

Your fiscally fit workout



By Heidi Hatch
She can be seen weekday mornings
on FOX-35 News from 7:00-9:00 a.m.



Bailout - it was the catch phrase of 2008. Now that 2009 is upon us, many people are finding themselves making New Year's resolutions to be "fiscally fit" instead of physically fit. Talk over coffee is about how to stop spending money we don't have, how to save on things we do buy and generally how to hang on to more of the money we make. While for some of us that means cutting up the credit cards, it doesn't mean you have to stop shopping, just start shopping smarter. That's where I can help.

Before I go any further, let me first outline why I'm qualified to be your "fiscally fit" shopping coach. First, if you check my FOX 35 business card you'll notice I'm your Savvy Shopper. It is a title that I was given when I started scouting bargains on assignment. My boss thought it would be a fun challenge. Little did he know: I only buy suits that are 75% off, I buy my kids' clothing a year in advance when they're on clearance at the end of the season and I decorate my home from the red sticker clearance aisle. If I can't find an item cheap enough - I sew it. At the grocery store I don't buy things unless they're on sale (not for sale- there's a difference) and I have a coupon.

Searching for bargains is a way of life for me. I was raised in

a family of clothed and taught us early age.

11, I had eight. As you might imagine, keeping six kids fed took a little penny pinching. My parents the value of hard work and money at an I started babysitting when I was nine and by added an after school cleaning job at the neighborhood elementary school. That was about the same time my Dad helped me open my first checking account so that I could deposit my money and learn to balance a checkbook. By the time I graduated from high school, I was working two full-time summer jobs for my college tuition. I did everything from cleaning airplanes to waitressing to telemarketing. I bought my first car my second year of college, and I sold that prized Ford Tempo the next year when I got married so we could buy a couch. My husband and I shared a car for the next seven years.

We live in a society where we're taught to strive to have more than we did as a child. While it's not a bad goal, you have to remember that it took our parents a lifetime to get there and getting into debt to get it all at once doesn't make sense. It takes time and patience. At my house, my husband is the stay at home parent. One of us has always been at home with the kids. Knowing

that, we work towards our financial goals by planning, saving and shopping smart. Here are a few tips that work for us and that might help your family. But—remember—a bargain is not a bargain if you don't need it or can't afford it.

1. Never buy anything online without a coupon. Try www.retailmenot.com. You go to the site type in your favorite store and it will bring up the latest list of coupon codes.

2. Use other Moms to help you find the best deals. Since you can't be everywhere at once, I found that www.pinchyourpennies.com is a great resource. They have different forums for online shopping, including a blog on deals around town, online shopping, printable coupons and freebies. Every time a Mom in the group finds a deal, she posts it, so you don't have to drive around town wasting gas to find your "finds."

3. Printable coupons can save you a ton. One of the sites I love is www.target.com. If you go to the bottom of their home page you'll see "SuperTarget Coupons + Specials." They have coupons you won't find anywhere else, like a dollar off the price of a pound of broccoli. They're updated weekly.

4. Find a couple of stores you love and shop them on a regular basis. Talk to the clerks, find out when the sales are and ask to get on their call list when big sales happen. One of my favorites is Dillard's. Every few months they'll have 75% off sale with an extra 30-40% off. That's when I do my shopping.

5. Sign-up for e-mails from your favorite stores and restaurants. It will fill-up your inbox but you'll also get exclusive coupons and deals. This is also true for local businesses. For example, I signed up at Panullo's restaurant and I get free coupons for buy one get one free entrées.

6. Buy holiday decorations after the holiday. It sounds counterproductive but it's not- you'll have fun surprises waiting for you the next year and you'll pay pennies on the dollar. You can always count on retailers to slash their prices to 75% and even 90% off at Valentines Day, Halloween, Christmas and the other biggies.

7. Keep your coupons in your purse. Find a small file and organize them. If you don't have them with you, you won't use them.

8. Get paid to fill your prescriptions. Look in the Sunday paper for coupons to transfer your prescriptions. Some national drug store chains offer up to \$25 dollars in gift cards with a new or transferred prescription. I do this on a regular basis. However, be smart about it - transfer all your prescriptions at the same time so that you know where they are and the pharmacist knows what else you are taking.

9. Save money while you make money. When your kids grow out of their clothes recycle them and make a few bucks. Sell your children's gently used clothes to resale stores, such as Children's Orchard in Altamonte Springs and Plato's Closet, which has several locations in the Orlando area. Both stores are considered resale chains not consignment. You will get instant cash for your kid's clothes or an in-store credit for even more money to purchase other gently used items.

10. Last but not least, watch Fox 35 News in the mornings. I give out my "Deal of the Day", the best deals, steals and freebies I can find, each day from 7-9 AM. You'll also find it posted on www.myfoxorlando.com. If this all seems overwhelming, pick one category or way that you can start saving. Master it and move on to the next one. Soon, it will be habit and you can start teaching others how to be a savvy shopper. It's a skill no mother should be without.



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