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Managing Your Money  **Credit, Loans and Debt**  **Scams and Identity Theft**  **Help for You**

Managing Your Money

- Making a Budget
- Opening a Bank Account
- Using Debit Cards
- Prepaid Cards
- Saving Money When You Shop
- Buying and Using Phone Cards
- Sending Money Overseas
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Saving Money When You Shop

What It Is

What To Know

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What does it mean to save money when I shop?

Saving money means that you find ways to pay less money when you shop. Saving money means paying the best price for the things you want to buy.

Saving money also means deciding **not** to buy everything that you want.

Can I save if I always buy the cheapest product?

No. Saving money does not mean always buying the cheapest product. The quality of the product you are buying matters, too. Sometimes, something that costs a little more money will last longer. That might make it a better value.

For Example

- I buy one pair of shoes. That pair of shoes will last one year. Or, I could buy a new pair of shoes every six months.
- The shoes that last a year cost \$50. The shoes that last six months cost \$30 a pair, which is \$60 a year.
- In a year, I might save \$10 by spending more on shoes that last longer.

What are coupons?

A coupon offers a deal on certain products or at certain stores. A coupon might be a piece of paper that you cut out of the newspaper or a magazine. A coupon also might be a code you enter on a website.

[Read more](#)

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What can I do to save money when I shop?

A good way to save money is to compare prices. You compare prices by looking at the price of something at more than one store. Something might be "on sale" at one store. But another store might sell the same thing for less money.

When you are shopping, you can ask:

- **What is the best price you can give me?** The store might give you a lower price.
- **Will this item go on sale soon?** You might be able to wait for the sale and save money.

Sometimes, you might find a better price online. When you see a price online, find out if you will need to pay extra money to have it sent to you. This cost is called "shipping." If you add the shipping cost to the price, is it still a good deal?

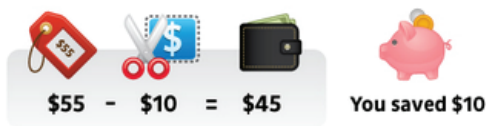
Do coupons really help me save money?

A coupon can help you save money on certain products or at certain stores. But coupons can help you save only if you are buying something you need. Do not buy things just because you have a coupon for them.

For Example

Here is an example of how a coupon works:

- The clothes you want cost \$55 (plus tax)
- Your coupon is for \$10 off a \$50 purchase
- Your purchase is more than \$50.



You pay \$45.
You saved \$10.

Where do I find coupons?

You can cut coupons out of the newspaper or a magazine. You also can find coupons online at:



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You can save money when you shop if you compare prices at different stores, use coupons, think about whether you really want something, and ask questions.

How do I start saving?

Before you buy something, ask yourself:

Have I:

- looked for coupons?
- checked the price at more than one store?
- asked about when it might go on sale, or thought about waiting for a sale?
- thought about what else I might spend my money on if I do not buy it?

When I find a good deal, should I buy the product?

Maybe you should buy it. Maybe not. Before you buy, think about whether this is the right deal for you.

Ask yourself:

- Am I buying this just because it is on sale?
- Do I really want or need this thing?
- Can I afford this product, even on sale?
- Do I want to buy it, even if it adds to my credit card debt?