



# Savvy Shopper Tip Sheet

## Think Before You Buy

Do you really need this? Is this the one you want and will you still really, really want or need the item in a month? It's your money – really think about what you want to spend it on. If the purchase is a gift, will they truly like it and do they really need it? Something that is more expensive might be a better buy because it is better quality and will last longer.



## Compare, Shop Around

Is there a store that carries your item cheaper? Or something very similar but just as good and at a lower cost? Check the ads for sales, and look out for coupons. **Note:** Just because there's a sale or you have a coupon, the product may not be a better deal than the same thing at a different location.

## Budget

Set a spending limit for yourself and stick to it. When you're limited in what you can buy, you usually make better choices. Start thinking about your shopping list a couple months out. This will give you time to really shop around and look for deals while saving and sticking to that budget.

## Resist Impulse Shopping

Avoid buying things on impulse. You usually don't buy things you really need or even really want when shopping this way and you tend to spend a lot more money.

## Buy the Basics

Some of the best gifts come from the heart. Use your time and talent to make gifts for family and friends, and all you need to buy are the basic materials.



# Savvy Shopping Budget

Activities/Shopping	Budget	Actual	Difference
<b>Gifts:</b>			
Family:			
Friends:			
School:			
<b>Gift Wrapping:</b>			
<b>Decorations:</b>			
<b>Parties:</b>			
Cards:			
<b>Miscellaneous:</b>			
<b>Totals:</b>			

*\*If your spending exceeds your income and budget, it's time to cut back!  
Get creative with your giving. Use your time and talents instead of your cash.*