Written by Nadine Toren

<u>relevision</u> <u>personality</u> and AZfoothills.com columnist <u>Nadine</u> Toren is scouring the area, finding savvy Valley features, bringing readers "on the scene." Every day she'll introduce you to <u>celebrities</u>, <u>athletes</u>, and give you an inside look into local events and hot spots. She'll touch on topical issues, and keep AZ fans posted on all the big talkers <u>around town</u>.



Are you shopping on Black Friday? If you are, you might want to reconsider. Check out why you'll want to alter your shopping trends to get better deals.

'Tis the season to spend.

That's right, shopaholics are gearing up for the holidays by cutting coupons, sorting through sales, and searching for deals. However, it's quite possible to form shopping tactics that could, in fact, save you time and money.

I scoured the web for consumer-smart tips, and thanks to experts from Kinoli Inc., here's what you need to know before hitting the mall.

First, if you're planning on playing hooky Black Friday, beware...it's not necessarily the smartest shopping day. The lowest deals are often limited, so unless if you plan on ditching turkey for waiting in line, you might want to skip the day dedicated to stocking up on stocking stuffers. Also, Black Friday shoppers often tend to over-buy, purchasing products just because they're a good deal. Moral of the story: stick to your list.

Next, if you prefer wandering the web for holiday gifts, make sure to look for free shipping deals. Apparently December 16th is the day to place your order...it's the one-day virtual event waiving shipping fees for thousands of e-retailers. Plus, you'll still ensure delivery by Christmas.

But for those who love the mall, you'll want to consider your form of payment. Truth be told, experts say the thriftiest way to pay is cash, but if you don't carry much green, go with your debit card. Sometimes you'll be charged a hidden usage fee, but it's often less than accumulating credit card bills. (But if credit cards are your BFF, keep track of what you spend. Don't just swipe and go.)

As for presents, if you've hit a road-block on what to get hard-to-buy people, consider décor. You can't go wrong with a festive ornament or yummy-smelling candle. And while we're on topic, create a list. YES, it WILL keep your costs down if you know what you're looking for.

And if you have a strict budget, go for layaway. Places like Walmart offer decent programs for a small imitation fee. Consider it a credit card-free way to pay-as-you-can. There are also online layaway options.

For more shopping tips, visit: www.kinoliinc.com



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