

I saved \$39,856 in 2 years,
I can show you how I did it,
And how you can too.



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You will be surprised how easy it is to save thousands of dollars.

I will share with you:

- * How I find deals,
- * Who I speak to,
- * Exactly what I say,
- * How I ask for more money off,
- * What I can get thrown in with the deal.

You can save money just like I do.

I will show you how to make it easy, safe and fun.

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Learn How to Save on Things

There are a lot of ways to save money and still have a terrific lifestyle.

Some of the ways that you can save money will “cost” you a small investment of your time and energy. With some, you just need to do things smarter, whereas in other cases, you simply need to ask for a discount or a “better deal”.

This e-book focuses on how to get a “better deal”. I will share with you how I find the deals, what I do and what I say. Armed with this information I guarantee you will save hundreds, if not thousands, within the next year.

My strategies are simple and fun. I enjoy getting a great deal and am looking forward to sharing with you, how you can do exactly the same.

Watch out Retailers! Here we come....



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Join Cheapskates Journal

Without a doubt the best investment I made was joining Cheapskates Journal. My \$37.00 investment saved me \$1,452.00 within one week.

Over the years I have been a member, I have learnt:

- * A lot of ways to save money,
- * Better ways to run my household,
- * Great places to buy things,
- * Ideas I had never considered.

Best of all, I have learnt some “good old fashioned”, “environmentally friendly” ways to clean my home. This has made my home safer, and saved me time and energy.

As a result of joining Cheapskates Journal, I know that I have saved thousands of dollars and had a great time doing it! I can thoroughly recommend it to anyone.

If you haven't yet joined Cheapskates Journal, do it now. You will get your money back within days and learn how to have a much better lifestyle with the extra money you save each week.



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By the Way....

I saved \$1,452.00 in the first week by using a simple environmentally friendly Pest Control product I learned about, from reading the Cheapskates Journal.

Somehow, to my disgust, these small horrid, white moths invaded my home. They were everywhere and fly spray and other means was not getting rid of them, in fact the problem was worsening. I was horrified. They had begun to invade my pantry.

Not knowing what else to do I called in a Pest Controller. My horror now compounded when he gave me the quote for \$1,489.00.

What is more, I have to take and keep my dogs out of the backyard for a 1-day minimum. This meant paying for them to go to the Kennels for the day – another \$33.00.

These moths were going to cost me a fortune – but it had to be done. They were revolting.

I was “smarting” about how much money it was going to cost me, which is probably the motivation I had for joining Cheapskates Journal when I first saw it on the Internet.



Lucky I did. Cath talked about how to rid your home of pests. She suggested going to the supermarket and buying a \$6.50 bottle of Borax and placing it around the home.

I followed her simple guidelines and placed the Borax in about 10 locations in small saucers and waited a few days. I hid the saucers behind the curtains and put them out of harms way and waited.

Three days later the problem had disappeared. I was ecstatic. My moth problem had gone and I had an extra \$1,500.00 in my pocket that I could spend on some fun things – not Pest Control!



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Ever since then I have been a raving fan of Cheapskates. Can you blame me – I would have paid the money to a Pest Control company, and totally wasted it. Instead, it went towards buying my new lounge. (I will share with you what a great deal I got on my lounge shortly!)

I can promise you, that the Cheapskates Journal has stacks of stunningly good ideas – you will save like I did, making it one of the best investments that you have ever made.

Give Cheapskates Journal as Presents...

I now give Cheapskates Journal to friends as Christmas and birthday presents, and many of my family and friends have also told me how they are now spending money they have saved, on better things for their families or themselves.



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Save Money on Big-Ticket Items

Step 1 - Do your Homework

It is easy to save hundreds, if not thousands of dollars on buying big-ticket items from the bigger Retailers.

Look around the stores until you find the items that you want to buy. Check it is the right quality, colour, shape and size. In other words do your homework first.

Once you have decided what you want to buy, then you need to focus on getting the right price.

Getting a great price on the **WRONG** product is **NOT** a good deal.

Once you have the right item selected, you will already have an idea of the price. Choose the store where you would prefer to buy the product from and get ready to begin.



I will share with you what I do. You might change this around to suit your particular purchase. You need to feel comfortable so that you can enjoy the process.

Firstly, ask the person to help you to choose the product. In most cases there are different models, or optional extras. I ask what the options are and why I should consider each option.

During this conversation, I get a chance to tell them a bit about my needs and why I want this product. I find out a little bit about the person I am dealing with. For example, do they have this product or what do they personally recommend.

Once we have decided on the options, then I simply ask “is this the best price” or my usual saying is “can you help me a little bit on the price”.

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Step 2 – Make a Start

Don't be scared to begin the process. You might not be an expert, but every dollar that you get off the price, means that it is extra money you can either save or spend on the people you love.

Let me share with you an example of a how I bought my lounge so that you can see exactly what I do.



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Step 3 – Practising the Process

I recently bought a lounge from Harvey Norman.

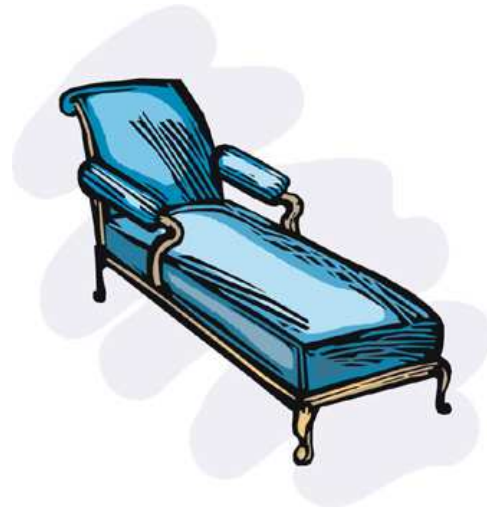
I had chosen the lounge – naturally an expensive one and at the time I could not afford it. Rather than settling for the cheaper one, I went away and saved up for it.

It was nearly 2 years later and I returned to buy it. To my disappointment, the price had gone up nearly \$2,000, totally putting it out of my price range again.

Rather than giving up and buying a cheaper one, I found a lady who looked friendly and helpful in the store.

(Yes, I actually walked around till I found a person that I thought would be sympathetic to my plight and asked her if she would come over to the lounges and help me).

I explained to the lady, Sue, my story. I had seen the lounge and fell in love with it, then gone away to save up the money to buy this lounge. Sadly during this time the price had gone up, and now I really needed her help.



She listened to all I said. At the end she said, leave it to me; I will help you with a better price.

A few minutes later Sue returned and offered it to me for a cheaper price than I had originally seen it for. She continued: “this as you know, is a very good deal, are you able to put a deposit on it today”?

I said yes. I was very happy with the price. So I agreed to put a deposit on it immediately.

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That is not where the story ends though. I knew that I had to have it delivered. So we spoke a little bit more and then I said to her, “I know that I am really pushing you here, but I wondered if you could help me out with free delivery to my home?”

As we had been talking for about 35 minutes by now, and we had a good rapport, Sue smiled and said, “why not”. So with that we ordered the lounge and enjoyed the free delivery to my home four weeks later.

We walked away feeling like we had a “great deal”. An equally important point to remember is that the person we were dealing with also enjoyed the process.



Harvey Norman staff get commission on sales – so Sue had earned commission on her sales, and I do believe enjoyed selling us the lounge. We were respectful and not demanding, and enjoyed listening to her talk.

I have to confess, we sent three other people in to see Sue, before sadly, she transferred or left the store. It was a win for both of us.

There are many stores that you can enjoy the same level of service and quality products from while getting a great deal. The key is to ask for “some help with the price”.

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Buying from Car Yards

In the past couple of years I have bought two cars and both times enjoyed super deals. I am to this day very happy with the cars and I want to share with you some of the things I did to get such great deals.

Car Number One

The first car I bought was a 4WD Prado. On that deal I saved \$7,000 on the price and increased my trade-in price by \$1,000.



So here is what I did. I hope you get some ideas of how you too can save money on your next car purchase.

Firstly, I saw the car when it had just arrived in the country. I was in the market for a 4WD and thought to myself, this car totally suits my needs but I need to get a great deal.

It occurred to me that as this was a new shaped car, the Dealers should be keen to get some of these on the road, so rather than waiting, I went into to start negotiating straight away.

I went through all the test drive process, asked lots of questions of the sales person and got to know him a little. His name was Michael.

Michael liked to talk and was quite knowledgeable about 4WD's. I asked all manner of intelligent questions.

I found out the price and said that while I was interested this was a bit more than I wanted to pay. He "went and spoke with his manager" and came back to tell me a much better price (\$3,000 off the price).

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I had Michael arrange the valuation on my trade-in car and it was a little lower than I had hoped – what's new there you say!

I agreed it was a good price but I would have to think about it. I gave him my number and left.

I went to another Dealer and checked their prices on the car, and my trade-in, so now I was ready to do business with Michael.

He called me a couple of days later – as a good sales person always will.

We spoke briefly and I indicated that I had enjoyed and appreciated his help, but “the price was just a little higher than I could go and the trade-in a little weaker than I could carry”.

I indicated the price I was prepared to pay, including the optional extras that I wanted added to the car such as the tow bar, bull bar, mats and head light protectors.

He said he understood and would go and talk to his manager see if he could do any better. I agreed that would be a great idea and went one step further and suggested that his manager talk to Toyota.

I reminded him that, “this was a great car, and if they wanted to promote it, they needed some of these driving around the roads - now. They needed to promote it to get more sales, and I was willing to help them to do that by driving one for them now”.



I continued that “I did plenty of kilometres each week, and obviously having the car on the road would help to draw people in”.

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Michael laughed. He knew I was trying to sell him the idea of helping me to get a better price for the car. None-the-less, he agreed to present my case to his Manager.

Michael called back an hour later. We had another few thousand off the price.

I said, "the new price was terrific. However, I really I had to stay to my budget and had to decline his generous offer".

