

The Cheap Diva's Guide to Frugal and Fabulous Living offers plenty of fresh ideas on how to have fun and express your sense of style while spending less. The author offers practical money saving strategies related to shopping, fashion, beauty, home décor and entertaining.

The Cheap Diva's Guide to Frugal and Fabulous Living: How to Shop Smart, Look Your Best, Decorate with Style, and Have Fun for Less Money!

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The Cheap Diva's Guide to Frugal and Fabulous Living



How to
Shop Smart,
Look Your Best,
Decorate with Style,
and Have Fun for
Less Money!

Stephanie Ann

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Easy Ways to Make Extra Money

Getting the Most Cash for Your Clutter

Before you break out the garage sale signs, consider other selling strategies that require less time and effort yet generate a bigger payoff than the average garage sale. A garage sale is a time-consuming way to unload unwanted items. Hours are spent organizing and pricing merchandise just to have the customers who do show up try to haggle over prices that were dirt cheap to begin with. After it's finally over, unsold leftovers must be put away until they can be disposed of somehow (a bonfire in your driveway perhaps?). Clearly, this is not the most rewarding way to spend a weekend.

Some things are better suited to an online outlet, like eBay, than a consignment store. Certain kinds of vintage clothing and collectibles will bring higher prices at auction than at consignment as a result of competitive bidding. Ideally, you will attract at least two competitive-bordering-on-crazy, money-is-no-object bidders who drive the price of your knickknacks way up. Compare items you want to sell to similar items on eBay. Is anyone bidding on the items? What prices are they going for?

Providing prospective buyers with lots of information helps ease any doubts they have about buying from you. When shopping on eBay or another online outlet, people need to feel comfortable about their purchase, or they won't buy. Entice prospective buyers by giving a detailed description of the item and taking a picture of it from different sides. Fuzzy, poorly lit photographs and vague descriptions may cause the buyer to either request better photos and more information, or simply

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ignore the item altogether. Amazon.com is great for selling books and other media. One of the benefits of selling through Amazon is that your item is linked to the regular-priced item being sold there. A customer looking up an item sees next to Amazon's regular retail price a link to a list of independent sellers like you. This allows savvy customers to instantly compare prices and see who is offering the best deals.

You may think your CD from a one-hit-wonder band is a classic collectible, but does the band have a cult following that could earn you some serious cash? Or are its current CD prices so cheap the CD is more useful as a drink coaster than a moneymaker? To see whether it's worth the time to try to sell your DVD or CD online, look up your item on eBay. By clicking on the Completed listings button on the left-hand side of the eBay page, you can see what people are willing to pay for that item.

Stores specializing in used DVDs and CDs will buy your discs for a lot less than you probably paid for them. Stores selling used media are an option if you have a lot of discs that aren't worth much and you don't want to take the time to sell them online.

Last and in many ways least, there are used book stores. They will happily buy your books for far less than their original retail price, so try not to have a heart attack when they offer you \$1.78 for your complete set of mint-condition hardback books. Used book stores are good for selling stuff that isn't worth your time to try to sell through other methods. Old magazines that aren't old enough to be considered vintage and paperback books so cheap the cost of shipping to a customer is more expensive

than the book itself are good candidates for a used book store. They sometimes buy CDs and DVDs as well as books.

An alternative to trying to sell your stuff is to donate it. Talk to your accountant about the tax advantages of donating. IRS Publication 561, "Determining the Value of Donated Property" (<http://www.irs.gov/>), provides guidelines for putting an accurate dollar amount on your donations. No matter what the value of your donation, be sure to get a receipt for your tax records.

For me, getting rid of stuff is a liberating process that allows me to focus on the things that enhance my lifestyle without the distraction of unwanted clutter. It also allows me the handy cash I need to go out and buy more stuff! (Just kidding...sort of.)

