



Becoming a Smart Shopper

Have you ever thought about your shopping habits? When, where, and how you shop can have a big impact on how much you spend and whether you achieve good value for your money.

If you would like to increase your smart shopping skills, these tips may help:

- **Avoid retail therapy.** There's an old saying that you should never grocery shop when you are hungry. The same rule applies to other kinds of shopping that might fulfill emotional needs. If you are feeling sad, angry, or tired, it's best to stay away from favorite stores or websites.
- **Say no to sales.** Waiting for a sale to buy something you know you want or need makes sense. However, avoid the temptation to buy things that you wouldn't normally purchase because the store is offering a discount.
- **Avoid the rewards trap.** Credit card rewards and other points programs promise cash back, discounts, or bonus merchandise. However, these promises may lure you into overspending or running up a credit card balance.
- **Track your spending.** It's helpful to track how much you spend, especially when you are making multiple purchases in a single day. Keep in mind that several small purchases may quickly add up to a big total.



- **Avoid falling for the checkout line trap.** The items lining the checkout aisle are there to entice you into making an impulse buy. Avoid the temptation by texting a friend or catching up on the news.
- **Comparison shop in advance.** If you are making a big purchase, check for the best price online to avoid multiple trips.
- **Keep receipts.** Even grocery receipts should be kept for a few days to confirm that no purchased food is spoiled.
- **Use the LifeMatters Discount Center.** Simply log in to mylifematters.com using your company password, select the Discount Center tile, and sign up for discounts on travel, consumer goods, and more.

The LifeMatters Financial Consultation Service can help you hone your smart shopping skills. Call toll-free anytime.

1-800-367-7474

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Source: Balance

