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Labor Day, the unofficial end of summer, may still be weeks away, but a growing number of consumers may already be thinking about — and shopping for — the winter holidays.

Last year, a quarter of shoppers told Bankrate that they were planning to begin their holiday shopping before Oct.1, with more than 1 in 10 shoppers saying that they starting ticking items off their gift list in August.

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Experts say several factors are driving consumers to get a head start on their holiday shopping, including a desire to spread out their purchases for budgeting purposes, concerns about supply chains and shipping delays, and earlier marketing from some retailers.

"Most shoppers are budget conscious, as we all are, and we want to allow



ourselves enough time to find a great deal," says Aya Kanai, head of editorial and creative at Google Shopping. "So shopping early allows people to do the proper research, especially for those high-price-point items where the prices can change over time."

If you're planning to join the early-bird shoppers this year, keep these tips in mind:

1. Take advantage of seasonal sales unrelated to the winter holidays

As the summer season winds down over the next few weeks, you'll find great discounts on all warm-weather related products, like outdoor sporting equipment, summer clothing and beach supplies. Now is also a great time to pick up <u>back-to-school</u> items, including laptops or dorm decor, and Labor Day typically sees rock-bottom sale prices on home goods.

"There are a lot of good ways to save for early shoppers," says Kristin McGrath, a savings expert with <u>RetailMeNot</u>. "You just have to think about what's going on sale seasonally that you can take advantage of."

Amazon has also announced that it will host a multiday sales event for Prime members this October, although it hasn't announced the dates of the promotion. In the past, the company's October sale has had Black Friday-level deals on a range of giftworthy items like small appliances and Amazon-branded electronics. Competitors like Walmart, Target and Best Buy have historically held concurrent sales events during Amazon's event.

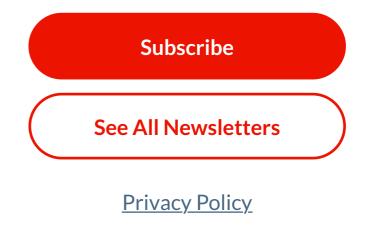
2. Use price-adjustment policies

One of the big challenges of shopping too early is that you'll purchase an item that later goes on sale for a better price. Some retailers offer <u>price-adjustment</u> <u>policies</u>, which allow you a refund for the difference between the current price and the one you paid. Most policies, however, last only 14 days and may have blackout periods for big sale days such as Black Friday and Cyber Monday.

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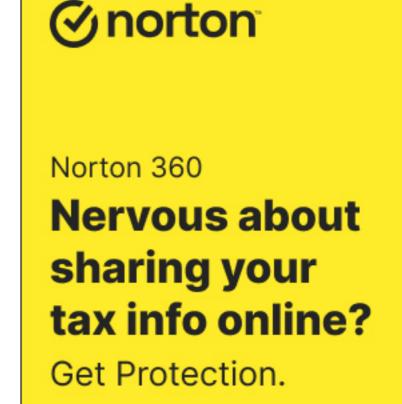
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"A lot of stores have sales on Labor Day where they drop prices, so if you're shopping now or in the immediate future, make sure to keep your receipts and check back to see if there have been any price drops," says Julie Ramhold, a consumer analyst with <u>DealNews</u>, a comparison-shopping website. "Different retailers treat this differently, so it's important to be familiar with the policies and know the limitations."

3. Use tools to compare prices

If you're unsure about whether a price is a good deal, there are some tools that can help. The <u>CamelCamelCamel</u> browser extension can show you the price history of items on Amazon, and you can use it to set price alerts to let you



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know if a product has a price drop. The Google Shopping Price Insights tool lets you compare prices for a product across multiple online retailers and see whether a given price is low, typical or high for that product.



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4. Hold off on buying video games and toys

The best prices of the year for video games and game consoles typically hit on Black Friday, so your best bet is waiting until then (Nov. 24 this year) to make those purchases. Toys tend to drop in price throughout the season as Christmas approaches, so unless you're going for a "hot" toy that could sell out, procrastinating will actually pay off for most toy purchases.

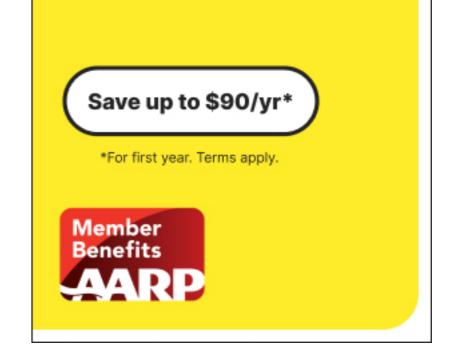
5. Pay attention to return policies

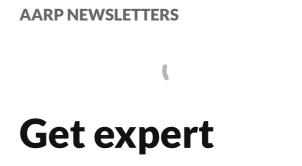
Proceed with caution if you're purchasing gifts for friends or family members that you think might return or exchange them.

"You don't want someone stuck with something that they don't want that they're just going to end up donating," says Jeanette Pavini, author of *The Joy of Saving*.

While retailers typically extend their return windows for the holiday season, those holiday return policies often don't kick in until October or November. Some retailers may still work with giftees to provide them with a store credit, but you should look carefully at the stated policy before making a purchase.

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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