

## Tips for Saving Money on Household Items

Smart consumers are always seeking ways to save money, especially on household items that are used every day.

Always have a strategy before going to the store and make a list of items you need. This not only reminds you about items you need to purchase but helps keep you on budget and away from impulse purchases.

It is always easier to save money by taking only the cash you need for purchases. Using a credit card when shopping can lead to overspending.

Here are other tips:

### Cleaning Supplies

- **Reuse:** Instead of purchasing garbage bags, reuse grocery and other shopping bags to line trash cans.
- **Use coupons:** Coupons can save shoppers money, but do some research. Sometimes stores mark up items right before coupons are placed in newspapers and flyers.
- **Call, email or write a letter:** Companies love to hear from loyal customers and will often send out coupons or free samples. In addition to cleaning supplies, this applies to just about every product, from snack food to diapers.

### Health and Beauty Items

- **Buy generic:** Many items such as shampoo, hair spray and other products have generic equivalents that are priced less than name brands. Store brands are often identical to brand name items (and sometimes even made in the same factory), but with a store name and a smaller price tag.
- **Look for bonus packs:** Many times shampoos or conditioners are bottled in limited edition packaging that offers a percentage more of the product than a regular bottle but at the same price. Or, a bottle of one item may be packaged with a free bottle of something else, such as a bottle of shampoo with a sample-size conditioner.
- **Look for double coupon offers:** From time to time, competing stores allow customers to double the savings posted on a coupon so they will shop at their store. You can also ask the cashier if it is possible to use a competitor's coupon at their store.
- **Check websites:** Company websites almost always post ways to save on their products. It may require filling out a form, but the company will then provide coupons, free samples or exclusive discounts to those who register.

- **Look for new items:** When companies release new products, they usually do so at a discount. Additionally, coupons can be found in newspapers or on the Internet. Using a coupon to buy a new, discounted item can save additional money.

## Clothing

- **Look for online bargains:** Numerous websites offer deep discounts on clothing. Some clothing is even cheaper online than at the brick-and-mortar store of the same name. The Internet also offers ways to comparison shop at a variety of stores without having to go to other physical locations. Look for free shipping deals or call the customer service number to see if they can offer a code for discounted or free shipping.
- **Shop at factory outlet stores:** These stores can save customers money, but be careful. It is important to know the prices of items before buying at a factory outlet; sometimes items with regular store prices are mixed in with bargain items.
- **Try thrift stores:** Many people give away designer clothing or never-worn items to thrift stores, especially those run by charities. Great bargains can be discovered in these places. Because people often drop off items on the weekend, some of the best things can be found early in the week. Plus, there are fewer crowds during weekdays.
- **Hold a swap meet with friends:** Friends often admire each other's outfits and sense of style. Have a fashion swap with friends instead of discarding items you no longer wear.

## Furniture

- **Haggle:** The worst a salesperson or manager can say is no. It is always worth trying to get the best price on big-ticket items such as sofas, dining room tables and other furniture and appliances.
- **Buy gently used:** Check out consignment stores or shops specializing in gently used furniture. These stores are also great places to find office furniture.
- **Redo instead of replacing:** Putting new fabric on a chair, either by use of a slipcover or reupholstering, cost much less than replacing it.
- **Look for closeouts:** Stores that decide to discontinue an item may markdown prices to get rid of their stock. Many times, those prices are at least half off the original price.
- **"Freecycle":** Community groups and individuals who are environmentally conscious offer all kinds of unwanted items, including furniture, for free so that these items will not end up in a landfill. A good resource for this type of group is [www.freecycle.org](http://www.freecycle.org).

## Holiday Decorations

- **Shop on clearance:** After a big holiday or at the end of a season, stores need to clear out their stock. Make a habit of shopping ahead for the next year off the clearance racks to get the biggest savings.

## Resources

- Financial Literacy Education Commission: [www.mymoney.gov](http://www.mymoney.gov)
- Freecycle: [www.freecycle.org](http://www.freecycle.org)

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