I continued by saying that, "it was disappointing as I really did like the car, and was looking forward to driving it around helping him to sell more of them".

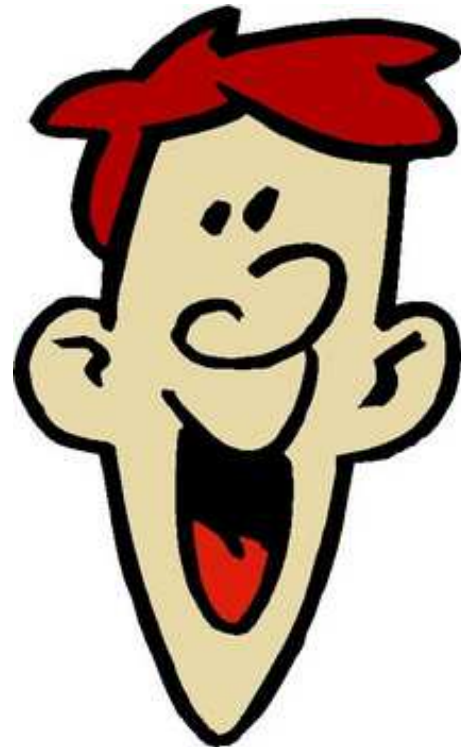
I said "I was sorry for all his effort and that we could not do business at present. Maybe he could talk to his Manager as it was near the end of the month and he had budgets to meet. Maybe I could help him to meet that budget".

I then said "I was busy and would talk to him again on Saturday. Could he talk again with his Manager to help me to buy the car and we could talk again in a few days".

Saturday is always a busy day, so Michael rang first thing. The news was better and we were closer to our targeted figure.

The calls went back and forth a few times until 5:30 that day we did the deal. I had \$7,000 off the price and had added \$1,000 to the trade- in price of my vehicle.

All in all I had spent about 4-5 hours of my time in looking around and negotiating.



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At the end of the deal, Michael said smiling that we had a great deal and that I needed to send him some more business – people who were not good negotiators.

Again, I had not demanded or harassed, and I want to emphasize to you, Michael enjoyed the process.

Here is the thing: often we are scared to ask for a better deal, but sales people are trained in how to negotiate. In fact, more often than not, they enjoy the process.

They get to have some fun and to genuinely help a customer to make the right decision and get a great deal.

Don't be afraid to ask for a better price. The worst someone can say is NO.

In which case you can walk away and go to another shop or simply say OK, could you add free delivery or add in this "widget" for the same price then.



If they still say no then again walk away or pay full price. Some people can't discount. Many can though, and you are missing out if you don't ask for a better deal.

The key to remember is that when you are negotiating you are giving the sales person the chance to get your business.

In not asking for a better deal, you don't give the good sales people the chance to get your business. Besides, after a while, you will find it is great fun and makes buying products a totally enjoyable process.

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Car Number Two

The second car I bought I used a different technique.

It was a Mazda 6. Now I had heard there was a new model coming so waited till the “run out” was on. You always get better deals at this time.

In addition, I wanted a demo model – thereby reducing the cost on a new car by a few thousand dollars. (In my case from \$38,000 to going market rates of around \$34,000).

I went to see my local dealer. He had the perfect car that I would have loved to buy, but would not meet my price. I did all the “right” things but his Manager would not move.

They wanted \$34,000 for their demo car, and the best they would do was \$32,000. I offered to buy the car that day at \$30,000. It was Saturday afternoon at 4:30, so I tried the “it will go through on this weeks figures”. No luck.



I tried the “it is a run out, you want to get rid of it before the new model comes” No luck.

I even tried the “can’t you get it cheaper from Mazda as it is a demo” No luck.

I went home without a car. I had decided on my price and was not ready to pay extra at this time. You really do have to be prepared to walk away from the deal unless it is the deal that you want.

I had tried my best bargaining techniques and even though I had a great sales person working with me, the Manager did not want the

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deal, so we were at an impasse. Time to leave it, cool, and see if they come back. In this case they didn't so I was onto my next strategy.

My next step...

I did some research on the Internet and found 3 other cars. I emailed to find out where they were, and found out that one was at a Honda Dealer.

The one at the Honda Dealer was the best price \$29,000. So even if I paid full price, I was getting the car \$3,000 less than at my local Mazda Dealership.

Now this is where I began to think. The starting price was less and I felt I could do a better deal because it was at a Honda Dealer.

Think about it, a Honda Dealer is going to have a better chance of selling a Honda than a Mazda. In fact, there is every chance they are going to have to sell it to "the trade" at a "trade" price.

(Selling to "the trade" means they would have to sell it to a Mazda Dealer. Because it is "Dealer to Dealer" they would offer them a lower price. Their best option was to try to sell it to the public).



I felt I could do a great deal here.

The car had the same mileage as the demonstration cars I was looking at. It had been first registered 5 months earlier, same as the demo at the Mazda Dealer, and had the same warranty etc.

The advantage of this car was that it had heaps of useful extras that I wanted already on it. It had fitted Mazda mats, headlight protectors

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and had Ming treatment for fabric and carpet protection and rust-proofing. In total, that was worth nearly \$2,000 in optional extras.

I found out the story: a lady had bought it but found it to be a little big for her needs and traded across to a Honda Civic. They had traded the Mazda, so they would have given her a low price on the trade-in, and sold the Honda at good margins.

Now the Honda Dealer had to move the Mazda at a time when Mazda were already heavily advertising discounts and run out deals. I knew I had room to negotiate.

I test-drove the Mazda down the freeway and had a good look at it. It was a great car. It was however missing a couple of things that I wanted. The first was the spoiler. The Mazda 6 looks great with the spoiler.



The second was a tow bar. No I don't plan to tow with the car, I am just a safety freak and know that it helps to "stop" cars. I have been hit in the rear of my car a few times and on each occasion my tow bar has significantly reduced the damage to my car and all passengers have been safe.

Trevor and I began to discuss the car price. I explained how I really liked the car but we needed some help on the price.

I asked "what was the best price he could do?" Trevor explained that the \$29,000 was his best price as he was already below the others listed on the Internet.

I agreed, "it was a good price", and I continued that it "must be harder for a Honda Dealer to sell a Mazda, so that it was a good strategy to under-price the other Dealers".

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As I had given Trevor a compliment, he agreed and said, “that is one of the reasons he had priced the car so low. He wanted to sell the car and move it from the lot”.

He also continued, “that this was the best price that he could do on the car”.

Now we were having fun....

I want you to get this point right now. If you are serious about getting a great deal, people will tell you that they can’t do any better. Then you need to give the sales person a good reason to give you a better price.

We talked generally for a few moments then I asked for the total price – “on road”.

With stamp duty and other costs it went up another \$1,200. I explained that I had “forgotten” how much these costs were and maybe we had better “re-think” our plans. It was quite a lot of money.

With the tow bar and spoiler which he had got prices on for just over \$1,000 it was getting too dear.

I pulled back from the sale and prepared to “walk away”.

Trevor sensed his sale slipping and began to negotiate. We had given the sales person a reason to find a way to give us a better price.

He asked the question, “what would I need to do to get your sale today”.

I said I was hoping to get the car on the road for \$29,000. That was the



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price of the car with the stamp duty and other government charges included.

Trevor sighed and did some figures for a minute on a piece of paper. We sat silently and waited while he did the figures.

After about 3 minutes, (which seemed like 10 minutes), Trevor said “we can probably do that for you, but I will need you to sign today”.

I sighed and shook my head in a ‘yes’ motion and said, “ this is great that you can do such a good price, but I do need to have the tow bar and spoiler included on the car, and I really do need to have them for the same price”.

Again, Trevor said that, “he could not do that”.

We continued talking about the car. I would reiterate how much I appreciated his help and how much I liked the car, but I really needed to get it for \$29,000.

Trevor on the other hand kept saying he could not do that.

After about 20 minutes I “Nicely” said, “OK, well we can’t take up more of your time, and we will think about it”.

Trevor asked us to make a deal today and said that he “could not keep that price open”.

Again we thanked him for his time and said, we would have a think about it and hoped he could do some more on his figures and we would talk again in a few days time.



Trevor said, “Let me talk to my Manager again”. So we walked away to give him some space.

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After a few minutes Trevor returned again with his final offer.

You know how the story ends, we had the car with the on road costs and taxes, the tow bar and the spoiler all for \$28,990.

We agreed and signed up for the car.

It is a terrific car and we are very happy with our “deal”.

The point I want to emphasize to you is that it was fun. We got a great deal and we were very happy. The Salesman got more for the car than he was going to get from the “trade”.

We were all happy with the results.

In fact, one week later, I received a beautiful gift hamper from Trevor saying thanks for my business.

When you are ready to buy your next car, try to put some of these into practice.

Remember these three things:

1. Don't be afraid to walk away from the deal if it doesn't feel right.
2. Find a person that is going to work with you to help you to get a great deal.
3. Have fun. Be ready to laugh and smile and enjoy the process.



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Buying from Clearance Centres

There are many Clearance Centres that you can get great deals from. You have to be prepared to do a little research to find these Clearance Centres, but they are well worth the effort of finding.

By the way, I found a lot of information about these Clearance Centres on the Cheapskates website. (www.cheapskates.com.au) If you are already a member, go online now and take a look at places near you.

You have a couple of options with the Clearance Centres. Some Clearance Centres are temporary; they are open for a short time to clear a surplus of stock while others are permanent stores.

The temporary Clearance Centres are usually heavily advertised on TV, Radio or through leaflet drops in the local area.

Make sure it is a good deal. No matter which kind of Clearance Centre that you go to, make sure you know your prices so that you do get a great deal.

I have seen some Clearance Centres advertising stuff that is dearer than you can get in the stores. They just get people all hyped up and in "buying mode" and they get them to pay too much for basic products.

I am sure you have seen carpet ads on TV with stock 100% below cost! That is just advertising, look for genuine clearances of good quality products.



