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Abstract: The article offers advice to girls on how to manage finances wisely, like shopping expenditure. Girls should plan first before buying anything, while savings are important for the coming days. Having a financial journal on one's spending is a good strategy to monitor the flow of money. Every girl must set a goal, but having a small amount of cash for spending is just fine.

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Shop Like a Pro...

'Tis the shopping season — but you don't have to blow all your dough. Money doesn't grow on Christmas trees, ya know? GL shows you how to pull back the reins on an out-of-control urge to splurge

Store shelves packed with cute clothes, great gadgets and adorable accessories. No doubt about it, this time of year can be tough for the girl who loves to shop.

"I don't get allowance, but every time I earn money, I blow all of it. Then, afterward, I'm glad I got what I wanted but disappointed I don't have any cash left," says GL reader Danielle. Yeah, we're feeling you, Danielle. Almost everyone likes to buy stuff, but who wants to be flat-busted?

Think Before You Buy

It's OK to occasionally spend cash, but it's ultimately defeating if you don't put some thought into it. Every smart girl should have a savings account. Any time you get a windfall of cash, feel free to pad your pockets with a wad of it — but put a chunk away for another day. Next step? Start a finance journal to track your spending. Write down everything you fork over money for so you can see where it's going. Then, clip out the following tips to paste into your journal...

Be a Girl with a Goal

If you're saving for something BIG, keep an eye on the prize. Use your journal to focus on your goal — it's easy to lose sight of when you're in a shopping state of mind. "I was so close to saving \$300 for my Spanish trip when my BFFs and I went to the mall," says a reader who wishes to remain anonymous. "I spent all of my \$250 on clothes, jewelry and

CDs. Now, I have to start all over. My parents aren't happy with me, either."

If Senorita Anonymous had pasted pictures of Spain and written ¡Voy a Espana! in her journal, it's likely she would have thought twice before draining her travel funds.

What a Girl Wants

Even if you're trying to save, it's OK to use a small stash of cash for spending. Just don't overdo it. Keep clippings in your journal of things you want, like pictures of great outfits cut from mags. Take note of how much each item costs, and give it some thought before hitting the stores. You could even find yourself later reconsidering certain prospective purchases: "What was I thinking when I wanted those hot-pink bunny slippers?!"

What a Girl Needs

"I have only two pairs of pants but over 90 T-shirts," confides Carolyn. "I go to the mall looking for pants and come out with more shirts!" Ever open your closet and notice a trend — like, you buy too many, um, tees? If you have a fetish for shirts or shoes or whatever, keep it under control. At the very least, never buy two similar items. It's OK to have a decent shoe collection, but you do not need two pairs of black patent pumps. For what?

The Mall Crawl

It can be tough to resist temptation if you spend lotsa time at the mall with friends. But unless you have a specific item you're shopping for, don't. Shop, that is. If you're just hanging with buds, keep your cash at home. Bring enough for some chili cheese fries at Johnny Rockets!, then have fun helping a pal pick out the perfect pair of earrings.

Retail Therapy

Some girls eat when depressed or anxious. Others shop. But a new lip gloss won't fix a failing grade or a BF fight. If you deal with disappointment by heading to the mall to lift your spirits, you're developing a pattern that is hard to break. Instead of buying stuff when life gets tough, address the real problem. Hey, write about it in your journal!

Satisfaction Guaranteed

It's important to paste an envelope in the back of your journal so you can hang on to receipts for 30 days. Don't toss them! You might have to return an item that's faulty and, trust us, it's way more hassle-free if you have a receipt.

Then, there's "buyer's remorse." That's when you buy something but, once you get it home, decide it isn't right or you shouldn't have blown the cash. So...take it back! Almost all stores have a 30-day return policy — get your money back if you decide you don't want something. Don't decide this after you've ripped the tags off or thrown out the packaging. Customer Service hates that.

Cents and Sensibility

When you're looking for the hottest red dress to wear to the dance, search clearance and sales racks. You'll be shocked at the discounts you can get. Just be mindful of a store's no-return policy — some items are final sales so think long and hard before you buy. Also, check the newspaper and store flyers (even online!) for money-off coupons. Do not snag something just because it's a good deal, though. No matter how inexpensive it is, why spend the money on something you don't need? (Do you hear that, Carolyn with 90 T-shirts?)

Also, pay attention to "nickel-and-diming." That's when you spend a dollar here, a few

cents there. You might think, "It's only a buck, so what's the big deal?" Well, if you put that dollar aside instead of buying a candy bar or key chain, you'll eventually have a whole bunch of dollars. You can bank on it!

"I was so close to saving \$300 for my Spanish trip when my BFFs and I went to the mall. I spent all of my \$250 on clothes, jewelry and CDs. Now, I have to start all over. My parents aren't too happy with me, either."

"I don't get allowance, but every time I earn money and there's something I want, I blow all the money on it. Then, afterward, I'm glad I got what I wanted but disappointed I don't have any cash left."

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By S. K. Dunn

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