



Shopping For Bargains

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Bargains Are Waiting To Be Found At Flea Markets

You never know what you will come across at a flea market. There are plenty of new and used items as well as home made crafts and clothing to choose from.

Most flea markets are outdoors so you may want some sunscreen and a hat. Others are inside so make sure you find out ahead of time. You don't want to spend the day carrying around the items you purchased so make sure you take along a bag or a cart.

Wear good walking shoes too so you won't have to end your daily early due to tired feet. A good tip to help if you do get tired walking is to walk to the very end of the vendors and work your way forward. This way you will have the heaviest load from items you have purchased when you are nearest your vehicle. Keep in mind that most people start at the entrance of the flea market so if you start at the back you will be able to see many items before too many other people do.

Most flea markets are offered on the weekends but some of them do take place on weekdays as well. The number of other people looking around is generally lower during the week but then so is the number of vendors. It is perfectly acceptable to try to get the price lowered down from what the vendor is asking for it.

By going to a flea market first thing in the morning you are likely to be able to take advantage of the selection before everyone else has. Yet many people claim they have a harder time getting the seller to negotiate the prices when they purchase early in the morning.

By the end of the day though most vendors are very willing to lower the prices on the items they have remaining. They definitely don't want to have to pack up any more stuff at the end of the day than they absolutely have to. If you have a particular item in mind and you can wait until the end of the day you will get a better price.

There are different ways to negotiate the price of any given item. You can ask the vendor what the lowest price is that they will take for a given it. If you want to offer \$10 then have that money in your hand for them to see. Seeing the money will often entice them to take the money.

I have found it is always worth my time to look around though because I may find the vendor in the next aisle has the same item for \$10 less. If I am going to go back to check on an item with a particular vendor I write down their location because by the end of the day it can be difficult to remember who is located where.

Can Discount Stores Really Offer You A Bargain?

Can these discount stores really offer you a bargain or do they just sell poor quality items? In my opinion, there are plenty of gear bargains to be found in dollar stores and discount stores if you look for the right items.

Disposable items for a party are a great deal at discount stores. Wrapping paper and gift bags are another area of party items that can be found for a good price at discount stores.

I personally enjoy buying picture frames from discount stores because they look just as nice. They look like glass and make a beautiful display on my dresser. Yet when you pick them up you can quickly tell they are made from lightweight plastic.

Most discount stores have plenty of toys for children, but remember that children are very hard on toys. I wouldn't recommend buying toys from a discount store as the quality just isn't there.

Yet there are plenty of fun children's toys you can get from a discount store including cards, marbles, bubbles, sidewalk chalk, and coloring books. These all make great items for stocking stuffers or even for traveling to make the trip go by faster.

There are also plenty of items at discount stores that you can use to decorate your home. I refuse to pay \$35 for a shower curtain! It just isn't going to happen. I always get them at the dollar store for just a couple of dollars. I have also found neat soap dishes and wall hangings for my bathroom at discount stores.

Office supplies are something most of us use on a regular basis. You can get them for a very good price at discount stores. Notebooks, paper, pens, glue, rulers, scissors, calculators, and envelopes can all be found for a really good price.

I think when it comes to finding bargains at discount stores there are some to be found. It is important that you don't have too high of expectations when it comes to the quality of the items.

If you don't shop at discount stores you are really missing out on some great bargains!

Do You Really Save Money If You Purchase Items In Bulk?

The answer to this question that yes you will save money when you purchase the right items in bulk. For example you really don't need to purchase a case of 200 light bulbs as that will last you for many, many years. On the other hand if you have a fairly large family or lots of guests on a regular basis you might consider buying toilet paper and paper towels in bulk.

Any item that you will use up in a short period of time is a good candidate for being purchased in bulk. Dry ingredients for your home including sugar and flour are good options. Avoid buying bulk items that will result in eating the same thing day after day though as no one wants to have to do this.

If you find that such items like that are a good deal but more than you reasonably need, consider buying bulk items with another family. You may need to be willing to try new brands of items to make this work. If the other party already uses that brand ask them to give you a sample.

Meat is probably the best item you can buy in bulk to save money. You can purchase a whole beef, $\frac{1}{2}$ a beef, or even a quarter of beef. Bulk meats of bacon and pork from pigs are also a good option. Once again you may want to consider sharing the products and the cost with a friend or relative.

Canned goods last a very long time so you can purchase them in bulk and not have to worry about them spoiling. Babies are quite expensive as anyone with them can attest to. Buying diapers, baby food, and baby formula in bulk are all good ways to save money on those necessities. And finally, let's not forget about the expense relating to feeding our pets. If you use dry cat or dog food then buying it in bulk may be a good option for you.

