PSYCH & PROFITS · PRICE TRAP SERIES · 2026

Black Friday Price Trap Checklist

Six checks before you tap "Buy." Each one comes with its source.

- [ ] **1. Check the "was" price** PRICE TRAP #1

Which? (UK) tracked 175 Black Friday deals: 83% were the same price or cheaper at least once outside the sale window. Which?, Nov 25, 2025

Do this Check 3 months of price history before you buy. If the "sale" price was already there, skip the rush.

- [ ] **2. Ask: "deferred interest or true 0%?"** PRICE TRAP #2

In the CFPB's example, a buyer put $4,500 of furniture on a 24-month deferred-interest promotion, paid $4,320 on time, and still owed $180 at the end. Interest at 31.99% APR was then charged back to day one: $1,439.55. CFPB, Dec 18, 2024

Do this On a deferred-interest deal, set autopay to finish one month early.

- [ ] **3. Find your busiest payment week before "Pay in 4"** PRICE TRAP #3

About 63% of buy now, pay later (BNPL) borrowers had overlapping loans at some point in 2022. CFPB, Jan 2025 (2022 data)

Do this Put every plan's due dates on one calendar. Check your busiest week before adding another plan.

- [ ] **4. Read the price-match fine print** PRICE TRAP #5

Best Buy's Price Match Guarantee does not cover competitor offers from the Thursday before Thanksgiving through the Monday after (Nov 19–30, 2026), or prices marked "Black Friday." Best Buy Price Match Guarantee terms, effective Oct 30, 2026

Do this Compare the exact model before checkout, and buy where it's cheaper.

- [ ] **5. Spot the decoy**

An option almost nobody picks can make a pricier option look like the smart choice. Ariely, Predictably Irrational (2008), ch. 1; Huber, Payne & Puto (1982)

Do this Cross out the option you would never buy. Would you still choose the same one?

- [ ] **6. Round ".99" prices up**

We read prices left to right, so $4.99 can feel closer to $4 than to $5. Thomas & Morwitz, Journal of Consumer Research (2005), the left-digit effect

Do this Round every .99 price up before you compare.

More checks are coming as each Price Trap comes out: countdown timers, doorbuster math and Cyber Monday. Subscribers get each new check by email.

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