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PERSONAL FINANCE

Your Black Friday and Cyber Monday Shopping Guide

Bargains abound, but have a plan before you hit the stores

By Beth Braverman, Published November 17, 2023 • EN ESPAÑOL



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Black Friday sales used to occur exclusively on the Friday after Thanksgiving. Although that day remains big for sales (along with Small Business Saturday and Cyber Monday, which follow), some retailers have already started dropping their prices to Black Friday levels.

Even if you plan to do most of your shopping after you've had your turkey feast, budget consultant Andrea Woroch says to start scoping out deals now.

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"If you see something on the list that's offered for 30 to 40 percent off, you're most likely not going to see a bigger deal during Black Friday," she says.

Here's what you need to know to make the most of the upcoming sales:

Plan ahead

With so many sales and discounted products over the holiday, doing some prep work can make your shopping less stressful. Create a list of people you want to purchase presents for, along with gift ideas and a budget for each of them.

"That can act as your shopping guide," Woroch says. "Otherwise, it can be overwhelming, and you don't know what you should be buying. If you approach the sales without a plan, you may end up buying stuff you don't need and missing out on deals for the items you want to buy."

Most large retail chains publish their Black Friday deals ahead of time. You can check out store circulars at BlackFriday.com and use them to make a game plan for the day, including the items you're going to purchase. If you plan to shop in person, some retail apps, including Target, Walmart and Home Depot, have local store maps you can use to find what you need quickly amid Black Friday crowds.

Focus on electronics and household appliances

Although you'll see price discounts on nearly every type of product, experts say you'll find some of the [biggest deals on electronics and tech products](#). That includes everything from big purchases, including televisions and video game consoles, to smaller items, such as headphones and fitness trackers.

The other big category for doorbuster sales on Black Friday is small home appliances. Keep an eye out for deals on kitchen mixers and coffee makers, as well as items you'll see elsewhere in the home such as vacuum cleaners and air purifiers.

Make sure you're getting the exact product you want

If a doorbuster deal appears too good to be true, [take a close look at the item before making the purchase](#). Retailers sometimes bring in products to sell over Thanksgiving weekend that are either off-brand or of a lower quality than similar products by the same manufacturer.

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That means it might be missing certain features, have components made of cheaper materials or carry a shorter warranty than products that might cost more. If the price is low enough, such factors may not matter to you, but you'll want to make an informed decision either way.

Keep your receipts

Many stores offer price-adjustment policies, meaning that if you find the same product offered at a lower price at the same store within a certain time window — often two weeks — they'll refund you the difference.

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"There's a big misconception that Black Friday and Cyber Monday are like the end of all the good deals," says Jeanette Pavini, author of *The Joy of Saving*. "But there will be other deals — even better deals — as the holidays approach, so it's worth checking to see if the things that you've purchased go down in price during that price adjustment window."

Use in-store pickup to avoid surprises with online purchases

During the busy holiday season, some retailers can run into inventory issues fulfilling orders for the most popular items. Customers may end up getting a notification a week after placing an order stating that it's no longer available. One workaround at retailers with a brick-and-mortar presence is to order items online for in-store pickup. That way store associates will set the item aside for you immediately.

Keep in mind that national retail chains typically price their items in line with one another. If you're looking for a doorbuster item that sold out at one big box store, you may be able to find it at another store at a comparable price.

Beware of scammers

With so much online shopping taking place over Thanksgiving weekend, scammers unfortunately see it as an opportunity to trick consumers into sharing their credit card number or other personal information. In general, double-check any retail emails you receive to confirm the email address, and don't click on any too-good-to-be-true deals that pop up on social media.

"Instead, go to the retailer's site and see if the same deal is there," says Kristin McGrath, a shopping expert with RetailMeNot. "Or if you got a code by email because you have a loyalty account with the retailer, you can go to their site and log in, and you should be able to get the deal that way."

Beth Braverman is a contributing writer who has covered shopping and personal finance for more than a decade. Her work has appeared in Consumer Reports, CNNMoney.com, CNBC.com, and dozens of other outlets.

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