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Rick Doble, Tom Philbin

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Rick Doble, Tom Philbin : Cheaper: Insiders' Tips for Saving on Everything before purchasing it in order to gauge whether or not it would be worth my time, and all praised Cheaper: Insiders' Tips for Saving on Everything:

9 of 9 people found the following review helpful. CheaperBy Dr. Joseph S. MarescaThis book is for the saver in your household.The authors advise us to haggle when shoppingand to shop the store brands. The book advisesnot to purchase extended warranties. I wouldadd to this a warning about the futility of purchasing any object with too many "bells and whistles".Uncomplicated engineering provides the best value.There are specials for all shoppers. For

instance, the month of June provides best buys in electronics and sporting goods. Another piece of advice is to buy what you need and to know where the discount shelves are located in the store of your choice. There are important tips for car owners. Namely, a tune-up is well worth the price. Air filters should be changed routinely. Drivers should keep the speed limit at 55 MPH in order to save gas costs. Finally, the problem with new cars is that there is no car history per se. The authors provide some good energy tips. For instance, home-made storm windows should be installed to save energy. Exterior walls should be well insulated. Home caulking can save many hundreds of dollars. With regard to health care, the authors advise us to increase the deductible to lower the health care premium. In addition, we should pay a flat rate for long distance service. The work is excellent for household budgeting purposes. 4 of 4 people found the following review helpful. Very good tips By Israel Drazin It is truly amazing that people are concerned about their finances, but are too lazy to take the time to read books that tell them how to save money with ease and how not to be cheated. Cheaper is such a book. It is well-written and contains hundreds of good cost saving ideas. For example: * When buying cars, do not buy during the fall sales, but later after the new models are introduced. Do not buy the car until after you negotiate with at least three different shops. Do not buy tires that are over six years old; there is a very good chance that they will fail. Change oil on time; it saves the life of the car and about 7 gallons of gas a year. * Do not be afraid to haggle over prices. You will frequently be successful. Haggling over the price of a health club membership is good physical and monetary exercise. * Visit a supermarket only when you need to do so. The longer you stay at a supermarket, the more you will spend. Check the unit prices on large "economy size" products. They frequently cost more than the smaller size boxes. For example, an economy size package of 10 units may cost \$60.00, but one unit may be only \$5.50. Furthermore, only buy the larger size, even if the price is good, if you are sure that you will use everything in it. * Coupons may not save you money because the stores raised the prices and even with the coupon you are getting the item for the same price you could have bought it last week. The better approach is to use the coupon when an item is on sale; then you save twice. 2 of 4 people found the following review helpful. Just what we need in times such as these By Cyrus Webb CHEAPER couldn't have come at a better time! This is just the right type of book to read and share with family and friends when it comes to how you can easily deal with the economic trouble we are all facing. Rick and Tom give practical advice and are leading by example. A incredible resource.

In today's uncertain economy, if using a little buying savvy can get you small- or even big-ticket items at a cheaper price, can you afford not to do it? Now, with this handy, accessible guide, Rick Doble a veritable king of haggling and consumer expert Tom Philbin share the secrets to paying less on a variety of products and services, from cars, cellphones, and food to home improvement and banking. Through anecdotes and lively vignettes, Cheaper offers industry insider tips that will give you the edge before you even open your wallet. Save up to 14 percent a year on gas by doing one easy thing. Save \$1,000 and more at your local supermarket just by knowing where to look. Don't assume you can't get a discount on something. Always ask. Remember: The imperfect find can lead to the perfect deal. Complain the right way and get exactly what you want. Save money on just about everything candy, computers, funerals, furniture, travel and discover little-known insider secrets and tricks of the trade. So stop paying too much, and make the most of your money!

About the Author Rick Doble is the king of haggling and has been teaching people how to save money on his website, in his newsletter, and in magazines for fifteen years. He lives in Smyrna, North Carolina. Tom Philbin writes both fiction and nonfiction. He is the author of How to Hire a Home Improvement Contractor Without Getting Chiseled and other books on saving money. He lives in Centerport, New York. Excerpt. Reprinted by permission. All rights reserved. Chapter One There are a variety of strategies and marketing tricks that you should be aware of to enhance your abilities as a shopper. Knowing these will, of course, help you get products and services at a healthy discount. The following is a roundup of sixteen of these from the authors own experiences and from industry insiders.... SHOPPING TIP #1: SHOP AROUND In shopping around, your goal, of course, is to find out who is selling the product or service you want the cheapest, and to gather those prices. Your three tools are the telephone, the Internet, and the yellow pages. All are invaluable sources for determining the cost of the product or service from various companies. We find the telephone works quite well. And please don't believe the myth that retailers won't give you prices over the phone. The vast majority will. And why not? The bottom line is the bottom line: They want to make money, and they'll facilitate that any way they can. Just call, ask if they have the item (or service), and then ask the price. It is important to know exactly what you want so you can transmit it to the seller in language he or she understands. In some cases such as with bath fixtures, light fixtures, and power tools knowing the model number will be essential, and that is something you can get from the manufacturer's website, flyers, or catalog. In almost all cases we predict that you will get the price easily, particularly in these recessionary times. Yet if you are chary about being so direct, then you can be a little more artful in your query. Following is one good technique. First, ask if the retailer if he or she has such-and-such a product. Even if you know that they do, play dumb. When they say yes, then you say: How much would that cost? You'll usually get the answer instantly, although sometimes the retailer will go off the phone to check the shelves or the rack to get the price. Sometimes, when they won't give the price (a rare occurrence), I

