

## Twenty-two Spending Tips

1. Buy only the things you really need. Before going shopping, make a list of your needs and stick to it.
2. Save up the money to buy what you need. Do not take out a loan or use a credit card.
3. Shop at thrift stores, garage sales, or flea markets. Negotiate prices.
4. Swap clothes with friends and relatives.
5. Avoid trendy clothes; buy “classic” styles made from high-quality fabrics that will last.
6. Look for sales and “off-season” bargains. Compare prices.
7. Carefully inspect everything you buy; make sure the item is worth the money. Keep your receipts.
8. Buy—do not rent—furniture. (Look for good-quality used furniture.)
9. Take only cash on shopping trips, rather than credit cards.
10. Shop for food at supermarkets or food warehouses; avoid costly convenience stores. Base your menu on the grocery ads to take advantage of sale items.
11. Use coupons and buy store brands at the supermarket and drugstore. (Compare prices to see what a difference this can make.)
12. Buy large quantities of things you use a lot.
13. Eat at home. Make your meals from scratch.
14. Take your lunches (“brown bag”) to work.
15. Share driving or use public transportation.
16. Trade baby-sitting with neighbors, friends, and relatives.
17. Go to dollar movies or rent videos.
18. Write letters instead of calling long-distance.
19. Give homemade gifts.
20. Read books, magazines, and newspapers at the library, or get a neighbor’s when they are done.
21. Do as much repair work as possible yourself.
22. Buy only energy-efficient appliances. You will pay less for electricity and gas, too.