

Shopping Tips to Save Time and Money

Overview

Shopping tips that can save you time and money.

- Be a careful shopper
- Shopping timesavers
- Look for sales
- Saving on big-ticket purchases
- Holiday shopping reminders
- Shopping from catalogs

You'll save money and time if you do your homework before you buy and if you shop carefully when you make both big and small purchases.

Be a careful shopper

- *Don't spend money needlessly.* Before buying something, ask yourself whether you really need it. You may find that you don't, or that you can't really afford it, at least at the moment.
- *Look into repairing an item before buying a new one.* If an appliance or other household item breaks down, check the warranty before paying for any repairs. Even if the repair isn't covered under warranty, it might be less expensive to get the item fixed than to replace it.
- *Look for the best price.* Comparison shopping can save you a lot of money. Check the circulars that come with the local paper, research the product online, or call stores in your area to find out if you're getting the best price. Sometimes it's helpful to make a chart for side-by-side comparison of price, features, and other details of the products you are considering.
- *Do your homework.* For expensive items, it pays to find out as much as you can about different brands, what's good and bad about them, how reliable they are, and what kind of service record they have. There is a lot of shopping information available on the Internet. You can look up product reviews from other consumers on the Web site, www.epinions.com. Also, *Consumer Reports* magazine has articles on practically every kind of product and service you might buy. Local libraries usually have this magazine, or you can visit the Web site at www.consumerreports.org.
- *Consider membership in a wholesale club.* Membership-only wholesalers like BJ's (www.bjs.com) and Costco (www.costco.com) offer food items and other merchandise at discounted rates or in bulk, which means you pay less money per unit than you would normally pay at a regular store. Just be careful that you don't buy more than you intended. And always check the unit price before buying to make sure you're getting a better deal than you would at a traditional retailer's. Wholesalers also make other services, such as automobile financing options, real estate agents, or travel discounts, available to their members.
- *Get recommendations from friends and family for large-ticket items.* Consider the tastes and budgets of your friends relative to your own, and ask people you trust to recommend a particular product or store based on their own buying experience.

2 • Shopping Tips to Save Time and Money

- *Shop at stores with good reputations.* Ask what the return policy is before you make a purchase. Ask if they will match lower prices found elsewhere, or if you get any further discount by buying multiple items, for example, two or more appliances, at the same time.

Shopping timesavers

- *Keep organized grocery lists.* Write grocery lists with section headings, such as “produce,” “meats,” and “household supplies.” Try to organize your list the way the supermarket where you shop is organized. You can do this on a computer or by hand. Write down the items you need to buy under the appropriate headings to save yourself from running back and forth among aisles in the supermarket.
- *Keep a running list.* Add items to your list as they run low at home, but before they’re used up to save yourself extra trips to the store. You might find it helpful to keep a shopping list in your appointment book or in a notepad in your car so you’ll know what to shop for on your way home from work.
- *Order groceries online.* Some supermarkets allow customers to order groceries online or by phone, and have them delivered for a small fee. Check whether supermarkets in your area offer this service.
- *Combine errands.* Time and fuel are wasted driving to and from the store. When you need to run an errand, figure out what else you can take care of while you’re out. You may be able to return library books, go to the post office to mail a package, and go to the drugstore all on the way to the supermarket. Keep a cooler in the car to keep perishables from spoiling during those times when you can’t get home to your refrigerator right away.
- *Consider shopping services.* Some department stores offer shopping services or personal shoppers. You can make an appointment with a personal shopper to buy clothes for yourself or to buy a gift, usually at no extra cost.
- *Order medications through the mail.* Some insurance providers allow subscribers to order up to three months’ worth of medication through the mail at a discounted price. Check to see whether your provider offers this benefit, or visit an online pharmacy such as www.drugstore.com. Your local drug store may have a Web site where you can order medications. Some drug store Web sites also offer other items for sale, such as cosmetics and housewares. Discounts at large chains make it worthwhile to shop around by item, as opposed to buying all medications at the same place.
- *Decide if coupons are worth the money you save.* Coupon shopping can save money, but it takes time to clip, sort, and match the coupons with the items in the store. Consider whether it’s more important to you to get the lowest price or to have more free time. Many major grocery stores and drugstore chains offer savings cards that automatically discount the week’s specials when the card is scanned in at checkout.

3 • Shopping Tips to Save Time and Money

- *Shop during nonpeak hours.* You probably won't wait in line at all if you shop early in the morning or after the dinner hour.
- *Don't go grocery shopping if you are hungry.* You may find yourself tempted by things you don't need or wouldn't otherwise buy, especially snack foods.
- *Look for stores that sell a range of goods.* Some superstores sell groceries, housewares, pharmaceuticals, takeout foods, flowers, and offer DVD rentals and banking under one roof. Shopping at these stores will save you from having to make several stops.

