop in with a little something or co-workers leave a gift at your desk. It's always best to have a few \$10 items ready to go. Some easy ones include baked goods, gift cards, and body lotions. Go ahead and stick a bow on them so they are ready to go at a moment's notice.

### 5. DOUBLE YOUR REWARDS\*

Georgia's Own Visa® Credit Card is offering double points on holiday shopping and travel until the end of the year! With each gift you purchase, you're earning double points to treat yourself with. From airline tickets to gift cards, our ScoreCard double rewards points will make it easier (and faster) to treat yourself this holiday season.

**Bonus Tip:** Georgia's Own will also be participating in the Black Friday weekend! If double points weren't enough, we're giving you **3X the points** Thursday Nov. 28<sup>th</sup>- Sunday Dec. 1<sup>st</sup>!

\*Double and triple points valid only on Platinum and Gold Visa Credit Cards. Categories include airlines, car rental, hotels, motels, department stores, online department stores, discount stores, electronic stores, specialty stores, and book stores. Promotional period begins November 1<sup>st</sup>, 2013 and ends December 31<sup>st</sup>, 2013. Other restrictions may apply. Please see a loan officer for details.