

## **Tips for wise consumer spending**

Many if not all of us have gone out to get something before and returned with more than what we intended to get and probably without the item(s) that we had initially set out to get. In this time when students are back in school and parents are probably still getting books and nick-nacks together, here are a few helpful tips to help:

**Make a budget.** You may be tired of hearing this but give it a try! Make a list of things you spend your money on and how much you will allocate to those items. Try to stay within the amount you have allocated and try not to add new items unless they are absolutely necessary.

**Avoid walking with credit.** This causes you to want to spend money you do not already have. The temptation to spend credit is reduced when you carry cash in hand.

**Do comparison shopping.** This may not be a popular option but it helps when you need to find the best value. Books, uniforms and school shoes are not the same prices everywhere. Even though we are all loyal to certain brands, consider the non brand names. They sometimes offer a good quality product for less than the cost of the competitor.

**Make a shopping list.** Shopping lists help you to stay focused on what you need to purchase instead of falling prey to impulse shopping and getting things you really could do without.

