

“The Best Price Is Not Free”

With high prices at the supermarkets and department stores, sales such as 50% off and buy one get one sell out quickly with lines of customers clogging the aisles. “Free” is even more appealing in today’s economy when a jumbo pack of Pampers is about \$13.00 and lasts only a few days for some families. The best price is not free, however. The absolute best price is when the store pays the customer to buy the item! For example, buying ten jumbo packs of Pampers can get you the items in either column:

diapers	\$10.00 ACME giftcard
	Upromise \$
	Toys-R-Us \$
	\$30 Fisher Price toy
	diapers

Great deals like this can happen often if you know where to look and follow a few simple guidelines:

- 1) **MAKE YOUR CREDIT CARD WORK FOR YOU.** I have a Visa with no annual fee, which gives us Toys R Us dollars for every purchase (4% back on all purchases in a Toys-R-Us, Kids-R-Us or Babies-R-Us and 1% back on all other charges). I charge everything from groceries to EZ Pass and pay the balance every month. If my family needs to make a purchase like airline tickets or furniture, I charge it and they write me a check. On average, I get \$10.00-\$20.00 per month in Toys-R-Us dollars. *They pay me* to use their credit card!
- 2) **DON'T SPREAD YOURSELF TOO THIN.** It may make sense to shop where the bargains are, but generally bargains can be found anywhere. Focus on stores that give you something for shopping there. This week both ACME and Eckerd have jumbo Pampers on sale for \$9.99. Buy ten packs at ACME with your supercard and you just earned a \$10.00 ACME giftcard thanks to their “Baby Club Points”. If you buy them at Eckerd you just get the diapers. *They pay me* to shop at ACME!
 - a) Please note that you don’t have to buy all of the diapers in one visit. They go on sale every few weeks and your “Baby Club Points” will accrue over time.
 - b) Always use a coupon so you only pay \$8.50 for the jumbo pack. You can use the larger coupons (\$1.50 off) that are for Pampers wipes and the checkout scanner still applies it to the diapers!
 - c) Sticking with one brand, like Pampers, also allows you to collect a large amount of Pampers points, which translates, into toys and gifts. Ten packs of jumbos equals 60 points, which earns a Fisher Price fold-n-go workbench (a \$30 value). *They reward me* to use their brand!
- 3) **JOIN EVERY FREE MEMBERSHIP YOU CAN.** It only takes a minute to fill out the savings club card at the grocery store and it benefits you in many ways.
 - a) Shoprite, for example, mails coupons to your home. Don’t shop at Shoprite? That’s ok, neither do I, but Genuardi’s honors Shoprite “\$5.00 off your shopping order” coupons. *Genuardi’s pays me not* to shop at Shoprite – now that’s an unusual deal!
 - b) Join Upromise (www.upromise.com) and your savings club cards are linked to your Upromise account. Every time you shop you will receive financial contributions for college savings.
- 4) **LET SOMEONE ELSE DO THE LEGWORK.** There are amazing deals online that are fun and painless to get. If you have to find them yourself, however, it is like flipping through a really fat catalog wearing fuzzy mittens. It is cumbersome, time consuming and often fruitless. I have subscribed to Freelancebyu (www.freelancebyu.com), which sends me a daily newsletter reporting current deals on the web. Recently I took advantage of “\$5.00 off an order of \$5.00 or more” coupon with free shipping from the Sharper Image (I found a scented relaxing eye mask on sale for \$5.00 – so it was free) and a “\$20.00 off an order of \$20.00 or more” coupon with free shipping from the Home Shopping Network (I found two kid’s toys totaling \$20.98 – so I paid .98).
 - a) Avoid shipping costs as often as possible. Sometimes there is free shipping on an order over \$50 or \$75. That is no bargain if your sale item is only \$20. For online stores that also have a local store like Old Navy, Kohls or Office Max, I buy an extra item to get me over the free shipping limit and ~~when~~ I mean *if* I am not satisfied with it I proceed to return that item to the local store J. I would never bother to do that little maneuver at a store I did not frequent!
- 5) **TAKE ADVANTAGE OF MONTHLY FREEBATES.** Each month Eckerd, Walgreens and Rite Aid have a rebate catalog that offers certain items for free. The first Sunday of the month (before the stores sell out) I make my rounds with coupons in hand and buy only the free items at each store. Last month between the three stores, *they paid me* \$4.00 to take home \$53.00 worth of health and beauty items such as toothbrushes, Band-Aids, sunscreen and hand soap!
 - a) Each week Office Max, Staples and Office Depot also have manufacturer rebates/freebates advertised in their circulars. Combine these with in store sales and you could be paid to buy something. My best deal was a scanner and accounting software worth over \$140 for only...NOTHING. Actually, *they paid me* \$7.00 when I combined and collected all of my rebates! (Freelancebyu alerted me to that deal, so keep your eyes peeled.)
 - b) Be careful not to fall prey to the other items in the store that appeal to you. Staying focused with my list keeps me from getting confused and frustrated while cruising the aisles. I only get what I am there for – the free items.

Happy shopping and keep it fun! I get a kick out of buying free hair color and nasal spray that I will never need. Each

month I bring a bag of goodies to church for our Bux-Mont food cupboard – it cost me nothing and it is a nice lesson for my daughters. It's all good!

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