use another technique: I would really appreciate knowing the cost. I don't want to travel over there if I can't afford it. Don't ask us why they usually give the price information when you ask about the product availability. Maybe it's because the focus of the first question is not on price but product, and maybe it's because you don't make it sound like you know precisely about such things. Either way, it's a technique we've used successfully for many years.

PRICE COMPARISONS VIA THE INTERNET

The Internet is a gold mine when it comes to comparison shopping. A number of sites, such as www.bizrate.com and www.pricegrabber.com, allow you to make comparisons for just about any product. Prices should be used only as benchmarks, because a company's return policy and shipping charges can add considerably to what may appear to be a very low price. However, these Web comparisons give you a good place to start. In addition, you can often go to the manufacturer's site and find a complete description, spec sheet, a list of what is included with a purchase, etc. In addition, you can find reviews and user comments at other websites. Often typing in the make and model of a product into Google will yield a wealth of information. If you decide to buy locally, print out prices and specifications you find on the Internet and take these with you to the local store. These can be a great help when trying to haggle a deal. With used items, past sales on eBay can give you a good idea of a fair price.

SHOPPING TIP #2: HAGGLE

Once you know the seller's price you can either purchase the item or service at that price, or haggle, that is, negotiate a lower price, something more people than ever before are doing these days. Two years ago, 33 percent of Americans haggled. Today, according to Britt Beemer of America's Research Group, that figure has gone up to 67 percent. And in a survey in late 2007, Consumers Union discovered that 61 percent of its readers haggled and 90 percent of them were successful in getting discounts on furniture, electronic items, appliances, even medical bills. And yearly savings can run into thousands of dollars. Coauthor Rick Doble estimates that he saves \$9,000 a year. (While your savings may not be as much, don't be discouraged. Remember, he's one of the country's most experienced hagglers.) You can haggle virtually anywhere, including big department stores like Macys, supermarket giants like Safeway, discount stores such as Kmart, and home improvement stores like Home Depot. The experience of Jay Lyons at Home Depot pretty much expresses the attitude of all big retailers. One day Lyons was in a Home Depot in Commack, New York, and saw a Kohler whirlpool that he liked, but it was selling for \$1,200, a little too rich for him. Plus, I figured, he told us, this is Home Depot. They won't give a discount. They already have low prices. So he gave up, and started to price the whirlpool at other outlets. Home Depot was still the cheapest, so one day he returned and just on a lark asked the sales associate in the plumbing aisle, What kind of a discount can you give me on that Kohler whirlpool? He got a surprising response. I don't know, the sales associate said. How about \$100? I was thinking more like \$500, Lyons said. No we can't do that, the associate said. Lyons was silent, a great haggling strategy, though he didn't know it at the time, and the salesman finally broke the silence: I think I can give you \$350 off. Let me ask. He checked with his boss and that was the first of a number of days when Lyons asked big chains for good discounts and got them.