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Great deals – Temporary Clearance Deal

I bought my dining room table on a “sale day” that a furniture company was having. They advertised in the paper for two days only in a big warehouse area. Both new and some damaged furniture available at 30 – 70% off the normal prices.

I was thinking about getting a new dining room table and so we went for a look to see how the prices compared.

I was pleasantly surprised. I found a hardwood table and 8 chairs that I really liked. I saved over \$500 on the price.



The table was discounted and I packaged some chairs with the deal and got a bit more off the total price.

To complete the deal, I asked if I could have free delivery. The sales person said no, but I asked him to go ask his boss. (There was a guy running around looking stressed that all the sales people kept talking to so I knew he was doing deals).

I got the free delivery if I agreed to have it delivered on a weekday later in the week. I agreed, and pocketed an extra \$40 for my trouble.

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Great deals – Permanent Clearance Centre

It came time to get other furniture so I called the same company and found they had a Clearance Centre. They had grown over the passing years and now operated numerous stores.

The company is now called Easy Living, so I went and looked in the stores and chose the furniture I wanted, and then headed off down to the Clearance Centre.

I found exactly the Buffet Unit I had been looking at in the store. They had a three-door unit so rather than paying \$2,400 as priced in the stores the Clearance Centre had it for \$1,200.



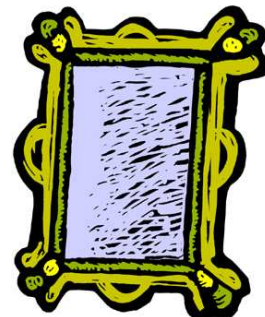
Just because I enjoy talking to the sales people, I asked them why it was there? Was it damaged or obsolete stock? She explained it was older stock and they wanted to clear it out. It was not damaged and that I was saving \$1,200 in buying it from her.

Because I enjoy getting a great deal, I asked the million-dollar question, “so if I was to take it today, do you think you could do a better price on it”. I can see you are keen to clear it out and I will take it today but I would like a little bit more of the price”.

The sales lady (I didn’t know her name), looked at me, she paused for a second while she thought about it and then she said, “What about \$50 off the price”.

I smiled and said that was great, but I was hoping for \$100 off the price as I really do want to come back and buy a Side table, Hall table and Mirror over the next few weeks from her.

She asked which mirror and I pointed to the one on the wall marked down from \$249 to \$100.



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She said, "If I give you \$100 off the price, will you take the mirror as well today?"

I agreed but asked if she could get them delivered to my home for me as well. She said that was extra.

I grimaced and said "Please could you give me free delivery as I will be buying many more things from you. You don't have them in stock right now, but I will be returning to buy other furniture and I will promise to tell some other people about your great Clearance Centre".



She frowned and said, "Boy, you drive a hard deal".

I smiled and said, "Yes but I will be a good customer and buy from you again".

I had my deal. I had \$1200 off the ticket price from the Clearance Centre, another \$100 discount and free delivery, which was probably \$40.

I have been back on three other occasions and have my lounge and dining room full of furniture from the Clearance Centre.

In fact, I actually left her my phone number, so she called me as she got the other pieces of furniture. I love the furniture, it is good quality hardwood furniture and I got a great deal.

I have told many other people about the Centre so I know that the business has benefited from looking after me. It is a "win win" situation.

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Buying when Sales are On

Advertised sales can help you to get a head-start on getting a great deal. It helps to start with 20% or 30% off the normal advertised price of the product.

It also tells you that anytime you are looking to buy, there is a good chance that you could negotiate a discount on the normal price.

Sure, some of the companies will buy “large shipments” to get discount prices, but truth is, most of the time they can offer you a deal on their products.

Make sure you buy the person getting those great deals. You can buy more with less money – always a bonus.



If you are looking for a specific product, it can be worth watching the catalogues for a while or TV advertisements just until you get an idea of who is running what kind of special offers and how often.

Stores like Myers, DJ's, Harvey Norman and other larger retailers will always offer you some kind of discount on larger items if you ask.

Most will price match or beat other advertised specials. Keep this in mind, as you might want to keep your catalogues with the advertised special offers in them.

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Getting a great deal on an advertised special.

Recently I had to buy a new bed. The waterbed was leaking..... very bad. ☹ I patched it but it was time for a change.

I took a look at two of the local bed retailers; trying to figure out which bed I wanted. Neither person really helped me to figure out which bed I wanted, and I left both feeling confused.

I wanted to get a better price than I was seeing in the stores, so I watched out for any sales from bed stores.



Forty Winks advertised up to 40% off the price, so I went in to investigate the beds and the prices.

The first person to serve me was OK, but I just did not relate to them, so I said thanks and that I would look around.

They rushed off to their next target. Clearly these guys are on some kind of commission as they were eager to sell.

This is good information to notice, as it means that they are keen to “Get the deal”.

I continued to look around and “tried out some beds” and another sales person asked if I needed help. Yes I said, “I am totally confused about which bed I want.”

I continued to explain how I did not know which bed I wanted and as I was coming from a waterbed, it was difficult to choose.

The sales person, Robert, listened and heard what I was saying.

Robert began to explain to me about some differences in the beds. He said “I will show you 4 different beds, each slightly different than

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the other and all going up in price. You can then try them all and see which one you are most comfortable with”.

We tried all the beds one by one, and Robert explained the features of each bed, and why each one was a little bit more than the previous one in price.

The sales prices were outlined on the beds, so we could see we were going to save quite a few hundred dollars as the ones we looked at all had 20-40% off the price. A great start to a fantastic deal!



We asked lots more questions. What was the top made from, why were the spring different, is a wool top better and so the list went on.

While at first we were quite confused, shortly it began to make sense. We could then focus on which bed felt more comfortable. Robert suggested that we “spend some time by ourselves and test the beds”.

We continued to test the beds and narrowed it down to two that we liked. Still unable to choose between the two beds, Robert suggested that we “try different pillows so that they matched ones closer to what we would be using”.

He gave us more time to ponder. There was a price difference between the beds we had chosen of \$300 and we were trying to decide which one we really liked.

Robert popped back as we sat discussing our dilemma. I explained, “Robert we think both beds are OK, though if the prices weren’t so different we would probably go for the Physio one. We think it is slightly more comfortable, and you do keep a bed for many years”, I said.

“That being said” I continued, “it is \$300 dearer and we are having trouble justifying the price. Can you help us out with a better price on this bed?”

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Robert explained that unlike some stores, these were the “genuine everyday prices” of the beds that the discounts were taken from. So when it said we were getting \$300 off the cheaper bed, it was normally \$1,400 and now \$1,100, it was a genuine discount”.

I am sure this is true, what it means to you and I, is that I can expect to get hundreds of dollars off these beds at anytime whether there is a sale or not. I know this is true at Myers, DJ’s and Harvey Norman.

The amounts will vary from store to store, and sales person to sales person, but the truth is they will all negotiate and discount when asked.

I asked Robert straight out, “Robert, these are great prices, but I would like to get the more expensive bed at closer to the price of the other bed, can you do something more on the price?”

Robert shook his head and said, “no”.

I said I understood, paused and thought for a minute and said, Ok and that I appreciated his help, but I would have to think about it and maybe come back during the week.

As I knew that Robert would be getting some kind of commission, I asked “which days will you be here and I will come back and see you when I have decided?”

Robert looked concerned and renewed his attempts to talk about the beds again.

I insisted. “No”, I said, “I really think that it is best if I think about it and come back to see you this week, which day will you be here?”

Robert said to me, “what would I have to do to get your business today?”



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I said, “ I would take the Physio bed if I could have it for \$1,200”.

Here is a bit of a tip. It is a strategy used by sales people to sell to us. I find it useful to use on the sales people, when I am trying to “sell them the idea of giving me a better price!”

After you have said what you want to pay, just stop talking and wait for them to come back with their answer.

So after I offered to pay \$1,200 for the bed, I stopped talking and waited.

Robert scratched his chin and looked concerned. He said he really could not do that; the bed was already on sale.



I said I understood and “I would come back to him with which bed we were interested in later in the week, when we had thought about it, and I prepared to walk away”.

I added that if his Manager could help him with a better price, then I would be prepared to wait.

Robert said he would go and ask.

He returned in a few minutes and said OK.

Next, I tried to get the delivery for free. I was not successful here, but all in all, I had a great deal.

I had saved \$400 just because the bed was on sale, and then I got an extra \$200 from the price.

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The bed is very comfortable and I know that I am glad that we paid the extra hundred dollars, and 30 minutes of my time to get the better deal.

The trick here was to get a few hundred off the price before I had to begin to negotiate. Sometimes because there is a little bit of a discount, people feel that they can't ask for a few more dollars.

In most cases, clearly the stores are still making really great money on the deal, even when they have sales on. Take Harvey Norman or Clive Peeters stores. They have sales every week and they would not be doing that unless it helped them to increase their total sales figures.

You have the right to ask these stores if they can do a little bit better on the price. At worst case, always try to get free delivery on your furniture. It is only \$30 or \$40, but that is a nice meal at a restaurant for the family. It is worth saving.



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Mega Clearances

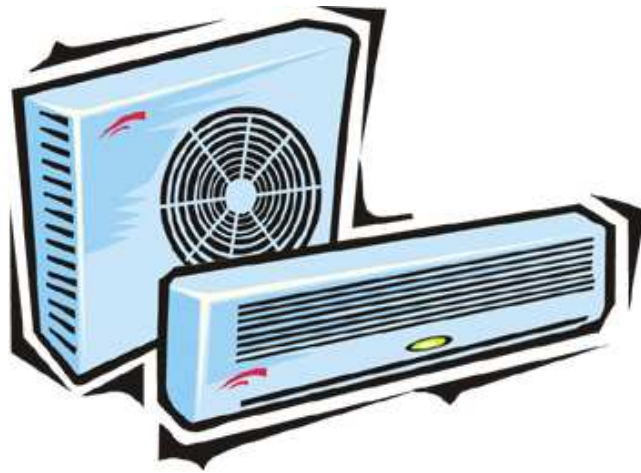
There are some stores that have Mega Sales or Clearances on a yearly, or twice yearly basis.