Words That Work

Using the right words is key to selling your stuff faster and for more money. Keywords are specific terms most likely to pique the interest of potential buyers. They can be the brand, the model, the year the item was made, the materials it is made of, the name of an artist related to the item, and so forth. I collect vintage cameras because I believe displaying a collection is more personal and interesting than home decor that looks as if you hit the shopping mall intent on finding a picture to match your sofa. One of the best deals I got on eBay was on a rare vintage underwater camera from a seller who didn't use any keywords. Other sellers who mentioned the brand, model, or even the fact that it was an underwater camera in their descriptions sold that exact same model for much more money.

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To identify the words most likely to attract attention from potential buyers, do an Internet search for the item you are selling and see what words people use to sell items similar to yours. The features or benefits mentioned by different sellers repeatedly are the ones buyers are looking for. Include this information in your sales pitch. This approach works for selling items on eBay, through a classified ad, or just about any other sales channel.

Words describing the condition of the item can be a useful selling tool. The phrase “mint condition” is music to the ears of prospective buyers. But when I see the phrase “in good condition for its age” my first thought is “So am I! Now tell me something useful!” Whether the object being sold is gently used or it looks as if it was run over by a bus, choose words that give an accurate description of the condition of the item and identify any flaws. When it comes to selling, it pays to be accurate and honest with your buyers.

Cashing in on Consignment Stores

I remember my first attempt at selling some clothes at a local consignment store. I selected several classic pieces appropriate for a conservative office environment and in excellent condition. When I set down the clothing in front of her, the store owner looked at me as though I had just dumped a dead squirrel on her counter. In a tone that made no effort to hide her disgust, she told me the store preferred to sell designer brands only. This was news to me, since the merchandise I saw around me wasn't exactly dazzling me with its stylishness or designer influence. I walked out with \$12 for my stuff and a valuable lesson: Do your homework before hitting the consignment stores.

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Different consignment stores appeal to different types of customers. Is the consignment store you want to work with a trendy clothing store aimed at the junior-size market? A plus-size store? A higher-end designer consignment store? To determine which consignment store would be the best match for your unwanted clothing, call before making a trip.

Consignment stores often have specific requirements for the types of clothing they take. Some stores only accept certain brands in clean and excellent condition that were bought within the last few years. Consignment stores may refuse to sell certain items, so ask about any off-limits merchandise before you bring your stuff in.

Timing plays an important part in selling clothes on consignment. Consignment stores have specific buying schedules. Don't try to sell a winter coat at the beginning of the summer, for example. Consignment stores also have specific times when they are willing to accept items for consignment. Don't just drop by, expecting them to be delighted by the prospect of looking at your piles of unwanted clothing in the middle of a busy Saturday. Call ahead.

When selling your stuff, ask about the markdown policy. Does the store automatically mark down merchandise after a certain point, or do you have the option of not having your clothes marked down? Some consignment stores will give you the option of paying you on the spot for your stuff, while other stores only pay you a portion of the sale price after the items sell.

The contract you get from a consignment store should document the payment schedule, mention any fees, and address

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the issue of lost or stolen items. When selling something of great value, like vintage jewelry, be sure the consignment store has fire and theft insurance. Get a receipt that lists every item you offer through the consignment store, and keep a photocopy of it in a separate location from the original receipt. The receipt should briefly identify prices as well as items. You don't want to discover the store owner priced your like-new cashmere sweater for \$1.50 after the item has sold and there is nothing you can do about it. Once you get past the fact that you will end up selling your clothes for a lot less than you originally paid for them, you can start to enjoy less-cluttered closets and more cash.

Unloading Unwanted Furniture

Whether you are upgrading from the cheap off-the-shelf "some assembly required" furniture to "real" furniture, or just getting rid of something that no longer fits your taste and lifestyle, it's tempting to just dump it at the curb and let a random passerby pick it up. That may be the easiest way to get rid of furniture, but it's not the most profitable.

For virtually disposable particle-board student-dorm-quality furniture that has seen better days, consider including your unwanted furniture in a neighborhood garage sale, one where neighbors gather their stuff together and sell everything at one person's home instead of having separate garage sales. Or you may get a tax deduction by donating it to a thrift store. In general, the less the piece is worth, the less effort you should put into getting rid of it.