Look for sales

- *Plan ahead.* Shop early, before the store runs out of the sale item you want. Or call ahead and ask the store to hold an item for you until you can pick it up later in the day or week. Some stores will even ship to your house if you purchase by phone.
- *Try to find out about upcoming special sales.* For example, many stores now have "Black Friday" deals valid the day or two after Thanksgiving. Some states allow "tax-free" holidays. But be sure to make sure the prices are really lower without tax.
- *If an advertised item isn't available the day or week of a sale, find out if the store offers rain checks* (the chance to buy the item later at the sale price). If not, try to find out when that item might go on sale again.
- *Know sale terms.* "On sale" means prices are reduced temporarily. "Clearance sale" means prices are cut deeply until the items are sold. "Special purchase" means that a particular item is on sale, often because the store got a special deal from its supplier.
- *Don't buy things just because they are on sale.* Buying something you don't need is never a bargain, no matter how low the price is.
- *Take "before" prices with a grain of salt.* Some retail stores inflate original prices so they can mark them down immediately, giving the appearance of savings. Some off-price stores overstate the original or comparison price so the item seems like a bigger bargain. All that matters is whether you really need the item and if it's worth the price.
- *Learn the store's policies.* Sale items are sometimes not returnable. Ask before you buy. Be sure to try on clothing and thoroughly examine everything for damage or flaws before you buy it. Even if an item is returnable, it's a drain on your time if you have to go back to the store.
- *Shop at factory outlet stores.* At outlet stores, items are always on sale or marked down. Outlet malls tend to be located away from major cities, so plan your trip for a time when you have a lot of purchases to make, such as when you're doing

back-to-school or holiday shopping. You may come home with some great bargains, but sometimes you can do just as well shopping during sales at major department stores near where you live.

Saving on big-ticket purchases

- *Do your research before making big-ticket purchases such as appliances, furniture, and cars.* You can do a lot of research and comparison shopping on the Internet. For example, if you're in the market to buy a new or used car, you can research the make and model of the car online and find out where to get the best deal. Car referral sites such as www.autos.msn.com and www.cars.com will give you the dealer invoice price for the car you select, and refer you to a local dealer. Direct-sales sites such as www.carsdirect.com will locate the automobile you want and sell it directly to you. Sometimes professional or academic organizations offer special discounts through designated auto dealers. If you are a member of AAA or another auto club, check to see if they have any member discounts.
- *Use the Internet to comparison shop.* Use sites such as www.pricegrabber.com to quickly compare online product prices. Bring a printout of the prices with you to a retailer for added bargaining power.
- *Bargain for the best price.* Salespeople may have some leeway on how much they can charge for big-ticket items. Offer what you think an item is worth. If a salesperson isn't authorized or willing to negotiate, ask to speak to the manager. It helps to know the item's wholesale price (what the company pays). The wholesale price is generally between one-third and one-half of the ticket price. For cars, the price the dealer paid the manufacturer is called the "dealer invoice cost."
- *Ask about upcoming sales.* Ask the salesperson when the item that you want to buy will go on sale. Ask if you can pay that price now. Most salespeople would rather have a definite sale now than a possible sale sometime in the future.

Holiday shopping reminders

- *Save money and time by doing your holiday shopping throughout the year.* Look for sales.
- *Make a budget.* Decide how much money you want to spend for holiday shopping. Keep a running total of what you've spent as you buy each gift.
- *Keep a list.* Write down the names of the people you want to buy gifts for. Keep this in a convenient place, such as in the back of your appointment book or in the glove compartment of your car. Jot down gift ideas as they occur to you, even if a birthday or holiday is far away. That way you'll be ready with gift ideas when you get a chance to do some shopping, when there's a big sale, or when you're on a vacation where there are special things to buy.

5 • Shopping Tips to Save Time and Money

- *Make note of clothing sizes for family and friends you frequently purchase for.* Keep this list with your “gift idea” list so you will be prepared when you come across the perfect item in the store.
- *Save time by purchasing gift cards.* These make it easy to keep track of your holiday spending. If you’re not sure where the recipient likes to shop, you can purchase a mall gift card, or an American Express, MasterCard or Visa gift card that can be used wherever these credit cards are accepted.

Shopping from catalogs and online retailers

- *Use yellow “sticky” notes to mark catalog items that interest you.* Mark notes on items that are appropriate for upcoming birthday, holiday, or wedding gifts, so you can order in time for the event. Some online shopping sites let you save a “wish list” or keep items in your “shopping cart” until you are ready to buy.
- *Double-check the size of clothing or shoes.* To save time on returns, consult the retailer’s sizing guides. Fit varies considerably from retailer to retailer. If in doubt, call the retailer and speak with a customer service representative. Most are knowledgeable about details of fit, color, and laundering instructions.
- *Consider price carefully.* You may get a great sale price, but then pay big shipping and handling charges. Add up all these costs before you place your order. If you buy frequently from one retailer, wait and buy several things at once; in addition to saving time, you could end up spending less on shipping and handling charges.
- *Order carefully.* Be clear about the size, color, and other features of the item you’re ordering, and save yourself the hassle of returning something because you ordered the wrong thing. When ordering by phone or online, record your order ahead of time on the order form included in the catalog. The transaction will go more smoothly if you have all of the needed information in one place and the form will serve as a written record of the order. This is good discipline when ordering on the Web, too, as it can keep you from expanding your order with additional impulse items.
- *Look for free shipping.* Some online and catalog merchants offer free shipping from time to time. However, they may require you to spend more than a certain amount to qualify for free shipping, or you may have to wait a few extra days to receive your items if “express shipping” is not included.
- *Don’t wait until the last minute.* Not only might your choice not be available, but you may have to pay extra shipping charges to get your item or gift on time.
- *Check the return policy before you buy.* If you need to send the item back, you’ll probably have to repackage it, bring it to the post office or a shipping company, and pay the postage. Some catalog and online merchants allow you to return items to their actual stores, a convenience if one is located near you.

6 • Shopping Tips to Save Time and Money

- *Before ordering from a catalog or online, be sure you are dealing with a reputable company.* You can contact the Better Business Bureau or attorney general's office in the home state of the company to learn whether complaints have been filed against the company. You can also look up the company on the Better Business Bureau's Web site at *www.bbb.org* and search the Better Business Bureau's list of online merchants who have earned its BBBOnline Reliability and Privacy Seal at *www.bbbonline.org*. Another option is to read the reviews of online retailers on *www.consumerreports.org*.

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