The larger stores like Myers and DJ's have the January and the Mid year sales. It can be worth waiting and buying things at this time of year.

I have found other large sales of less well known companies. These can be great value.

There is a company that for the past two years runs a sale twice a year. It was advertised and our family went to take a look. They rang on a mobile phone and suggested I have a look.

I went down and found them selling some air conditioners very cheaply. I picked up 2 of them.



These kinds of places are selling in bulk, and they don't allow you to negotiate. Truth is that the price was hundreds less than I had paid for the other air conditioner I had bought the year before.

Just so you have some reference, I had paid over \$1,000 for the unit, at this sale I picked up a larger unit for \$600 and a smaller unit for \$350.

I was happy with these deals. They did not deliver but I had driven down in a large car – just in case.

Watch out for this kind of sale.

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A word of warning though.

I saw people picking up heaps of other things. They bought irons, juicing machines, heaters, and junk things. They had trolleys full of stuff. While much of the stuff was very cheap, some of the items were not that cheap. They were just cheap brands of the products.



You need to have an idea of what things sell for. It is also a good idea to only buy what you really need. I bought a hair dryer because it was very cheap – it was a spare one.

Nearly two years later I still have not used it. My air conditioners were a good deal; the hair drier was a waste of my money. That money should have been invested in something I could use.

The sale was on again recently but I did not go down. One of my family members did, and rang me about a security camera for our office they thought I might want.

It sounded a great deal, but I said I would call back and I quickly rang Dick Smith to find out the price. I checked what was included in the price.

I found out that the difference was only \$5 when I checked exactly what was in the other unit. In this case, I would rather pay the extra \$5 and have the chance to look though the various units and check I am getting all the features I really need.



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I rang back and said that I did not want the product. There was not enough difference in price for the risk.

Again, you have to do your homework. Either you do it before you are at the sale, or take a breather and ring and check the price from another store if you are in doubt.

You really have to get a good deal to risk buying from a sale, where it might be harder to sort out your warranty or any issues you might have with the product.



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Save Money on Things Around the House

There are some things around the house that you can do yourself. These days the main hardware stores like Bunnings and Home Hardware have classes that show you how to do things yourself.

You save a lot of money by not needing to use a trade's person.

You will however cost yourself more than the original cost of the job, unless you do some negotiating of the items that you are going to use, when you become the DIY expert.

House renovating is one of the key areas of DIY. There are many things that you can do. Remember, work out your prices and go get some good deals.

I have met several people who have started renovations and ended up costing themselves more than if they had just paid an expert.

There are many companies that sell goods that are slightly damaged, or seconds that can save you a fortune. You just need to be clever in how you use them.



I needed some pavers for around the back of my house. I was short of money at the time, so I found out one of the paving companies had some seconds. They look great and saved me hundred of dollars.

I shared with you the story of how I saved over \$1,400 on pest control for my home, by an idea I received from the Cheapskates Journal.

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I know I am “blowing Cath and the Cheapskates website trumpet,” but I have saved so much money using this site. It would total thousands of dollars.

If you have not taken a look at ways that you could be saving money, go and join now.

I guarantee you will save hundreds of dollars by implementing just a few of the thousands of clever ideas that Cath shares with you.



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Computers and Electronics – TV, Sound, Camera gear

When buying your electronics get ready to get some great deals.

Sure the margins on some of the products are low, but competition is fierce in this area. You really can push to get the best deal at any of the main suppliers.

Rather than talk about it in general, I will share with you some deals that I have done, to help give you some ideas of what you need to be negotiating.

Remember, try to apply a couple of ideas each time you buy, you will be an expert before you know it!



Buying a Video Camera - with a few bonuses thrown in... I decided it was time to buy a video camera. I did not know much about them, so felt rather out of my league when I walked down the row and saw all the choices to select from.

I knew I would need help, so I began to look for a helpful sales person. Finally I attracted some attention and began to ask the difference of the cameras.

The zooms, optical and digital confused me a little, but with help, I began to see which were the best options for my needs. I asked the price and asked how negotiable they were on the price.

The sales person, Aaron, said he could ask his boss. I said No, I would rather he did not at this stage as I was not going to buy today. I had not done my homework and seen what prices were on offer at a competitions store.

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Aaron said to wait and he would find out what he could do, and if they were the best price asked if I would come back and buy from him. I agreed.

Again, I knew Aaron had sales targets and likely was being rewarded with either a bonus or some commission on sales.

Aaron gave me a good price and asked if I would like to buy now. I said that I really had to do the right thing and go and compare another store. I did however appreciate his help and would ask for the best price at the other store, and if his was the best, I would come back.

I do not like “playing the sales people off one another”. I do not think it is good form. So rather than telling the next person the price I had been quoted, I asked them for their best price.

They came back with their price and I thanked them. It was \$25 dearer than Aaron had quoted me. This young fellow offered to price match, but I said no thanks.

I felt that Aaron had put his best foot forward and deserved my business. I like to buy from the person who is prepared to give me their best price, rather than playing off the other people’s prices hoping to give the minimum discount by simply matching someone else’s price.

I felt that Aaron would look after me, with a better deal than the person who is going to copycat on price.



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Besides this, Aaron had put in the hard work in explaining my opinions to me. With a better price and better service, he deserved the deal.

I went back to the first store and said I had a similar price, but as promised I would come back. Now I began to negotiate for some other sweeteners.

I agreed the price was good, but asked “what else could he package into the deal”. He looked surprised.

As Aaron said, he had given me a great price. I agreed, but as it was 4:30 on a Saturday, I knew he would be keen to get the deal done.

Now I needed him to go and see his boss and ask him what he can do for me, as I wanted a tripod and camera bag added into the deal and possibly some video films.



I said to Aaron, “I really appreciate your help earlier. You gave me good advice and a great price. I have done the right thing, and come back to see you now to get the right deal.

I was straight up. “The other fellow would match the price. In fact he had told me he would beat any price”.

I continued, “However, I had come back to deal with him as he had looked after me. Now I needed him to go into bat and help me to get some of the other things that I needed with my purchase”.

I looked Aaron straight in the eyes when I said this. He knew that I was serious about doing business and genuinely wanted his help.

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He thought for a few seconds, as I am sure this was a new way of doing business so he was little taken aback.

I continued, “Aaron, I know you have some budgets you need to meet, and maybe you are eligible to get a commission from your sales – if not you should be, as you are good at what you do”.

“So I want to help you to get this sale, and I will come back and see you for future sales, but first lets get this sale done”.

“Ok now I need for you to go and chat with your Manager and see if he will agree to include the tripod and camera bag in the deal”.

“If not, then I want super good prices on these, because I know that your margins on add-on products are substantial”.

Aaron went away with the other products and I could see him going into bat to get the deal.

Aaron came back with an OK deal. I said, “thanks, but it was not good enough. I needed better”.

By now it was past 5 pm and they were starting to wind up.

I said to Aaron, “if you want this deal today, you are going to have to get me a better price. I don’t want to have to go elsewhere, and I do want you to get the business, let’s see what you can do, OK”.

Aaron and his Manager came back; we talked about how I wanted a great price and the other products. He explained they could not “throw in the products”.



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I said, “OK, then I want to see them at cost price or less”. I reminded them that time was ticking and they should be doing daily figures.

The Manager agreed and said “OK”.

The deal I received was a great price on the camera and I got the camera bag thrown in which was a \$70 bag for free. The tripod was \$20 reduced from \$49.

I agreed to take the deal but added I needed some tapes. How about I took 10 tapes with 20% discount on the tapes.

The Manager rolled his eyes and said “OK”.

So they packaged the products and we walked out of the store with the last people. I had a great deal and Aaron was happy.

I bought several other things, including a computer from Aaron, and always got a great deal. Aaron left the company as he finished his studies, and went on to work in his chosen career.



On all other sales, I got some great deals as well. Mind you, I did not have to push as hard.

Each time I saw Aaron I got to know him, and asked how his studies were going. It was a great and productive working relationship, and I hope he is doing well now.

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Buying a Laptop – and Getting Free TV and DVD

I had to buy a laptop for our office. We needed a workhorse laptop with good specs, so I needed to choose carefully. I also wanted to look at leasing options, as it would be better for our taxation.

I went into Dick Smith and spoke to a helpful sales person Chris who I have bought from before. I mentioned him in the section of the book about choosing your sales people.

In this case Chris walked me through the options on the laptop. Here is the benefit of having a regular sales person that you buy from. Automatically, Chris went and worked out a price where I got a few hundred off the ticketed price. I did not have to bargain, but I did ask twice if he would do a better deal.

The best I got was nearly \$300 off the price, and I got several small add-on bits and pieces added to the deal.

I then asked about the lease options. Chris explained them to me. I said that I knew that Chris would get a bonus, or at the very least had targets on selling rental plans.

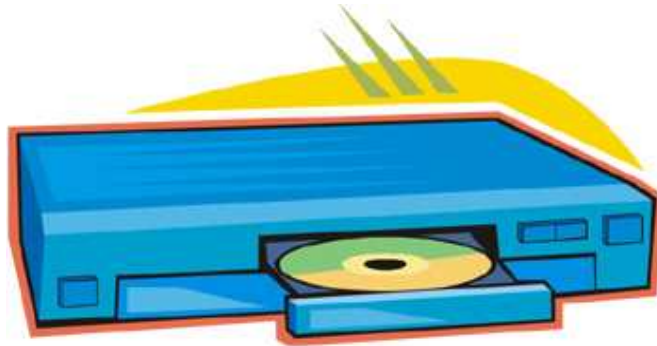


Chris smiled and said that there was a deal on at present where if we signed up we would receive a Free TV and DVD. He said he could not do better than that.

