

DO YOUR BEST:

## How to Spend Wisely

Whether you're looking to save or splurge, there are so many ways to make the most of your money. Discover the tips and tricks you need to know, and see how **Capital One Shopping** can help you on your path to purchasing.



BROUGHT TO YOU BY CAPITAL ONE SHOPPING

## Best of Budgeting

### Create a Cash Flow Plan

Determine how much you need to cover your usual monthly expenses and take a look at your bills. Is there a way you can reduce them? A few dollars here and there can add up.

### Prioritize Happiness

If binge-watching your favorite shows is something you love, don't cancel your cable. If at-home spa days are at the top of your self-care list, don't scrimp on your favorite beauty products. Leave room in your budget for the things that bring you joy and scale back where it makes sense.



### Revisit Your Budget Regularly

Expenses tend to vary each month and one-off purchases always pop up. Making sure your plan of action still works for you is a good way to stop any financial issues before they start.

### Get Familiar With Capital One Shopping

Not only is **Capital One Shopping** free for everyone, it searches for available coupon codes and automatically applies them to your purchases at checkout. Just download the browser tool to your computer and make buying even better.





## Secrets to Saving

### Set a Specific Financial Goal

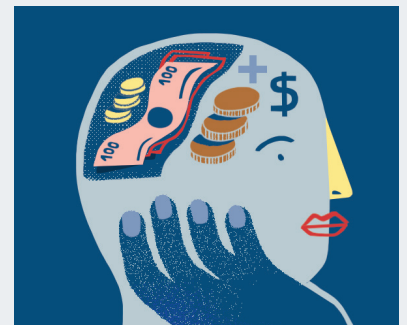
Write down the exact number you want to work toward when saving and use it as motivation to keep going. Attempting to put money aside without deciding on how much may leave you veering off track.

### Create an Emergency Fund

Stash away enough money to cover your expenses and try to add to this fund regularly. This way, you may be able to get and keep yourself in a comfortable place and allow for any unforeseen circumstances.

### Make Your Dollars Go the Distance

Even if discounts aren't available, you can still earn **Capital One Shopping Rewards** when you shop on popular sites using the browser tool. The best part? These rewards can be redeemed for gift cards at dozens of popular retailers.



### Be Honest With Yourself

If you're looking to make a big purchase, try separating that money from your emergency fund. Being clear about what qualifies as an emergency in your life may help your ability to rely on that fund in the event you need to use it.





## Spending Meets Trending

### Think Like a Retailer

Consumers are usually not taking supply and demand into consideration, but businesses are. Off-season buying tends to yield more opportunities to shop smarter, whether you're looking for a pair of sandals, a parka, or an outdoor grill.

### Use Technology to Your Advantage

Capital One Shopping offers instant price comparisons at over 7,000 retailers so you know you're getting the best available. It even checks shipping costs and allows you to add items to a watchlist to track prices over time.

### Look Out for Deals of the Month

Believe it or not, you can create a shopping strategy based on what month it is. September tends to be big on appliance sales leading up to Labor Day, October is usually great for outdoor furniture, and bedding and linens can likely be found on sale in January.

### Stick With It

You've come this far, so don't abandon your smart shopping habits now! Make them part of your regular routine and let them help you feel more comfortable with and confident in every purchase.

**Download Capital One Shopping to your computer and let it do the work for you. Visit [capitaloneshopping.com](https://capitaloneshopping.com) to learn more. What's in Your Wallet?**

*This information is not intended as financial advice. Speak to a qualified professional for advice on your unique circumstances. Savings and available coupons vary. Enrollment required. © 2021 Capital One.*

BROUGHT TO YOU BY CAPITAL ONE SHOPPING