



How to master the art of last-minute shopping

Shoppers who wait until the eleventh hour to do their holiday shopping are in good company. Consolidated Credit says one in five shoppers waits until December to start grabbing holiday gifts. Although shopping early to land the best deals and avoid the stress of running out of time works for many people, there are those who do their best work when shopping is down to the wire. If you're thinking of being a last-minute Larry or Lucy in regard to your holiday shopping, there are some ways to make late shopping successful.

- **Don't downplay the power of gift cards.** Some suggest that a gift card isn't an ideal gift because it doesn't require much thought or effort. But the numbers do not lie. A research report from the Retail Gift Card Association notes that 71 percent of people surveyed feel "very satisfied" when they get a gift card.
- **Establish a plan.** Even if you're shopping at the last minute, that doesn't mean you should head out unprepared. Consider the recipient, which kind of gift might fit them best, and how much you're willing to spend. Then you can narrow down which store to visit.
- **Consider a membership gift.** A membership for a subscription box, a wine or coffee club or even a streaming music or movie service can be great last-minute gifts.
- **Screen shot promo codes and coupon scan bars.** If you've come across discount codes and coupons in your research, have them at the ready when shopping online or in person.



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