Always check if there are other options or special offers that you can get with your purchase. We received a 51 cm TV and a good DVD player. As I was planning to buy another TV in several months time, this was a welcome addition.

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Remember that the laptop was for the business. The TV however is not needed for the business so I am enjoying it at home. I could not save on price, so the TV and DVD made this a great deal.



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Buying Overseas

You can get some great deals overseas. It has long been a tradition for people that are holidaying in places like Hong Kong or Bali, to come home with a few good deals

There are still many good deals you can do overseas. You need to do your homework first, as to what is particularly cheap in the locations that you are travelling to.

Remember that in some cases the power voltage used in other countries is different to Australia. The United States uses 110 volts where we need 240 Voltage products to connect in Australia.

Likewise the power plugs are different shapes so you will need to have adaptors. The United States, Europe and Asia all have a different shaped plug to the three pins used within Australia.



If you buy something in England, it will be the same Voltage so that you can use it here, however, it may have a European shaped plug so that you will need to get an adapter.

That being said you can still get some great deals overseas that you can use here.

On my last trip to the US I bought a camera and saved about \$150 on the prices being sold in Duty Free, and even more on the standard retail price in the camera stores here.

I went to a store called “Best Buys” which is a large discount electrical store. I could not bargain on the price of the camera as it was already discounted, however in other products I bought, there were discount vouchers that we posted in and got a rebate.

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More recently I had a family member buy a new digital camera from Hong Kong on their travels. Again I received a significant discount and got \$300 plus off the price on a \$1,400 camera.

In addition, the camera bag was much cheaper, and we picked up cheap memory cards and a flash. All in all I probably saved about \$450 to \$500 on the price here in Australia.

There are many other things that you can get great deals on. Clothing can often be much cheaper. If you are going to Asia and you are smaller built, you can get many cheap clothes that are locally manufactured.



Remember that you can pick up many products that are clever “copies” of the originals. These include DVDs, watches, and clothing. It is worth noting, that it is illegal to buy and bring these items back into Australia.

While they may be a great deal, you may find yourself surrendering them to the Australia Customs officer as you re-enter Australia – not a very good deal.

A word of warning, more and more people are visiting and bringing products back from China. They are world leaders in copying products.

The Chinese government is not very strict on copyright and patent infringements and it is commonplace for pretty much anything and everything to be copied and sold as the original.

I recently saw a TV program where the presenter went to China and bought a number of “genuine looking” products including gold clubs, watches and some bags.

It was particularly difficult to tell they were copies, until they actually cut the products apart to see the manufacture of them.

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The golf clubs, which were supposed to be an expensive manufacture with Titanium shafts, were cheap copies with lead weights in the base. As the presenter commented, unless you actually sawed open the club, you would be none the wiser.

An expert would pick the difference on the greens, but the “average Joe” might think they are getting a terrific deal for the club, and be none the wiser that they are in fact, a cheap copy.

Chose your products carefully, and if possible, know the key marks on the brand that the genuine manufactured products carry on them.

In many Asian countries you can pick up furniture for much less than you will pay here. Exotic hardwoods are half the price you will pay in Australia.

You can buy this furniture and have it shipped back to Australia. My brother and sister did this with furniture they bought in Bali.



A word of warning, you have customs (Australian Customs Service ACS), and quarantine (Australian Quarantine and Inspection Service - AQIS), delivery and freight charges,

By the time you add up the extra charges, you need to barter a great price when you purchase the furniture. It is worth doing your homework on what the delivery costs (both to Australia and within Australia) will be and what costs you might incur from Customs.

Last but not least, remember that just because a place used to have good prices, does not mean that over time, it does not change.

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Singapore is a good example, while it used to be exceptionally cheap for electrical goods, these days it can offer you a good price, but it is not really cheap like it once was.

I know people who pay for their trip by buying items they need, at significantly lower prices overseas. This is an option that you can consider when planning your holidays.

If you believe you can get exceptionally good value and some great deals overseas, you can take a special trip to buy the goods.

Airfares are relatively cheap still. Again, do your homework and see what will work best for you.

I have friends that hate to “barter” or “bargain” when they are overseas. As they say, “the things are already cheap, so why try to get the prices down”.

I still enjoy bargaining, as I hate being “Ripped Off”. I don’t want to pay ten times the price for anything that I buy.

Besides when I go on holidays I still have a limited budget and I want to buy lots of presents for family and friends.

If you want to give a donation, then maybe you would be best to choose a family who is needy of your help and give them money directly.



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Groceries

You can save a lot of money on your weekly groceries. I know that a lot of people religiously read the catalogues and get some great bargains from them.

I have to confess, I don't get the time to do a lot of checking of prices. I do not know the list prices and can't go shopping to Coles, Safeway, Aldi and Bi Lo to get the best deals.

I simply don't get the time. I tend to save hundreds or thousands of dollars on bigger deals, than try to get a reasonable deal on my groceries.

I have found that shopping fortnightly at Bi Lo is the best solution for me. I do larger shops less often. It takes me 10 minutes to get to Bi Lo so I will not run out there for one of two things. I will only go and do a serious shop there.

In the interim, if I need anything urgently, I run to Coles. I know it costs more, but it is a time issue. It is fast.

I don't however shop at convenience stores or petrol stations, unless it is real emergency. Possibly once every 3 months I might buy milk at the local milk bar or service station, I find the costs to buy at these locations just too expensive.

I also find buying fresh vegetables a great cost saving. You can spend \$20 at the green grocer, and get a stack of food. It is much cheaper than processed food.



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In addition, I am lucky to have found a great quality, green grocer close to home. I go there rather than Coles or Bi Lo.

In my opinion, their fruit and vegetables are much fresher and tastier, than those sold at Coles, Safeway or Bi Lo.

The amazing thing is that in most cases they are cheaper than Coles and Bi Lo as well.

I am not going to go into this in too much detail. Reality is that much of what I have learnt about groceries, is directly from reading ideas on the Cheapskates website.



I don't want to give away Cath's and her loyal members ideas. Instead I encourage you to consider joining and benefiting directly from the thousands of helpful ideas.

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Buying Tips and Tricks

When to buy:

a). Closing time

I often find that around closing time is a good time to buy. In many cases simply by accident I have been looking to do deals close to closing time.

I find the sales people are keen to get out of the store and so will “give in” to get the sale done so that they can leave on time.

In situations where the sales person is expected to reach daily targets or budgets, looking to deal at the end of a day makes them focus on the deal, as they want to reach their target and get any commissions they are eligible for.

In many cases, the Manager will get involved in the sale, as again he is trying to up the daily sales figures.

While you can't get miracles, you can often slide in some bonus products, or get accessories or optional extras, at cost price.

Some might say it is not playing fair. I disagree. Truth is they will not give me any deal that they can't afford to give me. No one sells their goods for cost price really. They certainly do not sell it for less than cost price.

Doing the deal at closing time often makes it faster as everyone focuses on getting the deal done.

Give it a try sometime. You probably want to start your “Deal discussions” at about 4:30.



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Remember, if it is not going the way you want it to, be ready to walk away. You can always go to another store or see another sales person.

You have to be in control of the situation. Know your facts and be ready to have some fun with buying the products that you are looking forward to having.



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b). Saturdays

I often buy on Saturdays. Truth is that I am often too busy during the week to go shopping. Saturday is a good time for me.



I find it a little frustrating at times as often the permanent staff are not working, instead I am dealing with students or temporary staff, who do not always know their product.

That is why I stress you find a person that you like dealing with. You need someone who can help you to select the product that is going to do the right job for your needs.

In addition, you need to find someone that will work with you to get the best deal. A timid junior sales person will be too scared to even ask their boss for a better price for you. You are wasting your time dealing with them.

Find someone with some personality and “spunk”. Find someone who is keen to get the sale, and will do “what ever it takes”.

It is up to you when you choose to shop; I have got great deals during the week, however I find that on Saturday, most Retailers are very keen to get their budgets and targets.

I find it very useful to use this information to get my deals sorted out in a short, constructive time frame.

Give it a try.

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c). End of the Month

End of the month has always been a good time to do deals with commission sales reps.

Car yards and places like Harvey Norman where the guys have a significant commission component will often do better deals around the end of the month.

They need to make sure they reach their budgets and targets. To do this they are keen to do deals



This may mean that you need to be going into the store on the day that the month ends. It is not much use going on Saturday if the end of the month falls on Wednesday.

Sometimes it is a matter of using which ever “tool” is going to help you most.

I don't really mind which day, or what time I go shopping. I am going to ask for a better deal or special offer, no matter which day or time.

I will do my best to align myself with the sales person and get them working with me to get a great deal.

Give it a try, you will be surprised how easy it is, and how much you can save.

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d). End of Financial Year

Buying at end of the financial year is another good time to buy. Every business is trying to get as many sales as possible for the year and Sales Managers are keen to “deal”.

Many businesses advertise special offers or sales, towards the end of the financial year, so there are many good deals around.

This can be a great time to have a look through the brochures or catalogues, and see what deals are around.

Remember, if you can get a head start by getting a discount from the store, then you already have an advantage up your sleeve. Now you can negotiate to have “something” else packaged into the deal, or maybe free delivery.

Remember when you are talking to the sales people to mention that this is a good time to be getting through sales, as it is the end of the financial year, and their Sales Manager will be keen to get the figures onto the books.

When talking, it is not a matter of being cocky, try to work with the person. The trick is to get them working on the same side as you are. That way the sales person will help you – not work against you.

Combine this strategy with some of the other ideas and you should be looking at getting a great deal.



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Support team

Take along a friend, partner or family member with you, to give you a hand, and some moral support. This can help you with your negotiations.

Make sure you word them up beforehand, on what you are want to achieve, so that your companion can help and support you.

If they seem like they are going to get embarrassed with you negotiating, then I would choose to take someone else – or go alone.

Support is good, but don't take someone who will work against you.

I was speaking with someone recently who said that they are embarrassed every time their partner negotiates. This not only doesn't help the deal, it sets your partner up to lose good deals and to feel bad for saving money.



