

The background of the cover is a vibrant, natural scene. In the foreground, a calm river reflects the surrounding greenery. The middle ground is filled with a variety of flowers, including bright yellow and orange blossoms, and clusters of white flowers. Large, leafy trees with dark trunks frame the scene, their branches extending across the top and sides. The overall atmosphere is peaceful and lush.

# 13 TIPS AND TRICKS FOR ORGANIZING YOUR PURCHASES

From the *Simplifying  
Your Life Series*

By Jeff Davidson

**13 TIPS AND TRICKS FOR  
ORGANIZING YOUR PURCHASES**

by Jeff Davidson, MBA, CMC

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Dedicated to anyone who wants to simplify their shopping  
experience!

# **13 TIPS AND TRICKS FOR ORGANIZING YOUR PURCHASES**

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Everyone has a right to splurge now and then, but it's important to keep things in their proper perspective. You may not need to eat in restaurants as much as you do. In fact, you probably don't even realize the amount of money you and your family spend on non-necessity items. Fortunately, there are simple ways of saving money.

However, all of them require a bit of organization and preparation on your part. Shopping around for the right price, clipping coupons, and buying all you can in thrift stores are a few ways of saving money. Allowing the children to help will encourage them to stick to a budget and teach the value of saving money. The following tips will give you a good start and put you on your way to saving money by making smart purchases.

## **Malled to Death?**

The United States has more than 42,000 malls, from super regional malls with 100's of stores to strip malls on rural interstate highways, according to a survey by Merrill Lynch, titled Retail Industry Analysis. This equates to 20 square feet of shopping space for every man, woman, and child in America!

It's no wonder that shopping possibilities seem endless--they are. Even grocery stores are stocking more items every day. It's seemingly impossible to have a "quick trip" down to the store without spending \$50.

## **Go Shopping and Still Have a Bank Account**

You don't have to be rich to have money left at the end of the month. You only have to be practical, prepared, and organized. For the revelation it will provide, document family-related expenditures for one month. Once you realize exactly how much money you spend on non-critical items, and the amount of money you may be throwing away, you'll become motivated to change your ways.

Visit warehouse wonderlands. Stop paying high prices at your local mall and join a nearby warehouse store. After paying the dues, you will find the best deals nine times out of ten and save lots of money. A recent survey compiled by Mike Yorkey, author of ***Saving your Money Any Way You Can***, showed that most warehouses sell all items at cost, only making profit from the annual fees paid by the vendors who display their goods within.

Look high and low. You'll find high-quality products and name brands for low prices, as well as specials on necessities such as toilet paper and toothpaste. Many shoppers find that a big monthly shopping trip for the essentials saves time and money in the long run. Items such as toothpaste and laundry detergent may be almost half-price in a warehouse in comparison with supermarket prices. Buy cheaply and in bulk, and save money for other more exciting uses than buying ketchup.

Set the limits. Before you embark on a shopping expedition, take the following precautions to prevent it becoming a mammoth shopping extravaganza. Make a list of the items you need, and stick to it! If it helps, jot down some of the worthless things you bought on your last trip and let it serve as a reminder to your roving consumer eyes.

Also set a time limit. Promise yourself that you will leave the mall or grocery store by a specific time, even go so far as to make an appointment that you know you can't

break. This will make you a quicker, more effective, and ultimately money-saving shopper.

Watch out for falling clearance sales. A lot of smaller businesses are going out of business due to competition from larger "super" stores. Look through all of the weekly sales papers to see who's getting the axe this week. You may be able to get some first quality merchandise at a fraction of the original price. You may not be able to take the items back, so be sure you want what you buy.

Plug in to a small outlet. Having to maneuver your way around a large mall can make anyone crazy. Rebel from the "large is better" craze. Take a walk off the beaten path by visiting smaller outlet stores and shopping centers with only one or two shops. You'll wait in line a shorter amount of time and be out in a flash. However, if you can get everything you need in one trip by going to the mall as opposed to having to go to many smaller stores, opt for the mall. You'll save more time in the long run.

Be not proud about second-hand. There are many outlets you can shop at for used goods. Flea markets and yard sales beg for those that are looking for a bargain on something that's not so new. Just remember there's no warranty on an item you buy at a flea market or yard sale and don't be surprised if the goods you buy aren't in tip-top condition.

Get thrifty at thrift stores. Children grow like weeds and go through clothes long before the items wear out. To save from paying huge amounts of money on clothing that your children may only wear a few times, check out local thrift stores and Goodwill. You'll get good bargains and won't have to spend thirty dollars for a pair of pants your child will only fit into for a short amount of time.

Beat the December rush. The people that get all of their Christmas shopping done in October are truly smart people. The closer it gets to Christmas, the more aggravating it is to buy that special something for a loved one. If you wait until the holidays, the amount of time you spend in the mall will be so excessive that by the time you get finished shopping for that person, you may not even like them anymore.

Buy seasonal goods after the season. The last thing most people want to do the day after Christmas is go shopping, but this is a good time to find the best prices on seasonal goods. This is true for most holidays; not just Christmas. Prices on decorative items for many occasions take a dive the day after in order to make room for new items.

Make your kids shop. If you have a teenager who would like nothing better than to spend a day at the mall, take advantage of your valuable time-saving resource. Make a clear list of what you want, how much you want to spend and appropriate sizes for the items you need. Give the list to your kid or another teenager in the neighborhood you trust, and let him or her do the hard part for you.

