

BUDGET STRETCHING IDEAS

Value Programs Help Consumers Shop Smarter

(NAPSA)—In these challenging economic times, consumers are increasingly looking for ways to reduce their spending without drastically altering their lifestyles. What many may not realize is that the key to stretching dollars isn't always about spending less; sometimes it's simply a matter of shopping smarter. Here are a few tips:

- Compare prices to find the retailer that offers you the most savings.

- Buy the staples you need first, then re-evaluate your budget for additional wants.

- Plan a shopping list in advance to avoid buying items you don't need.

- Seek out in-store sales and look for coupons, many of which are posted online. Stay on the lookout for special online-only deals as well, such as free shipping.

- Buy store brand/generic when possible. They generally have the same ingredients but can cost up to 50 percent less than name-brand items.

- Shop for groceries after you've eaten and while you have a full stomach. You'll be less inclined to purchase food you don't need. At supercenters like SuperTarget, it's possible to shop for fashion, electronics and groceries in a single location—and even have lunch at the food court.

- Look for in-store savings programs designed to help consumers get more out of the money they spend. For example, some grocery stores offer special pricing for consumers who sign up for a discount card.

- Look for specially marked areas on retailers' Web sites that call out value and sales. Some Web



Looking for special value programs can be a useful, convenient way to get more for your money.

sites such as www.Target.com have areas where you can search product categories by price.

- Consumers can get even more for their money by using store credit cards such as the Target Visa. Each time you use it on Target purchases, you earn reward points toward 10 percent off an entire day of shopping.

- Shop for items before you run out. Buying in bulk when the unit price is less can help you save money.

- Take advantage of rebate offers.

- Shop discount retailers that offer not only trend-forward products but also competitive pricing.

Smart shopping is all about getting quality products at the right prices.