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Your Negotiation Strategy

Package in Other Things

Remember when you are negotiating that your first strategy should be to get a cheaper price.

In some instances, businesses may not be able to lower the price. Either their figures don't allow it, the Manager doesn't like to discount, or it is company policy.



That being the case, don't despair – go into option 2. See what else you can package into the deal.

In most cases you can either find an accessory or optional extra that goes with the product you are looking to purchase. Take your time and look at other things that you might want or need, to go with your product.

If you cannot find an accessory that works for you, then take a look around the store, find something else that you want and add it to your bargaining platform.

Remember if you pick something that has a high price, you may need to negotiate a cheaper price, rather than trying to get it for free. You have to “play that by ear”.

Once you have decided what you are trying to negotiate, then make a start. Remember slowly and surely is good.

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Don't feel pressured or intimidated. Truly this should be fun. If it is not, then terminate the discussion, and start again with someone that you feel comfortable with.

After all it is your money that you are spending. You have worked hard to earn it; you deserve to enjoy the process of spending it!



Free Delivery

Wherever you are buying a large item and need to get delivery to your home, it is good to negotiate and try to get free delivery.

Sales people never mention the delivery charges upfront. It is like the “extra” payment you have to add onto the purchase at the end of your negotiations.

In many cases the delivery is reasonable, in others it is rather expensive. Either way be prepared for the extra charge and have your strategy in place to negotiate on the delivery charges.

In many cases I find that if I am “conceding” on a price level then it is great to be able to drop it into the conversation at that point.

Let me give you an example, I recently bought a new bed direct from the manufacturer, Slumberest in Thomastown Vic. I hadn't realised that there was a bed manufacturer that sold direct to the public.

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Naturally, I got a great price as it was direct – no middle man charges add to the costs. However, I find it is still good monetary practise to always ask if that was the best price.

For my efforts, we did get a few dollars off the price. I asked Steve, “Can you do any better on the price?”

He smiled and said “NO, sorry that was it”.

I nodded slowly and said, “OK I understand you have margins that you have to make so how about we do free delivery and call it a deal”.

Steve immediately said, “where do you live”.

I knew this might be an issue as he was located in a Northern Suburb and I was in the East. It had taken me about 35-40 minutes to get to his factory.

I saved quite a few hundred dollars on store prices so was happy to drive there. I was unsure if he would deliver for free.



I jumped in at this point to make sure I secured my free delivery by saying, “I live in the eastern suburbs, and I am sure your trucks deliver over that way.

I am not in a particular hurry for the bed and would be happy to wait for a day when your truck is already coming this way so that realistically, it costs you nothing to add it onto the load. How does that sound for you?”

The bed was delivered free of charge 8 days later.

Another great deal!

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Look for Trade-ins

Sometimes you have the option to consider trade-in benefits.

The obvious trade-ins that people use trade-in deals for, is on their Motor Vehicles. Everyone thinks about trading-in their car, but seldom do they consider other options.

Many companies will take trade-ins from you. In some cases you can get some money off the price, in other cases it is useful to help you to “get rid” of the older product.

This might be so with when you are buying a new washing machine or dryer. Realistically, how else are you going to get rid of an old washing machine, you can put it down for a hard rubbish collection, but it is easier if you can get rid of it as part of your deal.

I recently purchased a new lawn mower. Truth is that my old lawn mower was impossible to start, I had bought it second-hand nine years before, so I had my monies worth, and now it was time to upgrade to a new easy-to-start edition.



While talking to the salesman, I asked for a cheaper price on the deal. We did get the price down, but not quite as far as I had planned. Not sure that they actually did second-hand mowers, but thinking it was worth a try, I asked, “do you offer trade-in discounts?”

To my surprise he said, “yes we do”. What mower do you have?

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I actually did not know the brand, the label had fallen off years before, but I described it in detail as “red, about 10 years old and a two stroke mower”.

I knew it was a two-stroke as I have to buy special petrol for it.

I continued to discuss prices with the salesman and convinced him to give me \$25 and a free service for the new mower, in exchange for my old lawn mower.

I was not going to even try to sell it – after all, it would take me half an hour to get it running to show the prospective buyer. Never a good sales strategy.

Instead of calling the council to come and pick it up, I received \$25 and a \$45 dollar service for simply asking the question.



Don't simply presume that your second-hand product is not worth anything. Sometimes stores have agreements with second-hand vendors to take trade-ins.

While they may not have signs or even advertise it in the stores, it is worth asking the question. Even if you only get \$25 dollars for your old appliance or product, it is still an extra \$25 in your pocket.

If on the other hand your second-hand item is actually worth something, in that case, you may be best placed to withhold the item and sell it yourself.

You can advertise it in the Trading Post, online at the many auction or sales sites, or sell it at a local market. You have to determine whether you have the time and inclination – and most importantly you have to determine if the item is actually worth something to someone else.

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How to Buy

1. Buy in Bulk

There are certain products where you can get a great deal, simply by buying in bulk.

In fact, most consumables are available in bulk and you can save a fortune by buying larger quantities.

Much of the cost of the products these days, is made up in packaging, distribution and advertising.

Buying direct from the supplier can save you a lot of money. I have recently begun to buy dishwashing powder, toilet paper and washing powder in larger quantities, and I have saved a fortune.

The washing powder I bought as a 15 kg box from Kmart for just on \$38. Truth is before this I was buying the 1 kg boxes from Coles for just on \$5. As you can see I am saving just on \$37 – half price!

The box lasts me for months, so it has the added advantage of not having to carry the boxes home every few weeks as well.

With the dishwashing powder it has come directly from a chemical company that manufactures the powder. I felt that paying \$6.34 for 1 kg was just too expensive, so I purchased a 25 kg tub for \$49.

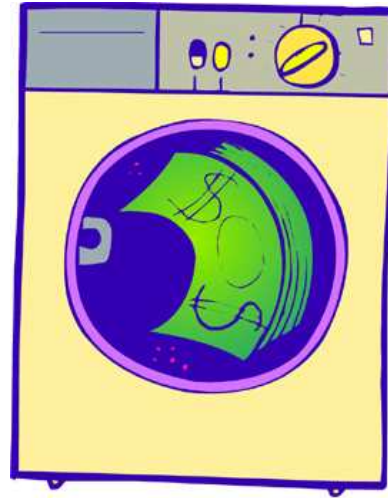


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There are many other products in the home I would like to bulk buy but sadly there is a disadvantage to bulk buying. The simple fact is that I do not have the storage room to buy other items in bulk.

The storage is too much bother for the cost saving. For people who have room to store the larger containers of detergent, bulk buying can save you a fortune.

When you are looking at opportunities to save money by bulk buying, consider which products are costing you too much money. It might take a few minutes research, but you can often find manufacturers or importers, and buy direct from them. This can save you a lot of money.



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2. Trial a Small Amount of the Product - First

It is essential to trial a small packet or container of the product first.

Having a new baby, I am currently looking at my options to bulk buy my Nappies. I was on the Cheapskates website looking at options just two days ago.

It will be worth my while to store a larger box of nappies rather than buying them weekly.

It is well worth checking if you like the products before you buy a bulk amount of it. Otherwise you may be stuck with a lot of something you don't actually like.



I am currently researching which brands I like best before I buy hundreds of nappies, so I have bought several brands to trial.

As it turns out, one of the brands that I purchased, is in my opinion, sub-standard. I won't mention names, as I don't want legal issues, suffice to say that it leaves small crystals of something in the nappy after the baby urinates in the nappy.

This is definitely not something that I feel is good for my baby's skin, so I have discarded the packet of nappies. This is a good example

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where I would not have wanted to buy several hundred nappies and been stuck with this brand.

While this brand is cheaper, and it appears that I could have saved a considerable amount of money, it is totally false economy.

As it is, I am wasting over \$20 in unused nappies. I have yet to contact the company and request a refund – but I will be.

The other brands that I have tested to date have been good, and I have been unable to clearly differentiate between the qualities. This being the case, I know have a good basis to begin looking for the best bulk buys.



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3. Buying from the Markets

You can consider buying your fruit and vegetables in bulk as well. In summer, often just prior to Christmas, our family often goes to one of the main markets and buys up larger lots of fruit and vegetables.

This saves us a considerable amount of money. I find at this time of year, the supermarkets push up the prices of vegetables and fruit so going to the markets saves us a lot of money.

We buy larger lots – often choosing to buy trays of fruit or bags of vegetables. Once home we divide it between our families.

It means we all have an abundant supply of fresh fruit and vegetables for the Christmas/New Year period. The other benefit that we really enjoy is that the fruit and vegetables are so fresh and tasty.

The markets turn over their products really fast, so the fruit can be superior quality.



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Choose carefully the quality that you buy, the market vendors are catering for quality, and price buyers, so you can get fruit really cheap, but it may only have a limited lifespan.

I try to avoid this fruit, as it is not good value for money. Instead buying fruit that will last a few days or weeks and have a great taste and flavour. It is still much cheaper than buying at the supermarket.

Cheapskates has a lot of information on markets, so rather than including all this information here, I suggest that you log into the site and review the latest information and the hundreds of suggestions from active “Cheapskaters”.



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Buy for the Business

As I mentioned in an earlier chapter, I own a business. There are many ways to save money for your business, and I will quickly cover the key ways that we have found work for us.

While there are many options, there are three main areas that we have focused on that has saved us hundred and thousands of dollars.

1. Auctions

There are many auctions that you can attend where you can get good quality products, at significantly lower prices.

Look up the Saturday papers in your local area and most of the major auctions will advertise the goods that they have “coming up” in their next auction.

You can attend the auctions and bid directly. I will share with you a big hint if you are going to attend and buy from auctions. Take the time from work to attend auctions during business hours.

The reason for this is that you will be competing against business owners and people who make a living from buying and selling products from auctions.

