

SMART BARGAINS

Today, the average consumer - you and me - faces spiraling costs in the essential categories of expenses: food, clothing and shelter. Now we can add gasoline to the list. With these costs creeping ever upwards, today's world almost demands that we all be smart shoppers. Really smart shoppers. How savvy do you feel when it comes to finding smart bargains? Read on to see some advice from the experts. We'll look at the essentials, one by one.

Food shopping offers a number of pitfalls. Don't go shopping hungry. It's undeniable that when you shop on an empty stomach, you're easy prey for impulse purchases. Chips and dip aren't on your list, but they're suddenly so appealing! Next, you must look over the weekly sales before you make your weekly menu. Know your prices, because some of the advertised items are not on sale at all. If you know a sale price when you see it, smart bargains are there for the taking. Design your menu around sale items only, if possible. Don't be fooled by those end-of-the aisle displays of a thousand cans of soup, quite likely at regular price. In a nutshell, you must be somewhat hard-hearted and stick to your list. If you adopt this basic approach and pretend that your money will only pay for the contents of your list, you'll save money and attain smart bargains expert status at the grocery.

Some people regard clothes shopping as a hobby, rather than a basic expense. If you're a clothes horse, resist the temptation to buy simply because it's attractive. The hobby clothes shopper is encouraged to have a monthly clothes budget with a "Go to jail, do not pass go" attitude when your limit is reached. With a budget, you'll find yourself watching the sales with truly smart bargains. Another option that works well is acquainting yourself with the national discount 'seconds' stores. You know the ones we're talking about. You can pick up fabulously smart bargains on linens, men's shirts, home décor items - and yes, clothing.

Now we come to shelter. Unfortunately, most of us have a fixed housing expense. However, the cost of shelter includes those show stoppers, utilities. Trim those hefty extras by wearing sweaters in winter, keeping weatherstripping in good repair and doing full loads of laundry, no extra-low settings because you're in a hurry. Get organized and be thoughtful of these hidden shelter extras. This applies to phone use as well! Take the challenge: see if you can turn a nightmare shelter cost into a smart bargain. You can, you know.

The only smart bargains in gasoline are found at the station with the lowest daily price all of the time. Every city and town has one or more. Make it your business to find out which one you can patronize.

So there you have it, Smart Bargains 101. If you take these tips to heart, you may be astonished to see how much cash you can save!