In general, eBay is one of the worst places to sell furniture, because of the high shipping costs involved. Unless you are

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selling a highly collectible piece of furniture where the shipping cost is of little concern to the buyer, skip eBay altogether and try other options.

For good quality furniture in good condition, say a solid-wood dresser, try local listings on craigslist.com. Post clear, sharp pictures of the piece from a couple of angles on your craigslist.com ad. Alongside the pictures state your asking price and the type of payment you accept (cash is best). Set up a free Google e-mail address that is separate from your personal e-mail address, and use it strictly for craigslist.com e-mails from potential buyers. This allows you to communicate with potential buyers without giving out personal information.

You can communicate with the buyer through e-mail to arrange a pick-up time and location for the item. Don't include your address or phone number in your ad. The only person who needs to know your home address and phone number is the person who commits to buying the furniture. Maybe you don't think your old couch is worth stealing, but a thief with low decorating standards might think otherwise. If the piece of furniture is so cumbersome that the buyer has to come to your home to pick it up, have a friend or relative on hand when the buyer comes by, just for safety's sake.

Where you sell depends on the quality of the furniture and how fast you want to get rid of it. For better quality furniture, try a furniture consignment store that sells high-quality furniture. This type of store attracts customers willing to spend the kind of money your furniture is worth, but it may take awhile to sell. For cheap furniture that would probably attract more dust than customers at a consignment store, college bulletin boards may be the better selling tool. The best months

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to sell your unwanted furniture are May and August, since those are popular times for moving.

Making Money from Magazines

If your busy life has made you an expert on figuring out how to do everyday tasks faster, cheaper, or more effectively, it's time to cash in on your ingenuity. Magazines--especially popular women's magazines--will sometimes pay for your helpful hints and problem-solving ideas.

To find magazines that pay good money for good ideas, visit a local library or retail store with a large magazine selection. Start browsing through magazines for their tips page. Take note of the guidelines for sending tips in, how much the publication pays for each tip, and the magazine's e-mail address for sending the tips.

When you get home, write down your best tips in brief paragraphs. Pick what you feel are your strongest tips, then send in the top five tips to the magazine that pays the most. Send another set of tips to another magazine on your list, and repeat this process for three to five magazines. Keep track of which tips got sent to which magazines. If one magazine doesn't use your tips, send them to other magazines until you either run out of magazines or run out of tips.

Having a talent for creating original dishes that your family and friends devour as though they are partaking in a pie-eating contest can be a recipe for success. A variety of magazines pay good money for original unpublished recipes. Some magazines have monthly recipe contests. Read the

guidelines carefully, and look at the winning recipes in the magazine to get a taste of what the editors are looking for.

While magazines are a great way to earn a little extra cash, don't expect it to be fast cash. Magazines often take several weeks to publish and pay for the tips and recipes they feature. But when you start receiving checks in the mail they will come as a pleasant reminder that it really does pay to be resourceful.

Is a Direct Sales Business Right for You?

From Mary Kay to Tupperware, there is a direct sales company to suit every interest. Usually they try to recruit new sales representatives with the seductive promise that the product line is so fabulous it practically sells itself. The products may do many things, but selling themselves isn't one of them.

Successful direct sales representatives must be friendly, knowledgeable, and genuinely enthusiastic about the products they sell. They keep up to date on new sales promotions or products, and regularly generate sales by meeting new people, hosting home parties, maintaining contact with current customers, and recruiting other people to become sales reps for that product.

Direct sales companies not only supply you with products and promotional materials, but they also supply you with an established system for selling those products. They are not looking for creative thinkers; they are looking for people who will follow their system to the letter. Using their prestige cosmetics to paint cartoon characters on children's faces at the local craft show, for example, might not be their idea of appropriate marketing.