These people are usually far more realistic with the prices that they will pay for goods, and you will get much better deals, than if you attended on days when you get “Joe public” attending the auction.

I am not sure why, but I have seen people get caught up in the “buy” and pay more than retail, for goods at auction. In fact on a couple of occasions, I have seen second-hand goods go for more than the price of a new product at a local retailer, if you had asked for a slight discount.



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Remember when you buy from the auction, you are responsible for the delivery to your office, and you do not get a warranty on the item. In fact often you do not get to try the product properly before you buy.

This being the case, I will only buy things from auctions where I am sure that I am getting a “very good” price. The whole inconvenience of delivery and the risk of getting a “dud” means that I want the items very cheap.

These days there are also online auctions that you can use. These are quite convenient.

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a). Greys Online Auction

One of the auctions I used a couple of months ago was the Greys Online Auction. I bought some Dell computers. I bought the computer boxes for less than \$100 per unit.

A very good price. The delivery was expensive but all in all I had a good deal and we have been very happy with the purchase.

Shortly after this, I went back online to buy a couple of Apple computers. I wanted the small colour boxes that are a screen and computer combined.

The price was great, so I bought a couple of extra ones. I was lucky that I did. Even though the auction clearly indicated that they worked, and that there were no faults with these computers, two of the six units we purchased were not working.



I had to simply throw them in the bin after we stripped some spare parts from them. It was not worth paying the freight charges to send them back to Sydney, and fight with Greys to get my money back, so I simply wrote it off to bad luck.

I had bought all the units for under \$100 dollars per computer – one of them as low as \$30. So all in all I was still ahead. That being said, I was glad that I had paid so little for them.

If I had paid close to retail price, I could have made a very bad deal, and wasted money on bad products.

You need to know your products and prices before you bid. Buying online is great as you can use the Internet to do some research on the models and the price it is being sold for elsewhere before you actually buy.

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b). E-bay

The other very popular online auction is the e-bay site. If you have not had a look, it has everything on it. It runs like a normal auction, just everyone is online.

Once you make a bid, it is binding and you will have to pay for the product and any postage or shipping costs associated with your purchase.

People rave about e-bay as a great place to buy things cheap. I have had mixed experiences with e-bay so again it is a matter of doing your homework and choosing carefully whom you deal with.

I have bought online business products such as e-books and had some great deals.

In contrast, I have been burnt as well. Yes I should have known better, but as a Star trek fan, when I saw the complete Voyager Series on DVD for a great price, I just had to buy it.



Sadly the package with my DVD's never arrived, and I lost a couple of hundred dollars in the transaction. I had to transfer money rather than use my credit card, so I had limited recourse. Even the best of us can get burnt when we let emotion overrule logic.

I am sure I would have warned you not to buy DVDs on e-bay from China and expect to receive them! Guess I will save that lesson for myself.

That being the case, there are other people that swear by e-bay. Again, remember it is an auction; you want to get a great deal because you will have limited warranties, and costs of delivery.

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Don't get caught up in the auction. Know your prices and have your maximums written down, so that you don't go past your top bid prices.

It is easy to do and you will be disappointed when you realise that you have paid too much for the product that you buy.



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c). Online Directories

There are some great online directories that can help you to find the product and services that you want, quickly and easily. By buying online, you often save money.

The Vendors are not paying rent and will often give you are great deal. Take a look at some of the directories.

The online shopping mall, Yippee, www.yippee.com.au is a large online directory with a mixture of businesses, many of which offer great deals.

While at Yippee take a look at the price comparison tool that is on the site. It shows you the prices of over 80,000 products comparing the prices or supplier within seconds.

You list the product that you are after, and the site lists all of the options to buy it online with the price comparison of various Vendors. It is a great tool for quickly seeing who you want to buy from.

Another business directory that can be useful is the Micro and Home Business Network directory, www.mbn.com.au.

This is a list of nearly 20,000 businesses that are listed online advertising their products and services. As they are smaller businesses, often home-based, many are very negotiable and will give you a great deal.



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2. Bartercard

I am always on the lookout for ideas on how to conserve cash within our business. About three years ago we stumbled onto a great idea. We joined Bartercard.

In short, we get to use Bartercard dollars to buy things that we would normally buy on cash.

When we joined we were turning over about \$50,000. The following year we turned over \$120,000, then grew to \$600,000 and last financial year over \$1 million.

Without a doubt Bartercard was a big component in our success and the rapid growth of our business.

In short, we sell the time that normally is downtime for barter dollars and then buy things for the business with these dollars.

In our business, we normally run at about 70%-80% of staff capacity. We sell additional products to Bartercard clients and it helps to increase our production.

The truth is our staff can always fit in additional manufacture, and we get additional funds into the business.

It is a great deal.



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Great Purchases

Not only have we bought office equipment, advertising opportunities and Expo's, staff bonuses and motivation events, we buy stationary and day-to-day running products.

Here are some ideas of what we have spent. We currently spend about \$200,000 per year in Bartercard dollars. It is terrific at conserving our cash.

Here is a list of things:

- a). Xerox Photocopier for \$5,000
- b). 20 handset Phone system
- c) Advertising in five Trade Magazines
- d) Advertising in a leading Business Magazine
- e) Expo space and promotional stands \$20,000
- f). Bathroom products
- g). Office cleaners
- h). Certificate frames
- i). Stationary products
- j). Restaurant for Team building
- k). Trade dollars for Staff bonuses
- l). Computers
- m) Printers
- n). Camera gear
- o). Laminating machine and products
- p). Binding Machine and products



These are just a few of the things that we have bought using Bartercard. There is an auction site that we can access to buy products from, anywhere in Australia. All in all it is great value.

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Cheap Advertising

The hidden value of Bartercard is the advertising potential. Not just advertising in magazines and Expos, it is the fundamental advertising that all small businesses need to use to grow their business – referrals and recommendations.

With each Bartercard person that we look after, we get cash referrals. That's right, we sell on Bartercard trade and end up with more cash business as a result of these sales.

In fact, we list our Bartercard expenses as a cost of advertising. The more people using our product, the more new business we get.

It is advertising our business for us.

So in actual fact, the money that we get from selling our product is a bonus. We would pay for advertising anyway, in this case, we get some money that we can spend on the business or on ourselves.



Truth is that Bartercard has helped our business grow and improved our lifestyle as well.

If you want to find out more information, contact your local Bartercard office. All I can say is that we would not have grown our business as successfully without the Bartercard system.

Having said that, like any club or trading system, learn how to use it and get in and make the most of it. You can't sit back and expect a miracle to happen.

That being said, I have spoken with many other businesses that are rapidly growing their business, using Bartercard.

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3. Buying in Bulk

Take a look around your office. I am sure that there are many things that you can look at buying in bulk.

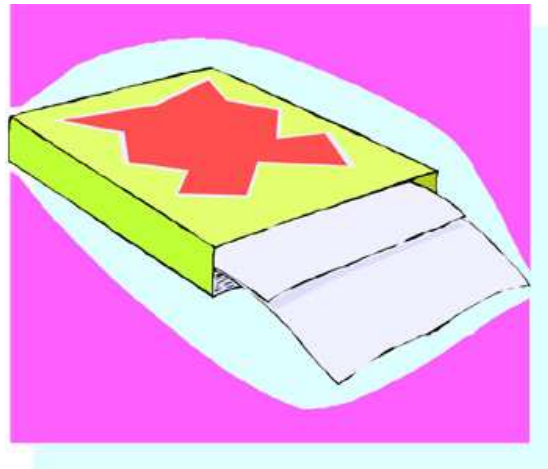
One of the key items that we buy in bulk for the office and for our home is photocopy and printing paper. We use so much paper these days that it is worth looking for a deal.

We used to buy the paper at Officeworks, but then found that buying boxes of paper from Coles, we could save some money.

This was short-lived as the paper just didn't work well in our photocopier, and we increased the number of paper jams and frustration in our office!

Cath from Cheapskates suggested I try the paper at Big W. I bought one ream and it was great.

Since then we have been buying boxes of paper from Big W. We save about \$1 per ream and it is good quality. That is quite a saving over the course of the year.



If you don't have the time to go and pick up paper, as we sometimes don't, you can order it from some of the Internet stationary companies, and get various deals that are quite good.

The key to saving money is to take a look around your office at what you use, and then find a cheaper supplier that can help you to get a good deal.

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General Rule for Negotiation

1. Be Prepared to Walk Away

The first thing in any negotiation to remember is “be prepared to walk away”.

If you don't like the sales person, or don't feel comfortable with the deal, or just generally not happy with how things are going, then be prepared to walk away.

There is always someone else selling the same thing – you need to deal with people and companies that you are happy with.

I always do this, and as a result I often find people that I really enjoy buying from. In which case I go back time and time again to them, to make my purchases.



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2. Find People that you Enjoy Buying From

I like to find sales people that I enjoy talking with. They have to know and understand their product, and be prepared to spend some time with me to get the sale.

a). Know their Product

I hate dealing with “fools”! Don’t you?

If a person is representing a product or service, then I expect them to know what they are talking about. They need to know their product and be able to share with me the options available to me.

I know these days that many times University students working part-time on the weekends serve us. This is still NO excuse.

They should be prepared to put in the time and effort to understand and learn about their product or service. There is never an excuse for not knowing about the product or service that you represent.

Just last week I had a fantastic experience at Baby Bunting. After the filming of the TV show A Current Affair, I wanted to learn more about the options of the pram that I had looked at purchasing.

A young lady, in her early 20’s I would guess, who looked like a University student offered to help me. I was a little sceptical – would she know all about prams?



I was pleasantly surprised. This young lady (I did not find out her name) was terrific. She was very knowledgeable and willing to demonstrate and speak about all the options that we had.

She asked quality questions to help us eliminate prams that would not suit our needs. For example, are you looking for a pram that will carry two children (baby and a toddler)? Were we after something that was lightweight? Was it likely to be carried in the car or were

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we going to use it for walking from home around the block or to the shops?

