

For the kids at IU Credit Union

OBERTITATE REALATIONER

(AKA, GETTING THE MOST VALUE FOR YOUR MONEY)

SMART SHOPPERS GET MORE FOR THEIR MONEY. 50 WHAT DOES IT TAKE TO BE A SMART SHOPPER? SAVETTE HAS CREATED A LIST TO HELP YOU. JUST FOLLOW THESE SIMPLE TIPS NEXT TIME YOU'RE READY TO GO SHOPPING.



MAKE A LIST OF NEEDS

Before you spend money on the things you WANT, like a video game, candy or a bracelet, make sure you buy the things you NEED first, like food for your pet, or a birthday gift for your mom or dad.



SHOP AROUND

Different stores have different prices, so it pays to shop around for the lowest price. Check prices online, or call different stores to find out how much they charge for the same item.

TRY IT ON OR TRY IT OUT

Try on clothes and shoes at the store to make sure they fit and are comfortable. Before buying a video game, see if you can try it out it at the store. Better yet, borrow a copy from your friend to see if you like it.

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AVOID "IMPULSE" BUYS

If you see something you really want to buy, but it's not on your NEEDS list, wait for a few days. You may find that the feeling of "I GOTTA HAVE IT" has worn off. If not, see #2 above.

DON'T GET FOOLED BY SALES

Not all sales are a bargain. If the sale item isn't on your NEEDS list, you may be wasting your money on something you won't even use. Remember, a sale is only a bargain when you actually NEED the item that's on sale.



M3 MONEY FUN FACT:

THE AVERAGE DOLLAR BILL WEARS OUT IN LESS THAN TWO YEARS