Most people don't change the type of laundry detergent or cleaning supplies they use very often. You can purchase these items in bulk and save plenty of money. Most of the time they will come in larger bottles that you can pour into smaller spray bottles.

To ensure you are really getting a good deal on bulk items, take the time to read the information relating to the cost of the item per unit. In most cases you will be able to find some really good deals that save you money. On the other hand don't be so quick to pick up that big package of what ever you are looking at without finding out how much each item is really costing you.

Finding A Bargain On A New Vehicle

We have all heard that depressing statement that a new vehicle depreciates in value the second you pull away from the dealership. I used to think that was an exaggeration until my friend got into a wreck in her Dodge Durango a week after she purchased it. The insurance wouldn't give her enough to cover buying a new one even though she was not at fault in the accident.

Buying a new vehicle is one expense that you have to consider very carefully. To help you find the very best bargains on the new vehicle of your choice you will want to conduct some research before you start negotiations with the salesman.

There are a variety of ways to find out the book value on a particular vehicle. You can go to www.NADA.com or www.KellyBlueBook.com. You can get a very detailed price by listing the make of the vehicle and this information will help you find the lowest price you can expect to purchase that vehicle for.

Next, take a close look at your credit report so you know exactly what interest rate you can expect on a new vehicle.

October is a very good time of year to start considering the purchase of a new vehicle. Since many vehicle dealerships don't see much in the way of sales over winter due to the cold and the holiday season, they are more likely to present you with a deal.

To make sure it is a bargain be sure the cost hasn't been inflated or your interest rate jacked up a percent or two to cover the promotional cost of the vehicle. Too many people get caught up in what they see on the windshield.

You can find great deals of new vehicles that have some body damage such as small scratches and even hail damage from a recent storm. In most cases you will save several times what it costs you to repair the damage.

To motivate customers to make a purchase of a new vehicle instead of just looking many dealerships offer incentives like 0% financing and cash back. Make sure you find out all the details of such promotions as they may be a good way to save money or they may cost you more in the long run. Take the time to calculate all the possible scenarios so that you get the bargain you were after with your new vehicle purchase.

Finding Bargains While Shopping For Antiques

Shopping for antiques is a great way to spend a free afternoon and you may be surprised at how many good bargains you come across. The hardest thing is many people don't know the true value of the particular item they are looking at in an antique shop.

You never really know if the shop owner is trying to up the price or if you are already getting a good deal. Since you can't quickly go to another store and compare the price you pretty much have to decide the maximum you are willing to pay for an item and then walk away if the negotiations don't work in your favor.

It is a good idea to do some checking into the reputation of a given antique dealer before you even step foot into their store. You will find you are able to get good deals on antiques when you get to know the owner of the store. If you are a frequent shopper in the store you can build a good relationship. The owner of the antique store will want to work with you on items so that you keep generating more business for them.

You will be able to negotiate the price for what you want if the antique shop is operated by the owner. Small antique shops can generally offer you some history on the pieces you are the most interested in.

Many of the older antique stores are hesitant to take personal checks, especially if you are from out of town. Showing that you do have the cash with you in an unobvious way is also helpful.

It is important to remember that you will be purchasing antiques in the condition they are in. Make sure you take the time to thoroughly examine what you are purchasing. Most antique dealers take pride in offering quality items but you still need to check.

If you are looking for certain antiques, take a look around online to get a good idea of what the going price is for them. Try to negotiate something that is about 25% less than the rates you find online. Don't be afraid to ask the antique shop owner to cut you a better price. It helps if you say something along the lines of "would you accept \$100 for this"? Instead of "can you lower the price"? It definitely helps you get what you want if you are assertive but not going overboard.

Getting A Good Deal On Children's Clothing

If you have several children then you know all too well the burden of coming up with money to buy all of the clothes they need before school starts and again in the summer time.

Many stores offer buy one get one free offers throughout the year on jeans, shirts, and even shoes. While you may not think your child needs so many right then consider buying them the next size up.

Pay attention to the sales that take place throughout the year on children's clothing. I have purchased swimsuits and swim trunks for my children as school time approaches for just a dollar or two instead of \$10 or \$20 a piece.

Winter jackets can cost from \$50 to \$200 dollars depending on where you purchase them from. I always buy extras for my children at the end of winter and never pay more than \$20 for them. The same with summer clothing such as sandals and shorts. They go on sale as school approaches and I buy larger sizes to store until next summer. I use tight sealing storage containers for the clothing so it won't get damaged.

