



## Shopping and Spending Tips

Here are some shopping tips to help you get the most from the money you spend:

### At the store

- Resist impulse buying! Ask yourself:
- Do I really need it?
- Do I need it today?
- What if don't buy it now?
- Can I do this at a lower cost?
- Limit the cash you carry.
- Shop with your budget in mind.
- Avoid ATM fees.
- Watch for sales.
- Wait for the right price.
- Look for coupons and rebates.
- Shop for value!

### Food shopping

- Save money by eating at home.
- Make a shopping list for the grocery store.
- Watch for sales and coupons.
- Buy products you use frequently in large sizes or bulk quantities.

### Credit card tips

- Get a credit card with a low annual fee and low interest rate.
- Don't use a credit card if you can't afford the price.
- Pay your credit card bills on time.
- Avoid cash advances.

### Keep track of your spending

- Keep your receipts.
- Check receipts against statements.
- Check statements against your budget.

## **Shopping and Spending Tips (continued)**

### **Cell phone tips**

- Shop for a package deal.
- Ask questions.
- Read the contract before you sign.
- Understand the features and prices.
- Watch out for high text messaging charges!
- Keep track of your usage.
- Pay your bill on time and in full.

### **When making major purchases**

- Consider your needs.
- Determine your budget.
- Research before you buy.
- Comparison shop.
- Research product claims.
- Try before you buy.
- Ask family and friends.
- Confirm the full price.
- Watch for sales, coupons and rebates.
- Consider negotiating.
- Find the best overall value—quality, service and price.
- Inspect products before you buy.
- Understand the warranty.
- Know the return policy.
- Save your receipt.
- Speak to the manager if you have a problem.

### **Take advantage of membership discounts**

You may be eligible for discounts if you have a valid student, military, or insurance ID, or other organization memberships. Research the benefits and ask stores what cards they honor for discounts. Some grocery and drug stores offer savings cards for customers.

### **Ask about employee discounts**

Some stores and businesses offer their employees a special discount on merchandise. You might consider getting a seasonal job at a store where you plan to do your holiday shopping, for example.

## **Shopping and Spending Tips (continued)**

### **Comparison shop online**

Doing your research on the Web can save you time, effort, and transportation costs.

### **Skip the rest to save for the best**

Consider skipping a few low-cost purchases you could do without in order to save for one item you really value. For example, trade-off your next few purchases of jeans and t-shirts to save for one nice work outfit, or skip your visits to fast food restaurants in order to afford one dinner at a top restaurant. Bypass small luxuries (like fancy coffees and movie rentals) for a few months and use the money to help you afford one great travel experience.

### **Find a creative way**

Think about ways you might be able to obtain something you want at a lower cost or even for free. For example, you might be able to see a play or hear a concert by volunteering to usher. Or you might get some friends together in order to qualify for a volume or group discount. Share a magazine subscription with a friend rather than buying single issues off the rack.

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