This and other questions helped us get our selection down to two prams that would both suit our needs.

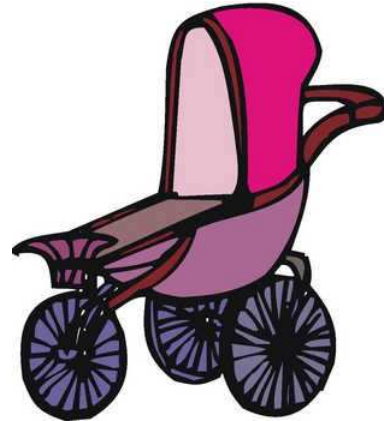
Now came the true test of her knowledge and willingness to help us make the best choice. She began to explain in detail the features and benefits of each pram. She also could share with us some disadvantages that she knew about both prams.

We asked about returns or issue with the prams. Again she knew all the information.

One of the best parts of her presentation was that she not only demonstrated the fold down action, but also allowed us to try and do it so that we could check that it was easy for us to do it.

I have met many people who have bought 2 or 3 prams, simply because they bought the wrong one. In fact, this was our second purchase, as we had not done our homework before buying the first one, and it was not quite what we wanted.

This sales person was excellent value. It is this type of person that you want to look for when buying.



I will often go to 2 or 3 shops and most people would assume I am “price shopping”. The reality is that I am often “sales person” selecting.

Getting the right information about the product is far more important to me, than the price. Saving \$20 but getting the wrong pram, is a total waste of my money.

Don’t get me wrong, I like a discount, but I have to get it on the “right product”. Dealing with someone with good product knowledge to help me to make the “right” decision is essential.

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b). Actively look for Sales People that you “like”

I like to work with people I like.

Commonsense really isn't it? So when buying a high-ticket item, I am going to invest time and money in getting the right product. To go through this exercise I want to “work” with someone that I like.

Don't get me wrong, I don't want to be best friends with them, I am unlikely to see them again, but I do want to “buy” from someone who is helpful and can help me with my specific needs.

To give you an example, I remember years ago searching for a new video player. I knew nothing about them and so naturally began shopping on price.



I found what seemed a good price but kept asking the sales people why some of the machines were more expensive than others. Basically I was told by two different sales people, in two different shops, that they are all the same and “this one will do you fine”.

This annoyed me. I felt that I was not being taken seriously. I wanted a good deal. Not just something cheap.

I went to the third shop. A young man showed me a cheap machine. I asked why some were dearer and should I consider paying more. He began to ask about my needs, to which I explained I found them difficult to use and record with.

He showed me a machine that allowed me to record from the TV week program by scanning codes. He did however explain that this machine was \$199 dearer than the one I was considering.

I asked for a few minutes to think about it and at the same time asked if he might be able to speak with his Manager and get me a

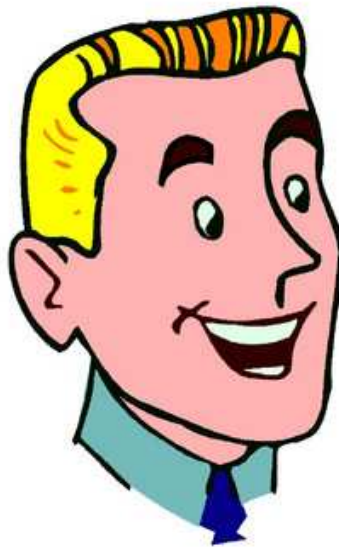
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bit better deal, as this was more than I was planning to pay. He agreed.

He returned in 5 minutes and offered me the more expensive machine for \$120 more, a saving of \$70.

My mind made up, I purchased the machine. I often thought about the sales people that missed out on my business through not taking the time to understand my needs.

I now do not waste much time on people not prepared to work with me, and help me to “purchase the right product at the right price”.



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I can show you how I did it, And how you can too.*

c). Share my Needs

To make sure I get the right product, I have to be prepared to share my needs with the sales person, and allow them to get to know me a little.

The sales people who take the time to get to know me, always give me a better product and a better deal.

Furthermore, I like to recommend them to friends and family when they need similar products.

I always get a better deal and they are happy because they always get lots of business, both from me personally, and friends that I refer to them.

Let me share with you and example, there is a sales person at one of the Dick Smith Powerhouses that I have been buying from now for 4 years.

I remember the first product we bought there, an X-Box Machine. Chris was helpful and courteous. He knew what he was talking about, and helped me to choose what I needed, and what I did not need.



When it came to price, he dropped the price a little on the X Box and the games and packaged in an extra control. When I needed a new game I went back looking for him so I could ask him how it played and if it was suitable for a 14 year old.

Again he knew his stuff and helped me to decide what I wanted to buy, and gave me a discount.

Since then, I have bought Video camera's (with a discount on the camera, some free tapes, some discounted tapes and a free tripod). I have bought printers, laptops, CD, computer accessories and other things.

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I always wait to see Chris, and he automatically gives me a discount, and will always help me to choose the product that will suit me best.

Chris has won as well. He has a loyal customer who has recommended at least 12 people to go and see him. He has enjoyed thousands of dollars of sales from them.

Now I don't even think of going to the other companies. Why bother, I am going to get a great deal and be well looked after by Chris. Matter of fact, if I go on a day he is away, I usually leave and come back when he is on again. I find it easier to do business that way.

Most importantly, over the years as he and his wife have had a family, we have got to know him and enjoy having a casual chat as we buy – confident that we are getting a great deal.



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3. Have Time to Spend on the Deal

A good deal will take a little time to pull together. You have to have time to “think about it for a minute” while they walk away.

I like to allow myself an hour on bigger purchases. I figure that I need time for the sales person to get to know me – this is done through helping me to decide the right product.

As we get talking, the person shares information, we chat and I am more comfortable asking them to “help me” with a better price or a “better deal”.

Because we have spoken for a while and they understand what I am looking for, and I have shown them respect and thanked them for their help and information, I am much more likely to get some help in regard to the “price”.



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Other information

Retail Therapy

I hear people talking about “Retail Therapy” on TV all the time. I don’t actually like shopping. I like great deals and enjoy the process, but I do not really like shopping.

I don’t go window shopping and generally don’t go to the shops unless I am after a specific product. I find I just buy things I don’t really need if I just wander. I get fooled by “good deals”, that are really rubbish I don’t want or need.

I have friends that go shopping all the time. One I know will go to the shops every Saturday and spend the whole day in a shopping complex.



Naturally, surrounded by special offers and enticements all day, she comes home with stuff she did not really need.

Yes, It is true she got discounts and a “good price” but at what cost? She did not really need the bargains she bought. It is often just more “clutter”.

That is her choice and the choice of many people and that is fine. I personally would rather spend my time with family or friends, or doing things I am really interested in.

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Catalogues

Many people love receiving catalogues in their mailbox each week. I find them a nuisance. In fact I love having the “No junk mail” sign out.

They are so messy and again, reading them just makes me more likely to be tempted to buy junk.

I agree at times it is helpful when I am looking for specific things, but most of the time my mum comes over and gets them to read. (I get more junk mail than she does. For some reason they don't deliver as much junk mail to my mother's street, so she enjoys my junk mail).

I find it time wasting, and don't like the idea of all the wasted paper.

I know other people save a fortune by using their catalogues. I guess it is a time thing. I am always short of time so have to save money where it requires a minimum effort.

Other people I know have more time to be able to invest in saving money for their family. You have to decide what is going to work best for you.



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Good Quality or Junk

I like to buy better quality products rather than junk.

I do not like buying cheap things that will fall apart, not look good after a couple of uses, or simply not do the job I need them to do.

I put safety of my family and myself high on my list, so I will spend more on cars to get extra air bags and better brakes.

I will buy a lounge knowing that I am likely to have it for 15 years so I had better choose wisely, as I am going to have it for a long time.

In fact, I will pay extra for good quality leather with a good strong base. I even will pay for the insurance policy to make sure I am covered for accidents.

When I bought my furniture, I chose to buy hardwood not softwood/pine as it is tougher and more durable. Sure, it costs a little more, but I know it will last me a long time.



When I buy drawers for example, I want proper runners on the sides, not just cheaper “wood to wood” or badly constructed sides. Again. I have used the cheap drawers, the few dollars I save up front, means that I will get years less use of the drawers.

I consider the saving to be false economy. I want something good, which will last me.

For that reason, often I will wait and save up for the item I really want. I have waited 2 years for furniture and in fact used an old setting from my parents for years till I could afford to buy the lounge I wanted.

Getting a good deal is about getting what I really want, at a great price. It is fun, and I am always happy with the end result – for years after the purchase.

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Summary

Having read this book, you now have some great ideas on how to go out and save yourself a fortune.

More importantly, I hope you have some idea of how much fun getting a great deal can be.

I have taken the time to give you details of the conversations, hoping that this might give you some ideas of words and phrases that you can use to help you to begin becoming a great “deal” maker.

I can't emphasize enough how important it is to feel comfortable with asking for a discount from the sales people that you deal with.

Most of us work 40 hours plus every week and save to buy big-ticket items. I don't if the deal isn't fun.

I am going to look at the product that I buy for many years. I don't want it attached to a bad memory of an experience that I did not enjoy.

Rather, I want to be able to share with my family and friends my new purchase and even tell them how much fun it was getting a great deal.

Maybe you can practise saying some of the phrases that I use, before you go into the shop. The more comfortable that you feel asking for a better price, the easier it will be when you begin the process.



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In most cases I do take someone with me. I find it good to be able to turn to them and ask their opinion. It is useful to be able to stop for a moment to chat with them, while you think of your next strategy.



Besides, it is someone to go and have a coffee with after you have finished getting such a great deal.

Nothing better than enjoying a Gloria Jeans coffee and thinking about the great deal that we have just done.

I wish you all the luck with your deal making.

Please pop onto cheapskates.com.au and share with us all some of your success stories. I would love to read them.

Best wishes Lea-Anne