Sweaters for both boys and girls are a common item in the colder months. Buy them on sale and pack them away for next year. Even paying \$5 for a sweater that is regularly \$30 is a very good deal in my book.

My children and I make it a day of fun and games when it is time to change from one season to the next. This way we know exactly what items each child still needs to be ready for the season.

To get good deals like these on clothing for children you need to be well organized and plan ahead. You may think it isn't worth while to pay for items now that won't get used for a year, but think about the overall savings. This is the best way I know to keep my children dressed nicely but also to make it fit well into the budget I have to work with.

Don't forget to look at the sale pages for children's clothing that are often found in the major newspapers on Wednesdays and Sundays. You may be able to pick up some great deals at these one day sales, but make sure it really is a sale and not just a promotion of their regularly advertised prices. To get the most out of the clothing you purchase, try to avoid trendy themes that may not be in style when your child is able to wear them next year. Stick to basic styles and colors.

Getting The Home You Want At A Price You Can Afford

Getting the home you want at a price you can afford is going to take some effort on your part. However, since purchasing a home is likely to be the biggest investment you ever make it is well worth it to do your homework before you sign anything.

One of the best ways to do this is to find a home that is worth less than you can afford and then do some repairs and remodeling. If you have the time and the ability to do this on your own you will save a fortune. It can be very expensive to hire a contractor so think about this option only if you are up to the task of completing the majority of the work on your own.

You will be surprised to find out how much money you can save on a home with an unfinished basement area. You can add extra bedrooms, a family room, and even a home office in that space.

Homes all over the country are being foreclosed on for non payment daily. These homes are generally put up for auction by the bank that the funds are owed to. You can get a bargain price on the home of your dreams through this process.

If you know the area you live in well, then you will likely know why individuals are moving out of their home. If they are relocating for work or need to sell their home because they are trying to purchase a larger one chances are they will reduce the price to meet your offer. This is also true where the couple who owns the home is getting a divorce.

Many people looking for a home go through the process of being prequalified. You shouldn't disclose that figure to the seller of the home but when you make an offer on the home you do want to include a copy of the prequalification certificate.

The reason for this is that they are more likely to accept a lower offer than the asking price from someone who definitely has the ability to get the financing. They also don't have to continue looking at offers and then later find out the person couldn't get the loan to complete the process.

Buying a home isn't an investment you want to take lightly. Most mortgages cover a 30 year period so the purchase will affect your budget for a very large part of your life. Getting the home you want at a price you can afford takes planning, research, and time. Yet this investment is well worth it to be living in the home of your dreams at a bargain of a price.

Give Great Gifts Without Paying A Fortune For Them

Sometimes it seems that you are always trying to budget for different occasions where you need to provide a gift. Since you know you will always need gifts, it can save you plenty of time and money if you purchase such gifts in advance while they are on sale.

To make this concept work well for you, organization is very important! I know people who buy plenty of bargains to give as gifts, but the problem is they can never remember what they have or where it is when they need something. If you create a list and keep it in a safe place you will always know what gifts you have available.

If you have children then you know there are always plenty of birthday invitations coming your way throughout the year. When the toy store or another retailer has a sale on toys purchase some common ones. Girls generally like dolls and Barbies. Boys will always enjoy cars and action figures. Board games, puzzles, and books make great gift items for both boys and girls.

Try to avoid anything that is trendy because you don't know how long that fad is going to be in existence. Some children's characters are always in style though like the Disney Characters and Looney Tunes so you should be save purchasing toys with these themes.

For adults, flower vases, picture frames, photo albums, and candles all make great gifts for even the most difficult people on your shopping list. These items are timeless as well so it doesn't matter how long they stay in your gift chest.

You can even incorporate this concept to purchase birthday and Christmas presents for your spouse and your children. This way you will spend less around the holidays.

By purchasing bargain items as you come across then you will always have plenty of great gifts to share without breaking the bank. This will allow you to give people better gifts than if you have to shop for them right before the occasion. Sure, you may get lucky and find a good sale at that point it you can't be sure it will happen.

Save Money On Text Books

One of the most expensive areas of attending college seems to be the cost of the text books these days. Almost all colleges have bulletin boards so you can place an ad for the various books you need. Hopefully individuals who have just finished the course will gladly part with the book for much less than they paid for it.

If you have text books from courses you have finished you may be able to trade what you need for what someone else needs. Setting up a text book swap is a great way to maximize the amount of money that you do spend on text books.

It can be very frustrating to get the newest edition of a particular text book and then find out it hasn't changed very much at all from the previous edition. Talk to your instructor as they will likely have gone through the new edition and make comparisons to the old one. Most instructors are fine with you using an older edition of the same book. You can save a substantial amount of money if you are able to do so.