### **Plan Ahead to Ease Your Grocery Shopping Woes**

There are few grocery stores left which are easy to get in and out of quickly. They've been taken over by super stores in which you can get a can of green beans on one aisle and a garden rake on another. Is it possible to shorten the amount of time you spend in the grocery store? Does grocery shopping have to be a painful experience of long lines and too many carts turning into one aisle at the same time?

The answers are yes and no, respectively. By taking five minutes out of your weekly schedule to prepare for your



trip, you can save time, money, and aggravation and, subsequently, turn grocery hell into a positive experience. Also by systemizing as much of your grocery shopping as possible, you can assign the task to a part-time helper or delivery service.

Hang out with the best. If the choice exists, shop in higher-quality food stores, since the quality will be higher across the board, and in the long run, you'll get better value for your dollar.

Live by a budget, or die in the poorhouse. American families waste a lot of money at the grocery store on food that will get thrown out. To avoid wasting money, set a weekly budget that covers the items that you need and a few items you want. You'll save money and save time in the grocery store by not wandering through the aisles trying to decide whether this or that will be eaten by your family.

Make a list on the fly. If you run out of an important item during the week, go ahead and add it to the grocery list as soon as you realize you're out. If you wait until just before you go to the grocery store to make a list, you risk the chance of forgetting half of the items you really need. Also, if you see something you know you'll run out of before your grocery trip for the next week, go ahead and add the item to this week's list. This will prevent you from having to run out and get it sometime through the week.

Organize your list by aisle. This may seem insignificant at first, but think about how many items you've forgotten as you go through a particular aisle and have to back track through the store when you should be on your way out the door. You don't need to write the list over, just number each item by the aisle it's found on or by an aisle that you know is close to it.

BYOB--Bring your own bag. Bring your own shopping bag to reduce the number of grocery bags that pile up at home--unless, of course, you use them for garbage or other household purposes. Bring all items for recycling to the market, since many now have depositories on site.

Plan for your palate. Planning meals ahead of time not only helps you when making your grocery list, but will help you save time and money. You won't be tempted to go to the grocery store after you get off work, and you'll save gas money and wear and tear on your car by coming straight home instead of getting in traffic just to pick up a box of macaroni and cheese.

Phone in those orders. Calling or faxing your grocery list ahead before you go to the grocery store is a wonderful way to save time and money. You won't be tempted by the cookie aisle and won't spend time maneuvering around shopping carts just so you can get a box of cereal. All you have to do is drop in, pay for your groceries and you're on your way.

Go shopping in cyberspace. This option is mainly available to those living in large metropolitan areas, but it's such a good idea that it will surely catch on quickly in other areas. The idea is similar to calling ahead. You can log on your computer, choose from the available list of groceries and even pay with a credit card. Many of these services also have their own delivery vehicles or have a link to a delivery service so you don't even have to leave the house.

Especially for larger purchases, when something may need to be replaced, use a credit card. More and more supermarkets are accepting credit cards at the checkout line. Or, apply for a grocery store card; it is available at no cost and enables you to write a check for up to \$50.00 more than the cost of your grocery bill. This will save you a trip to the bank.

Make people come to your door. Some grocers offer delivery services if you live close to the store. This is a good option if you don't have the time to go to the store and can spend the extra money, but if you're planning to go out anyway, you might as well call in the groceries or pick them up yourself to save the delivery fee.

**'Tis the Season to Be Buying**

It pays to freeze or can fruits and vegetables during seasons when the prices are at an all-year low. Here's a calendar of best produce buys:

**January & February**

Apples  
Grapefruit  
Oranges  
Pears

**March & April**

Apples  
Grapefruit  
Oranges  
Pears  
Strawberries

**May**

Asparagus  
Pineapple  
Strawberries  
Tomatoes

**June**

Asparagus  
Cherries  
Corn  
Melons  
Strawberries

**July**

Berries  
Cherries  
Corn  
Grapes  
Lemons

**August**

Apples  
Corn  
Grapes  
Melons  
Nectarines

**September**

Apples  
Broccoli  
Cauliflower  
Green peppers  
Peaches

**October**

Apples  
Brussel Sprouts  
Cranberries  
Oranges  
Pumpkin

**November**

Broccoli  
Brussel Sprouts  
Cauliflower  
Oranges  
Sweet potato

**December**

Cranberries  
Grapefruit  
Grapes  
Oranges  
Squash

Source: *Rodale's "Food "*

## **Tricks for Saving Money**

There are many ways to save big bucks at the grocery store. The first thing to pop in your mind may be the little old lady with an organizer full of coupons that takes the cashier ten minutes to go through. Coupons do save shoppers money and will be talked about in an upcoming section.

However, the tricks presented here are more subtle than clipping coupons out of Sunday's newspaper. They're some good old-fashioned easy tips that anyone can do to lighten the financial load at the grocery store.

Consolidate yourself. Go to the grocery store once a week. It's always a good idea to get everything you need at one time instead of making two or three small trips during the week. Those small trips sometimes turn into time and money wasters because you may tend to pick up a few items you don't need (because you don't have a list). Also, chances are that you'll drop by the store after work when everyone else in the world is dropping by the store which will lead to a long wait in line.

Shop on a full stomach. You may have heard this before, but it's worth repeating. When you grocery shop while you're hungry, you'll buy items you don't need, especially snack items. This leads to wasted money and extra pounds around the middle. You'll also be cranky and be easily aggravated if you have to wait in line. Arrange a time for shopping when you know you won't be rushed or starving.

## **Guerilla Grocery Shopping**

- ( ) Never shop on an empty stomach.
- ( ) If possible, avoid shopping with anyone who might be distracting.

This is a sample eBook.

The actual eBook contains many more content pages.