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Before signing up with any direct sales company, ask the company representative some tough questions so you can be confident that you are investing both your time and money wisely. For starters, how much does it cost to begin in the business? Does the company pay for promotional materials like postcards and catalogs after you become a sales rep? Are you required to buy certain quantities of product or promotional materials to maintain your status as a sales rep? Is there a monthly quota of sales?

Be sure to ask how many people selling the same line of products are already in your area. You don't want to be inviting customers who are already loyal to another sales rep to your home parties. If home parties aren't convenient, then what are your other options for marketing? Could you sell merchandise through online sites such as eBay or at craft shows? If you decide to quit, could you return unused merchandise to the company for a refund? To see what opportunities are available, check out Web sites such as directsalescareers.com. Then get ready to hustle and sell as you've never hustled before because, as I said, the products will not sell themselves!

Party for a Profit

Wouldn't it be wonderful to host a party in which you made more money than you spent? Even if you are not involved with a direct-selling company like Mary Kay, you can still profit from the popularity of direct-selling home parties by having a bazaar party. Invite four to six vendors who represent distinctly different types of products to set up shop in your home for one evening. Make it clear that you expect to be compensated for the use of your home by receiving free merchandise or 20 percent of their sales for the night.

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Make each seller responsible for inviting a group of potential customers to the party. Try to get a general idea of how many people are coming so you can arrange to have ample seating and food on hand. Invite at least one vendor who sells something food-related and can provide the appetizers. You as the hostess need only provide something to drink.

Create the ambience of an upscale boutique where every guest gets personal attention from the moment she enters the home. A cheerful greeter at the door sets the right tone from the start. Think about the flow of traffic, arranging intimate seating areas to encourage conversation, and the placement of tables for sellers. Display glossy brochures from all of the sellers on end tables and coffee tables throughout the party area. Be sure pets are safely tucked away behind closed doors away from allergic guests, and that your spouse and children are properly fed and warned about avoiding the party area. Nothing spoils the girlfriend get-together ambience faster than Junior raiding the fridge in his boxer shorts in full view of guests at the height of the party.

Stating what time the party ends on the invitation is just as important as stating what time the party starts. To signal the end of the party, casually turn off any background music and help the vendors pack up their tables. If some guests linger so long you fear they might take up permanent residence in your home, pleasantly ask if they had a good time and offer to get their coats for them, clearly implying the party is over.

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Profiting from a Part-Time Job

No one has ever accused me of being a workaholic--a shopaholic maybe, but never a workaholic. However, there have been times when I worked two jobs for financial reasons, like when I bought a used car. I worked a full-time office job during the day that paid for basic living expenses like food, shelter, and cheap lip gloss. I also worked a part-time retail job in the evenings to help pay for the car loan. Frankly, the only thing worse than working one dead-end job is working two dead-end jobs. The minute my car loan was paid off, I dumped the part-time job and stayed out of debt by sticking with my full-time job and living within my means.

There are many reasons for getting a part-time job besides paying off a loan. The right part-time job can save you money in the form of employee discounts. When buying expensive items, like furniture, an extra percentage off the sale price can add up to real savings. As an employee, you'll know when the sales are scheduled to start, so you can take advantage of the best deals first.

An ideal second job would be one that gives you experience that relates to a career that genuinely interests you. If you are considering becoming an interior designer, for example, you might get a second job at the type of home decor store that attracts interior designers. That helps you develop customer service skills and gives you a chance to talk to designers about what it's really like to do what they do for a living. After being exposed to the less glamorous side of interior design, you might either decide that interior design is not for you, or use the experience to become better prepared for the day when you do become an interior designer.

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You don't have to wait for the perfect part-time job to come along--create your own. With a little luck and a lot of initiative you can profit from the things you are passionate about. For example, if you love gardens or there is an area full of historical architecture near you, research the flora or buildings' history and start doing walking tours, guiding tour groups along and sharing your knowledge. Collaborating with the local tourist board or parks and recreation center may be helpful. Other possible part-time jobs include classroom teaching or one-on-one tutoring. Teach a language at a local travel agency and cash in on your knowledge of different cultures. Get paid to be the life of the party by teaching kid-friendly crafts at children's birthday parties. Act as an image consultant, teaching people how to shop smart and buy clothes that are appropriate for their figures and personal styles. There are far too many creative possibilities to name here.