If the instructor mainly teaches from notes consider purchasing a book with a classmate and splitting the cost. This won't work well if you will have a great deal of text book reading or assignments to complete though.

Check to see if the college library offers copies of text books rather than purchasing them. If you choose this option make sure you start on assignments as quickly as possible so that you don't have to stress about someone else already using the book.

Some book stores offer to place used text books on consignment for students. While they may have some wear and tear as well as highlighting they will serve the purpose of a one semester course. These consigned books generally sell fast so make sure you go to the bookstore at the very end of the semester.

On the back of each textbook is an ISBN number. It is generally found above or underneath the bar code on the book. You can use this number to search for the text book on the internet. There are several places where you can purchase new and used textbooks at a price that is much less than what you will pay for it at the college campus bookstore.

Save Money When You Purchase Items Online

These days the concept of online shopping is something most of us with computers are used to. Not only does it offer you the convenience of shopping from the comfort of your home, you can do it at any hour of the day. If you take the time to compare the prices of what you find in the retail stores or catalogs to what you find online, you can generally find the product for less including shipping.

The downside to this is that you don't get the instant gratification of taking the item with you the moment you purchase it. Yet for the amount of money you can save when you shop online it is worth waiting for a few days until it arrives at your doorstep. You will also save money in another way if you take the time to read the various reviews about the products you want to purchase. It is definitely worth checking into the quality of a product from the consumer's point of view rather than just focusing on the advertising you see for that product.

There are even some websites that allow you to compare the same item by several different retailers, so most of the footwork is taken care of for you.

You want to make sure any online site you are considering making a purchase from is secure. It is very simple to find out if a site is secure or not. The address that shows up in your browser for any given web page will start with http. If there is an "s" after that then the site is secure. If the "s" is missing then you do not want to make your purchase from that site.

When you get to the checkout portion of the website pay close attention for any boxes that offer you the chance to enter a promotion code. Many websites have a promotion code that offers free shipping. You can get the promotion code from exploring the internet or you can contact the site by phone or e-mail. Trust me, they aren't going to tell you no!

You are likely to find thousands of sites online that offer the item you want, so take the time to find the right product offered by a reputable website that is secure. You can likely find what you want for less than retailers offer it even with the cost of shipping it to you. This is because they have to compete with so many other sites and because they don't have the same overhead expenses as brick and mortar retailers.

Save Money With Online Auctions

I have found I can buy twice as much stuff that I want if I shop at the various online auction sites. Trust me, you can find some great bargains on both new and used items. The two most popular online auction sites are Yahoo! Auctions and eBay.

There are literally thousands of products to choose from so you will likely find anything you are looking for. Once you time in a specific item into the search box you will get a listing of all the products available. You can view them by the auctions that are ending first, the lowest price, the highest price, whatever you want.

Before you can place any bids on these online auction sites, you will need to set up an account. This is a simple process that will take you about 15 minutes. You will need to provide your personal information including your name and address. You will also set up a user ID and password for your account.

To get the very best deals from these online auctions, take a look at the reputation of the seller. You will be able to see the number of items they have sold as well as feedback from the people the sold it to. Take a look at what these people have to say. Make sure the seller seems honest with what they are listing and that they ship on time.

Make sure you find out about the cost of shipping the item to you before you bid on it as well. Some individuals place the cost very low but then they charge an outrageous fee for shipping. If the auction you are looking at doesn't give the shipping cost I strongly recommend you email the seller and get an answer before you bid on the item.

Most sellers on these online auction sites are pretty straight forward in regards to what they are selling. There are a few who aren't though so you really need to take the time to read the entire listing from top to bottom before you place a bid.

Not only can you get great bargains from online auctions, it is fun to look around and see what people have to offer as well. To help ensure you get the items you want for a price that fits your budget decide what your maximum bid will be on a given item. Enter that amount when you place your bid. Don't get caught up in a bidding war with someone because you might end up paying more than the item is worth just because you don't want to get beaten! By setting your limit in the beginning you won't have to worry about it. Should you get outbid on something there is likely many more of the item will be on the various pages of listings on these online auction sites.

Tips To Help You Save Money At The Grocery Store

Too many items we use to make meals end up going in the trash. If you only need ½ a head of lettuce then plan another meal to use the rest of it so it doesn't end up in the trash.

While it does take longer to prepare home cooked meals, it is less expensive than buying frozen products that offer you more convenience. They will generally run you twice as much as the ingredients you need to prepare the foods yourself. If time is an issue, consider using one day a week to prepare various meals that you can freeze for later in the week.

