DO YOU THINK ABOUT THE BEST WAY TO MAKE YOUR PURCHASES?



GROCERIES & EVERYDAY ITEMS

Plan a menu and shop with a list

Start on the store perimeter for fresh items

Compare prices regularly

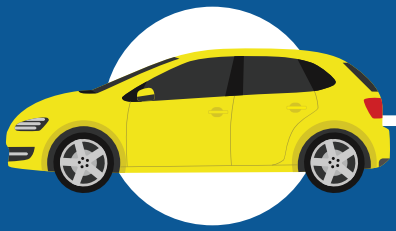


ELECTRONICS & APPLIANCES

Check repairability, expected lifespan, energy use, and warranty terms

Consider last year's model for better value

Confirm the total out-the-door cost, including delivery



CARS

Get preapproved financing before shopping.

Research fair prices and incentives; consider slightly used vehicles

Negotiate the all-in price, avoid unnecessary extras



HOMES

Get preapproved and set an all-in monthly payment

Budget for closing costs and 1-2% of home value per year for maintenance

Don't waive key contingencies and read HOA documents