Advertising your services on craigslist.com is a cheap way to promote yourself. The cost for your services ultimately depends on your level of skill and market demand.

Pick your part-time job with a sense of strategy. It should serve a specific purpose, such as paying off a debt, increasing your savings to a certain dollar amount, expanding your job skills, or testing the waters to see if your hobby has the potential to turn into a profitable career.

Simple Financial Strategies

A Whole Latte Nonsense

Financial gurus often promote the idea of deprivation as a solution to budget shortfalls, telling their audience to write up a detailed budget and cut back on the “frivolous” expenses, such as lattes. Their attitude is, “Just put the latte down and no one will get hurt.” They may be able to survive on tap water, but depriving us latte lovers of our daily dose of caffeine and sugar could definitely result in someone (like these financial gurus) getting hurt.

Budgets are often too focused on the sacrifice of personal pleasure. Why not focus on spending less money on things that don't bring you pleasure? Using what I call “the pleasure principle victory journal” you can cut spending on practical things without giving up the vices that keep you sane and happy. There is no pesky budgeting spotlighting the fact that you'd rather invest in cute shoes than your IRA. Keeping a victory journal is simple--just do at least one financially savvy thing every week and record it in a notebook. Check out The Dollar Stretcher at stretcher.com for tons of great money saving ideas.

The easiest way to cut back financially is to stop spending money on things you don't use. Extra features on your phone or other services are good examples. Electronics still use electricity when plugged in, even if they are not on. Pull the plug for things that are not in use or used for short periods of time. Use less air conditioning or heat when you are away at work, and close the air vents in rooms that are rarely used.

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Disposable items are a costly convenience. Instead of spending money on the same items over and over again, buy reusable items. Try buying plastic containers instead of disposable zipper bags. Do you really need to fill your bathroom trash can with used cotton balls, or would a soft, washable cloth work just as well?

Instead of sacrificing your vices, get a better deal on them. Take advantage of frequent-buyer cards that offer a free drink or meal. Get on your favorite stores' mailing lists for coupons. Buy snacks at the grocery store for less than they cost out of the vending machine. Charge your indulgence to the credit card that has the best rewards program.

At the end of the month sit down and review your progress. Just imagine yourself sitting there with a smug smile on your face, your victory journal in one hand and a double latte in the other.

The Benefits of Multiple Credit Cards

Using multiple credit cards is a simple way to get a clearer picture of where your money is going. To keep track of your spending, try using two or three widely recognized credit cards like Visa, MasterCard, or Discover, assigning different types of expenses to different credit cards. For example, putting only entertainment related expenses--such as magazine subscriptions, movies, concerts, cable, or music downloads--on one credit card shows you how much of your income is going towards entertainment. Another approach would be to use one credit card for online purchases and a different credit card for brick and mortar stores.

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If someone steals your credit card information to make purchases, assigning different credit cards to different types of expenses helps to identify where it happened. If the credit card that was used illegally was one you used only in restaurants, for example, you will know to start eating at different restaurants. If dining at a restaurant where someone may have stolen your credit card information is still more appealing than doing your own cooking, you can always pay cash.

A home-based business calls for its own credit card even if it's a part-time business. Don't combine business related expenses such as supplies, promotional materials, and postage with your personal expenses. Having one credit card strictly for business expenses makes it easier to identify and report those expenses when doing your taxes. To get a more accurate idea of how much money you are really making from your business, just add up your sales for the month, then deduct your monthly credit card bill from your sales. The monthly total will either be delightful or depressing, but at least you'll know where you stand financially.

For all those financial advisers who insist that everyone keep one credit card for emergencies and put the rest through the shredder, I would like to point out that no one credit card is accepted everywhere. Having at least two different credit cards increases chances that one of them will be accepted.