Most of us purchase items at the grocery store based on a name brand we are familiar with but in most cases the store brand of a given item is every bit as good as the name brands.

A couple good examples of this include cereals and sodas. Name brand boxes of cereal can cost you around \$4 per box. When you purchase the store brands that come in plastic bags instead of the boxes you will find you get twice as much cereal for less than ½ of the cost.

Popular soda like Pepsi and Coke cost over \$2.50 for a six pack. You can purchase the store brand Cola for about \$2.50 per case. Yet they taste every bit as good as those name brand sodas we often associate with. Mentally we think that the higher price means better quality but that isn't always the case.

For very little money you can grow your own herbs in your yard or even in a small kit that sits on your kitchen window. You can also grow your own vegetables in a small garden area of your yard. It doesn't cost very much to purchase the seeds. My family eats lots of strawberries but they are one of the most expensive fruits at the grocery store. We now grow our own so we can enjoy them all we want when they are in season.

If you decide to purchase fresh vegetables or fruits from a grocery store, get those that you have to chop up on your own. Those that have already been sliced for you is more convenient but they will cost you more for the same product.

Meat is one of the most expensive items you will find in a grocery store. Look at the per pound cost of meat before you purchase it. You will find the larger packages offer you a lower price per pound. Buying these larger portions and then separating them into the right sizes for your meals is an excellent way to lower the amount of money you spend on the meat your family eats.

What Bargains Are To Be Found At An Auction?

There are auctions for home furnishings, vehicles, art, and even animals including livestock. Many people are intimidated by the process that takes place at an auction so they shy away from them.

Yet this is a perfect opportunity for you to get some great items for a very low price. The biggest factor is that there will be plenty of other people there bidding on items too. It isn't just you and one other person trying to negotiate the price.

The other downside of it is that your goal is to negotiate the price of anything lower so you get a great bargain. Meanwhile the auctioneer is continually raising the prices higher as long as he continues to have interested parties bidding on the item.

If possible, take a look at the items that will be offered at an auction ahead of time. Try to show up at least one hour early so you can take an up close look at the various items that will be for sale.

It is important to remember that you are purchasing items at an auction as it is with no expressed or implied warranty.

Don't let the fact that there are plenty of people around you discourage you from bidding on the items you really want. If you don't win them try not to stress out about it. There are generally plenty of auctions taking place in any given location so you may find the item somewhere else.

Of the flip side of that coin, don't feel pressured to keep bidding more for an item than you really want to because someone else is bidding on it and you don't want to be the loser in front of everyone else in attendance.

While you are taking a close look at the various items you may want to bid on, come up with a maximum price you are willing to pay and then stick to it. If the opening bid for the item is more than you were willing to pay for it then pass the item over entirely.

Even if you don't walk away with anything, going to an auction is a very fun even it itself. It is fun to attend and observe how the entire process works. This way you know the proper procedures when you are ready to make a bid. It is also a great place to network and meet lots of very interesting people.

What You Can Expect From Catalog Return Stores

If you are a shopper who is always in the market for a good bargain, then you don't want to pass up the opportunities found at a catalog return store. These are the locations where merchandise individuals ordered from a catalog or even online these days and then returned for one reason or another.

Many people don't want to shop from catalog return stores because they are afraid that they won't get quality merchandise. After there has to be some reason why someone else didn't want it right?

However, you will find the items they offer have nothing wrong with them they simply didn't work well for the person who ordered them. Maybe it was the wrong color or the design didn't fit in with their décor like they thought it would. Clothing mainly gets to catalog return stores because it didn't fit properly for that individual.

You may find some products that have slight damage to them in a catalog return store. If you are willing to fix the damage on your own or live with it, then you can get a really good bargain.

It is to your advantage to carefully look over any products you are considering purchasing from a catalog return store. This way you are fully aware of the damages to it. If you can't find anything ask the sales clerk for more information on why they product was returned.

The possibility of products you will find in any given catalog return store changes very often because of what consumers are buying. If you have a catalog return store in your area you should frequent it at least once a month. If there are particular items that you are looking for don't be afraid to ask the manager if they can contact you should they get such items in the store.

Furniture, clothing, and home appliances are common items you will find in any catalog return store. I also find they always have a good supply of home decorating items including pictures, curtains, and bedding. Shopping at a catalog return store can be just as fun as shopping at any other retailer.

If you aren't familiar with catalog return stores in your area, then you can use the internet to find out where they are located. After the holidays is a really good time to take a look at their inventory. Yet many people only visit them at this time of year and miss out on wonderful bargains they can take advantage of all year long.

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