

September 18, 2020

Tips From Your REALiving Jean

From MaryAnne:

Research, research, research! Whenever we are making a major (and not so major) investment in an item that we want to be around for a while, I research. I don't want to be buying a replacement soon. I use Consumer Reports, CNET, Better Homes & Gardens, and Good Housekeeping for a more unbiased source. And when I read any online reviews, I read them to see what the buyer is complaining about—to determine if it's a poor quality product or if they are complaining about the retailer.

From Gina:

We talk about our finances regularly, with the whole family, by reviewing our budget and reminding them how important it is to stick to it. Letting the kids know when things are tight is a great way to teach them about ways to save money and the things they can do to help, like reusing school supplies, taking care of their stuff so they don't have to buy it again, etc. It's funny because our key phrase for when we're out of money is, "Our assets are frozen." That means no extra spending on going out to eat or anything that would need cash outside of our budget. It's funny to hear my 12-year-old tell her friend that her assets are frozen until next week, so she doesn't want to go to the mall. LOL

From Stavroula:

Buy in bulk, shop around, buy generic – most generic items are made on the same production line as brand names, search for restaurant coupons online (e.g., restaurants. com), and have a credit card with points that you can use to pay your card balance.

From April:

Searching for coupons online is crucial. On a vacation far from home, my car broke down. I limped it into a shop and was at their mercy for it to be fixed so I could make the long drive home. Since I had so much down-time in their waiting room, I searched for coupons or sales from that chain of mechanic shops. I managed to get \$180 off the final bill!



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