

Electronics

Discounts for electronics will likely peak on Cyber Monday, according to Adobe analysts.

"While Black Friday has some of the best deals on <u>electronics</u>, Cyber Monday is still a great time to shop for TVs, laptops, tablets and smartphones, especially for retailers and sellers that specialize in carrying a large selection or offer

direct sales on branded items," says Vipin Porwal, founder and consumer savings expert at shopping rewards app Smarty.

In addition to discounts, electronics manufacturers often offer bundled addons in December that can add value to your purchase, says Jeanette Pavini, a savings expert and author of *The Joy of Saving*. For example, a retailer might throw in a free game if you purchase a new gaming console, or you might get a free milk frother with the purchase of an espresso maker.

Where to look for deals: Dell, Samsung, HP

Potential savings: Around 30 percent off

Apparel

Adobe analysts also projected that apparel will be among the best categories for Cyber Monday shopping, with discounts averaging 23 percent off. Expect to see big markdowns on <u>shoes</u> in particular.

One caveat: If you're looking to purchase winter clothing for yourself rather than as gifts for the holidays, you might consider waiting a few more weeks. "For winter clothing, we do see prices come down in December," says Kimberly Palmer, a consumer expert with Nerdwallet. "However, if you can wait until January, you'll get even better deals."

Where to look for deals: Adidas, Nordstrom, Macy's

Potential savings: 20 percent to 25 percent off

Online subscriptions

Another big category for Cyber Monday sales is <u>streaming services</u> and gaming subscriptions. Porwal says shoppers will also see those deals in the last few days leading up to Christmas, when retailers know that shoppers are looking for last-minute e-gifts to buy after shipping deadlines have passed.

Where to look for deals: <u>Netflix</u>, <u>Hulu</u>, <u>Disney+</u>

Potential savings: 20 percent to 50 percent off, often depending on the length of the subscription

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Travel

For shoppers who are still in a spending mood after Cyber Monday, or those more interested in buying experiences than material goods, travel industry providers will be offering top deals on Travel Tuesday (Dec. 3). Look for discounts on hotel stays, vacation packages and airfare.

Where to look for deals: <u>Hilton</u>, <u>American Airlines</u>, <u>Hopper</u>

Potential savings: 20 percent to 30 percent off





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Gift cards

The average shopper plans to purchase three or more gifts cards this year and spend more than \$50 per card, according to the National Retail Federation. You may be able to stretch your budget further by looking for discounted gift cards, since a lot of businesses offer gift cards at less than face value around the holidays.

Where to look for deals: <u>Costco</u>, <u>Target</u>, local stores

Potential savings: Up to 20 percent, or a free gift card with purchase of a certain amount

Toys/sporting goods

Discounts on toys and sporting goods will grow throughout the month, peaking on Super Saturday (Dec. 21). "That means the longer you wait, the better discounts you can find," Palmer says.

That said, while you may get better deals on toys by waiting, the most popular items, like Legos and Barbie sets, could sell out as the holiday season progresses.

Where to look for deals: Dick's Sporting Goods, Kohl's, Cabela's

Potential savings: 20 percent to 50 percent off

Christmas leftovers

While clearance sales on Christmas items typically start on Dec. 26, they may begin a few days earlier given that Christmas falls midweek (on a Wednesday) this year, Porwal says.

"Consider shopping for clearance deals on decorations, wrapping paper and candy starting on Christmas Eve or even Christmas day, when it's likely fewer people will be in stores to salvage the first markdowns," he says. "Online clearance is more likely to start the day after Christmas."

Where to look for deals: HomeGoods, CVS, Amazon

Potential savings: 75 percent or more

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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