

Saving Dollars on Our Everyday Needs

We all need to shop for groceries, clothing and transportation. If we need to spend the time doing these activities, we may as well make the most of it and save as much money as possible at the same time. Here are a few tips on just how to accomplish that goal.

Avoid spending money on brand names. Most grocery chains now have their own brand of everything from laundry detergent to soup. Many brand name items are not necessarily more nutritious or higher in quality. Do check the labels first before switching. The most common generic products are food, clothing, cleaning supplies, toiletries and kitchen supplies. You can save anywhere between 10 to 50 percent by purchasing the generic brand. On \$100 grocery bill that could mean a \$50 savings.

Purchase groceries at a no frill, budget wholesale grocer. These stores have eliminated the fancy shelving and usually have the goods still in a box with the sides cut away. By saving on the stock boy they pass those savings on to you. My personal experience has been that these stores can save you a great deal on packaged non-perishables. I have had challenges with the perishable items but that could be due to my family's nature and not the store.

Offer to pay cash and receive a discount. Many stores will offer 10 to 15 percent off an item if you let them know you are paying cash. This works well on home delivery of pizza and Chinese food as well. Remember, you have to ask to receive and the worst they can say is no. This technique works well for furniture, electronics, draperies, etc. Although you can ask at department or chain stores, owner operated establishments are the most likely places this technique will work the best.

Purchase Items at the End or Out of Season. If you can, purchase items such as clothing, seasonal tools and decorations on sale at the end of the season. Only purchase them if you really need them and really like them. If you have growing children, this can be a challenge since it is difficult to predict just how tall they will be in eight to ten months. For items such as lawn furniture, snow removal and sports equipment or holiday décor for spring and fall, items can be as low as seventy to eighty per cent off the suggested retail price. The key here is to remember where you put them so when the season does come around you actually use them and avoid purchasing another set.

Purchase items locally. The online market is great. It allows us to stay comfortably in our homes and have items delivered right to our door. It is however healthy to get out of the house and move around. Shopping locally will help you save on shipping costs which can add up quickly online. I will cover online savings in another article. Shopping local will get you fruits and vegetables which are in season fresh from the farmers' fields. The transportation costs you save on produce are passed on to you by the farmer. By supporting local businesses you are helping to keep people employed and off social programs. You will also get some fresh air and exercise. If you are an avid reader,

consider the library. You not only save on the purchase of a book, newspaper or magazine you also eliminate the need to de-clutter it all later.

Initially this will take some planning on your part but in the end like any new activity done over and over it will become part of your regular routine and a simple practice to keeping saving your hard earned money.