The Sunny Side of Savings

Solar power saves you money in a variety of ways. For starters, using electronic devices that draw their power from solar batteries instead of an electric wall socket cuts down on your electric bill.

One of the most resourceful uses of solar power I've heard of was a homeowner who bought hanging outdoor solar lights that can be found at hardware stores or the lawn and garden section of mass retailers. He hung the solar powered lights in his windows during the day while he was at work. When he came home he put the solar lights in frequently used rooms, never bothering to turn his house lights on. By repeating the process of putting solar lights in the window to charge every day he dramatically reduced his electric bill.

Solar chargers for batteries, mobile phones, and digital cameras cut down your electric bill and may also extend the life of your batteries. Certain types of solar chargers have the added advantage of being portable enough to take on long road trips. A fully charged MP3 player is a real sanity saver when you are way out of range of your favorite music station.

Solar powered flashlights and calculators are just two examples of electronic devices that save money by eliminating the need to buy and replace batteries. Solar powered calculators can be found at office supply stores or mass retailers, while hardware stores or stores that sell camping equipment are good bets for finding solar powered flashlights.

The kind of money-saving solar power I am interested in is the budget-friendly kind that doesn't require me to strap surfboard-size sheets of solar panels to the side of my home. Thanks to solar powered devices that work in my home instead of being strapped to my home, I now have a sunny disposition toward solar power.

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Understanding the True Cost of Things

The true cost of an item is what you ultimately end up paying for the item, not what it says on the price tag. What initially looks like a bargain might turn out to be an expensive mistake. To spare yourself the trauma of post-purchase sticker shock, ask yourself a few key questions before making that purchase.

What are the immediate costs for the item? Are there shipping or handling fees involved or taxes to consider? Free shipping may be available only on certain items. Amazon, for example, offers free shipping for many orders over \$25, but this offer does not necessarily apply to other companies or individuals who are selling their merchandise through the amazon.com Web site. Be aware that online merchants charge sales tax, just as brick and mortar stores do.

Does it come with everything you need? A frugal friend of mine thought she was getting a great deal on a laptop computer only to find out after she bought it that it didn't include some of the commonly used Microsoft programs she just assumed were already programmed into the computer. Buying these programs brought her total cost up to the regular price of basic non-bargain laptop. Electronic items are notorious for needing new batteries and enough accessories to fill a Radio Shack. Do some research before whipping out your wallet.

What is the cost of maintaining the item? Is it a piece of equipment that will require routine maintenance and replacement parts? Can the item be cleaned and maintained, or will it have to be completely replaced once it is damaged or wears out? I once saw a care label in an expensive evening

dress that said, "Do not hand wash, machine wash or dry clean." This dress was essentially designed to be used once and then disposed of, which is odd since the dress wasn't made out of paper towels. Buying a disposable dress is obviously a lot more expensive than buying a dress that has to be dry-cleaned but can be worn again.

What is the total cost of the item after it is completely paid for? When you think of credit card debt as one lump sum and don't think about how much individual items are really costing, it's easy to fool yourself into thinking that you are getting a better deal than you really are. No matter how much of a bargain something is at the time you buy it, if your credit card doesn't get paid off at the end of the month, then the cost of that item increases over time because you are now paying interest on that item. Buying smart means paying attention to the real cost of things so you don't end up paying more than you expect.

You've Got Mail!

Sometimes junk mail makes me laugh--like the one from a company that sent me a check for \$5. The catch was that if I cashed the check I would automatically be signed up for fees and services costing \$89! I did not cash the check. What I did was start thinking about the real costs of junk mail. It costs valuable time to go through it all. It opens you up to identity theft--credit card offers especially--and a lot of trees are wasted just so cynical consumers like me can roll their eyes at the latest junk mail scam before feeding anything with their names and addresses on it into the paper shredder.

