



EdFed

Federal Lender Code 834241

America's Top Student Loan Consolidator

175 South Lake Ave, Suite 200, Pasadena, California 91101

Tel: (800) 821.5659

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www.Edfed.com

Save on Utilities, Part 2

Don't be so quick to buy the latest brand name clothes either. Who knows if that dress you're wearing is a designer label or a knock off from H&M anyway? By the way, when you're out shopping, avoid signing up for those store credit cards just to get a so-called savings of 10 or 20 percent. These cards not only carry very high interest rates, often around 20 percent, they can also lower your credit score.

- To avoid paying full retail price for your clothes you can do a number of things:
- Shop at outlets or discount stores.
- Wait until the item goes on sale.
- Bargain or try to haggle (in thrift shops, flea markets, some boutiques and specialty stores). A few strategies to help you haggle: Offer to pay cash instead of credit, point out any flaws in the clothing, or just make it look like you're ready to walk out the door.
- Shop online. Try decadestwo.com for vintage chic; YOOX.com for Italian designers; StarWares.com for celebrity duds; and Bluefly.com, eBay.com, and Overstock, com for a wide range of clothes.
- Shop sample sales and get even designer clothes at a fraction of the retail price. Check out sample sales after Fashion Week in New York and Los Angeles.
- Buy nice, classic clothes off season, when these pieces are cheaper
- Limit your purchases to a few key items that will go a long way: a black skirt, black pants, and black sweater for women, and a white button-down shirt and black slacks for men.
- Refuse to pay full price for anything!

Entertainment

Does your budget leave you without funds to have fun? Don't think that you're doomed to stay home every night or that you can't go out on dates.

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Here are some ideas to get your creative juices flowing:

- Most museums have a day when you can enter for free.
- Have a picnic in the park.
- Look for free events in your local paper: readings, lectures, and more.
- Enjoy the cultural and historical sites in your area; most are free or low-cost venues.
- Go to parties – all you need to bring is an inexpensive bottle of wine.
- Have dinner parties rather than going out to a restaurant.
- When you go to a club, get there early so you don't have to pay the cover charge.

Bonus Tips

- Do your own home maintenance.
- Only go to your bank's ATMs.
- Bring lunch to work daily or a few days a week.
- Carpool.
- Use coupons (always or from time to time).
- Barter. Exchange your talents for something you need.