

Holiday Shopping Tips from a Personal Finance Expert



Expert Farnoosh Torabi Shares Her Tips and Tricks to Help Navigate the Holiday Season Without Breaking the Bank

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After a difficult 2020, it's no surprise that this holiday season will look and feel a little different. With consumers potentially navigating difficult financial times, it's more important than ever to be prepared for what lies ahead. Recently, Personal Finance Expert, Farnoosh Torabi, teamed with YourUpdateTV on a national satellite media tour to discuss.

A video accompanying this announcement is available at:

<https://youtu.be/4hnnkME8t0E>



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Get a Head Start

There's no need to wait until Black Friday or December to begin holiday shopping. Sales are abundant and round-the-clock this year, as retailers work hard to attract shoppers in a slow economy. When you see a sale for an item that's on your list, take advantage of it. Waiting until the last minute only ensures you'll be left with few options, in which case you might overspend on items that weren't originally on your list.

Make Budgeting a Family Affair

You're likely not the only member of the family concerned with blowing your budget over the holidays. To that end, be sure to openly discuss your savings goals with your family and suggest alternatives that could help bring down everyone's expenses. For example, you might want to throw out the idea of an anonymous gift exchange, 'Secret Santa,' or 'Pollyanna' so that each family member only needs to shop for one person instead of multiple. Make it extra budget-friendly by capping gifts to no more than \$25 or \$30.

Use Credit Wisely

Avoid the traditional New Year debt hangover and be conscientious when using your credit card this holiday season. Try to streamline your spending onto one card for easier tracking. While you're at it, use the card that best rewards you for all of your holiday purchases. For example, the Capital One Walmart Rewards Card helps will save you time and money this holiday season with unlimited 5% cash back on Walmart.com purchases. And if you're planning to get out of your home for the holidays, the Capital One Walmart Rewards Card also earns you 2% back on restaurants and travel, so you're saving everywhere you shop. That savings will allow you to spend more time on what matters during the holidays and less time shopping around.

Bulk Buy Common Gifts

For gifts you anticipate giving to many people this year, for example, bottles of wine, chocolates or stocking stuffers for your kids, buy the items in bulk. Often retailers will

provide a 10% or 15% discount if you buy several of one item, whether it's six pairs of the same socks or several pounds of sweets. It may not be advertised, but always worth asking a store manager.

Never Checkout without a Promo Code

Before you click "check out" online, be sure you're not leaving any discounts on the table. A quick internet search for the name of the retailer and the term "discount code" might lead you to some handy codes to save a fast 20% or free shipping.

For more information about the Capital One Walmart Rewards Card, visit www.Walmart.com/credit or visit Farnoosh.tv for more holiday shopping tips.

About Farnoosh Torabi

Farnoosh Torabi is one of America's leading personal finance authorities — hooked on helping you live your richest, happiest life. As a Contributing Editor to Oprah Magazine and NextAdvisor, host of primetime series for CNBC and creator of the Webby-nominated podcast So Money, Farnoosh has become our favorite go-to money expert and financial friend. The New York Times calls her advice, "perfectly practical."

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