To save time and a few trees you can register free online at the Direct Marketing Association (dmachoice.org) to be

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removed from junk mail lists. To stop preapproved credit card or insurance offers and reduce your chances of identity theft, call 888-567-8688 or go to optoutprescreen.com which is affiliated with major consumer credit reporting companies. If catalogs are a shopping weakness or just a nuisance, contact catalogchoice.org to stop the flow of unwanted catalogs.

One of the most annoying junk mail promotions I have seen is the fake friend promotion. Someone sends you what appears to be a copy of a newspaper article about a product with a handwritten note addressing you by your first name with a personal note about how the sender thought of you when he or she found out about this product. What appears to be a photocopied article sent by a caring friend (a friend with a questionable or nonexistent return address) is actually a mass-produced brochure sent out by a complete stranger plugging the product in the article. If you want to keep your money and lose a “friend,” contact dmachoice.org today!

How to Avoid Common Retail Rip-offs

Head Games That Cost You Money

Reading store signs and sale tags is kind of like reading a mystery novel. Things are not always what they seem, and if you're not careful, your finances could become a victim of foul play. Shut the book on overspending right now by learning how to recognize deceptive tactics.

Take end caps, for example. At a grocery store a display at the end of an aisle is packed with merchandise with the price of the merchandise displayed boldly on eye-catching signs. It's on the end, and the price is prominently featured, so it must be on sale, right? Not necessarily. Unless the sign specifically indicates that the item is on sale or a part of some sort of special, then it is probably at the regular price. Never assume something is on sale.

Another way retailers mislead customers into thinking that they are getting a great deal is price matching. Retailers post signs saying that they will match competitor's prices on identical items. Customers see the price matching sign and assume that the store they are in must have the lowest prices overall. The retailers that post these signs may carry merchandise that is more expensive across the board than their competitors, but they know many customers will not take the time to compare the prices of the items they are buying.

One deceptive retail tactic is what I call "bargains by association." For example, a store known for low prices puts a special display of microwaves in the middle of a main aisle close to the home appliance section. The price for this

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prominently displayed microwave is ridiculously cheap. The customer decides he wants a different style of microwave with more features than the cheap, no-frills one displayed in the main aisle. The customer heads to the appliance section, thinking that the other microwaves must be bargains as well. The retailer has implanted the idea that it has the lowest prices by prominently displaying one item that is a real bargain next to similar, more desirable items at prices that may be higher than the competition's.

The best way to avoid falling for these head games is to verify that you are getting a good deal by paying close attention to the signs on products and comparing prices among sellers online before heading out to shop for more expensive items. There are countless price comparison Web sites out there. Using Google or another online search engine, type the words "price comparison" and the name of the item you are shopping for to bring up a list of the most current and popular comparison Web sites. Create your own happy ending for every shopping venture by avoiding assumptions and paying close attention to prices.

'As Advertised' Promotions Mislead Customers

There are two rules I live by as a Cheap Diva: Always pay attention to numbers, and always read the fine print. With "as advertised" promotions you have to do both. A newspaper advertisement promoting skin care products caught my eye. The ad mentioned two types of body lotions that were on sale. On the same page that mentioned the sale items, the ad went on to list other products by the same brand.

I went to the store expecting to get a sale price on a body wash that was mentioned in the advertisement. The product

display showed the sale prices for the two lotions mentioned in the ad as being on sale, but the other products had “as advertised” promotional tags next to them with no mention of a discount or sale price. This made me suspicious. A closer inspection of the price sticker on the shelf of the “as advertised” item revealed that the item was selling at regular price.

I realized that the only thing “as advertised” means is that the item or brand was mentioned in an advertisement. The fact that the products were featured in the same advertisement and they were the same brand as the sale items featured gave the misleading impression that the items I wanted were on sale. I was so annoyed I didn't buy the item. I decided to save my cash for a real deal and not buy into misleading advertising. After that, I made a point of looking for the words “sale” or “clearance” on signs and ignoring the words “as advertised.”

