

7 questions to ask yourself before you buy

1 Do you have to buy this item? Could you borrow this item from a friend or swap for it? If swapping's an option, check out websites such as PaperBackSwap.com for books, SwapBabyGoods.com for tots' toys, or swapmamas.com for household items and kitchen supplies.

2 Have you found the best deal? Before you make a big-ticket purchase, compare prices at three similar stores. And if you're shopping online, don't hit the checkout button until you've looked for a discount code or coupon. Websites such as fatwallet.com, dealio.com and retailmenot.com can help you find offers from hundreds of retailers such as Old Navy and the Container Store. Check out Restaurant.com for deals to your favorite dining spots. Also, remove some of the "convenience" of online shopping by *not* storing your credit card number or password at the site. That way, you'll have to take extra steps to buy, which may quell the urge to splurge.

3 Have you gotten your z's? If you're tempted to make a big-ticket purchase, sleep on it. Research shows that we're willing to spend more money when we're emotional, so a delay can help take the drama out of a big decision. Plus, living without a new sofa for a night (or a week) may convince you that you'd rather use the money for something else.

4 Are you buying just because it's on sale? Do you really need another pair of black slacks, or does the price just seem too good not to grab them? People often buy more than they planned to at discount outlets. And as someone's mom once said: A bargain isn't a bargain if you don't ever wear it.

5 Have you asked about future deals? If there's an item you're eyeing, tell the store manager that you'd love to know if it's going on sale; some retailers will hold it for you for a day or two. If it's a place you shop regularly (or an online retailer), sign up to receive email notices about sales and special promotions—but only if you can resist buying stuff you don't need.

6 Do you love it and do you need it? Don't pull the trigger on a purchase until the answer to both is a resounding yes. If you're not fully enamored when you're buying the item, you really won't be when the bill arrives.

7 Can you afford it? If you don't have money in the bank to pay for the item in full, please don't buy it. No matter how inexpensive it is, charging it to a credit card if you carry a balance just isn't worth it. In fact, the amount you pay in interest could wind up doubling the cost (or more)—and that's no bargain!

SITES THAT HELP YOU SAVE

You can't even begin to negotiate on an item until you know its lowest possible going rate. Why pay \$200 for a microwave when a quick online search can tell you it's available elsewhere for \$89? These comparison-shopping sites can help you get the best deal possible:

● **PriceGrabber.com** is the granddaddy of the comparison-shopping sites: It searches millions of products—groceries, computer software, you name it—from hundreds of vendors to get you the best price.

● **StreetPrices.com** charts price changes for popular items over time to help you determine if now is a good time to buy that new flat-screen

TV. With one click you can check eBay or Craigslist as well as online retailers.

● **Bing.com/shopping** offers up the best prices from tons of retailers—plus, it offers a rewards program that gives a percentage of cash back when you link through their site to online stores, such as Macy's and Office Depot, to make a purchase.

● **Shopper.cnet.com** specializes in all things electronic, with authoritative reviews from the editors at tech bible cnet.com.

● **Kayak.com** rounds up the best travel deals from many sites, including Travelocity and Expedia, and shows you where to find the cheapest flights, hotels, and rental cars without having to hit each site separately.

● **Billshrink.com** lets you compare credit card rates, gas prices, even savings-account or CD interest rates.

● **Google Shopper, ShopSavvy, and Save Benjis** are great smartphone apps for comparison shopping on the go. Check out apple.com/iphone for downloads for the iPhone or handango.com for other smartphones.



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