Don't Lose Cash When a Store Closes

With retail stores shutting down faster than you can say “I wonder if they're having any good store closing sales?” we really need to pay attention to how we spend our money. The now closed Sharper Image store offers a perfect example of why cold, hard cash may be a better gift than a gift certificate. I heard on the news that the stores were selling gift certificates right up until the day the store closed. No one bothered to tell customers that they needed to spend the gift certificate immediately because in 24 hours it wasn't going to be worth the paper it was printed on. If you buy a gift certificate and the store goes out of business, the gift certificate becomes worthless and you have no way to get your money back.

Stephanie Ann

I learned another valuable lesson with a buyer-beware theme straight from another local news segment. A man who was remodeling his kitchen went to purchase some granite countertops that were advertised for a great price. When he went to the store, the overeager salesperson not only honored the advertised price but kept dropping the price to sweeten the deal. Thinking he was getting a great deal, the customer spent more than \$1,000 on granite countertops that were supposed to be shipped in from another location. Unfortunately the company's financial status wasn't as solid as its countertops. It went out of business within a week of the customer placing his order, and he never got the countertops. The good news is that he had used a credit card to make the purchase, so he was only obligated to pay his credit card company \$50 of the total. By using a credit card he ended up losing \$50 instead of the more than \$1,000 he would have lost had he paid with cash or a check.

I bought my TV at an electronics store that sold nothing but televisions. The sales staff tried to make me spend an additional \$40 on an extended warranty. They told me that if nothing went wrong with the TV and I didn't use the warranty after a certain period of time I could apply that \$40 toward another purchase. I said no to the extended warranty. Most problems with electronic devices happen within the first two years, while they are still under the manufacturer's warranty, so I never buy an extended warranty. At the time I felt good about not spending an additional \$40. I felt even better about my decision about a year or so later when the store closed, which would have made the store warranty useless.

At the risk of stating the obvious, you should only buy stuff you are sure you really want. The sales receipt may say

that you have 90 days to return the item, but the sales receipt doesn't come with any guarantee that the store will be in business in 90 days. Store closings are a fact of life even in good economic times. Shop smart, and you won't have to worry about store closings leaving you empty-handed.

Hang Onto Your Handbag

The most important shopping companion a woman can take with her is her handbag. Most likely the bag contains cash, a portable phone, and the keys to her castle. Losing a handbag can be a hassle, so do yourself a favor and always keep it close to you when shopping. Leaving your purse under a pile of clothes in the dressing room while you go back out into the store to shop is an open invitation to thieves. While you're grabbing another cute blouse to try on, a thief can easily grab your bag and walk away unnoticed.

If you need to leave the dressing room for better lighting or a three-way mirror in the public part of the store, keep your handbag in your hand. If your bag is bulkier than carry-on luggage, just set it down between you and the mirror. The mirror shows you who is around you, and a thief would have to walk directly in front of you to steal your bag.

Before switching to office jobs, I worked at various home décor and women's clothing stores as a salesperson. During one of my retail shifts there was an incident in which a woman walked up to a customer who had an open handbag, engaged in some friendly chitchat with the customer, and stole the customer's wallet from her bag right in front of her!

Stephanie Ann

The best handbag is one with a long strap that leaves your hands free for snapping up bargains and reduces the risk that you will absentmindedly set it down somewhere. Never leave your handbag in a shopping cart unattended while your attention is focused on something else, like scoping out new merchandise. Even if you only turn your back for a second, that's still enough time for a thief to grab your bag from your shopping cart and disappear. For the record, I have never had my handbag stolen. By using these strategies I have made myself an inconvenient target for thieves looking for easy money.

The Cheap Diva's Guide to Frugal and Fabulous Living offers plenty of fresh ideas on how to have fun and express your sense of style while spending less. The author offers practical money saving strategies related to shopping, fashion, beauty, home décor and entertaining.

The Cheap Diva's Guide to Frugal and Fabulous Living: How to Shop Smart, Look Your Best, Decorate with Style, and Have Fun for Less Money!

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