PRODUCTS AND SERVICES YOU CAN ALWAYS HAGGLE FOR

Some products and services are easier to haggle for than others. Among the easiest are big-ticket items such as appliances, furniture, home improvement products (such as quality windows, doors, bath fixtures, kitchen cabinets), mattresses, cameras, TVs, gee-whiz digital equipment. The reason? They have a healthy profit margin and lowering the price a couple of hundred dollars isn't going to put the store in Chapter 11 bankruptcy. Most stores will not be willing to negotiate on the price of low-cost items because the profit margin is usually slim, but rules are made to be broken. Many a haggler has haggled small-ticket items. It's a good idea to get a sense of what the markup is on products. Then when you negotiate, you are doing so from a knowledgeable position, and the seller will know this and know he has to talk turkey with you. In general, big-ticket items carry a markup of 30 to 60 percent, but sometimes a lot more. For example, good quality kitchen cabinets are marked up a whopping 100 to 200 percent. And Janet Harriman, a jewelry dealer from Smyrna, North Carolina, says that commercial jewelry can carry a markup of 500 percent (500 is not a misprint!). Hence when you haggle such items, you will be haggling for hundreds and perhaps thousands of dollars in discounts. The discounts can be, as suggested above, significant. For example, with home improvement it has been our experience that you can get 30 percent off windows (including Andersen, Marvin, and other good brands), 25 percent off bath fixtures, 30 to 40 percent off kitchen and bath cabinets, 30 percent off skylights, and 50 percent off some light fixtures. Hotel rooms are another easy area to haggle in. Hoteliers do it all the time. Figure an average reduction in room price of 10 to 25 percent but you could go higher as much as 40 percent, even in season. In the off season you can ask for even more. Remember, the hotelier is not making money when rooms are empty. Bulk purchases are another easy area. For example, if you buy a case of wine or canned goods, or two or three pairs of pants instead of one, it should be no problem for retailers to trim the price 10 percent, and double that if you buy more than seven gallons of paint and ask for a painter's discount of 15 percent, or 10 percent on wall covering. Another easy haggle is on used products, such as clothing. You may be able to get a discount of 5 percent to a whopping 85 percent, but you can also negotiate down things that are essentially already marked down, such as items marked discontinued, on clearance, or closeout. How much? There is no set figure, but 50 percent is not unreasonable.

PRODUCTS AND SERVICES THAT OFTEN CAN BE HAGGLED OVER

There are some less obvious products and services that are also easy to haggle over. The most surprising of these is health care, such as getting discounts from doctors, dentists, pharmacists, even hospitals. A Harris Interactive poll in 2002 found that about 50 percent of all patients who asked for discounts got them. What kind

of a discount can you ask for? We would recommend that in the case of doctors, dentists, and pharmacists you ask for whatever your insurance company doesn't cover. Gerard Anderson, the director of the Johns Hopkins Center for Hospital Finance and Management, says, The typical insurer gets about a 60 percent discount. If you go into the hospital and ask the chief financial officer, you may get a 30 percent discount, but you have to ask for it. It's totally up to the discretion of the CFO how much they or the person in the billing office are willing to give you. You can also get food, including the essentials of most meals (meat and produce), near its pull or expiration date at around 50 percent off, and the more you purchase, the greater the discount. Any item, such as clothing, an appliance, or an electronics item, that is cosmetically marred is also often fair game for haggling. How much? We know that Wal-Mart and Kmart give 10 percent, but you may do better at other outlets. What are they going to do with it if they don't sell it? Get to Know Your Store Managers Have a nice friendly talk with the produce and meat managers and ask when the pull dates are and how much of the price will be cut. For a discount on new clothing and shoes, Andy Dappens book Cheap Tricks reveals the following markups: brand name, 50-55 percent; store brand, 60-80 percent; high fashion, 60-70 percent; brand-name shoes, 50 percent; private-label shoes, 60-70 percent. Here you can ask for a discount as high as your gut allows, or equal to the sale price on similar items sold in the past.

HAGGLING EXTRAS

While you naturally will be thinking cash savings when haggling, you can also negotiate extras or freebies that are not cash in hand but worth cash. For example Commack, New York, native Pete Prianti could not make a Sleepys salesman budge on the \$2,000 price of a mattress, but when Pete threatened to buy from Sleepys archenemy, Bobs, the unbudgeable salesman budged. He threw in a free \$600 headboard, says Pete, and also gave us free delivery of the new mattress and no charge for hauling away the old one. There are many other freebies out there, usually based on some seller screwup, or a failure of service. Among some we know are a better-size hotel room when an original reserved room was not available, a larger rental car at the same price when a smaller reserved car was not available, or a better mattress when one ordered was not available.

Pushing the Right Button

When Sears delivered a dishwasher without the proper power adapter to the home of Jesse Birk in Hicksville, Long Island, Birk could have asked for a refund off the price. Yet Jesse, an experienced shopper, had learned from hard experience that such a request would have to route its way through the rapids of the companys accounting system, which would be difficult and likely mean a long delay. So instead Birk asked Sears to refund the price of the delivery (\$50). This they did and he deposited the check within a week, and was able to purchase the adapter for \$5.

HOW DO YOU ASK FOR A DISCOUNT?

As mentioned, you should have a sense of discounts and markups before going into the store. As you enter the store, scan the salespeople, and let your gut's very accurate devices speak to you: Does one person in particular look like someone whom you could negotiate with successfully? You should be friendly and gentle throughout when talking to the salespeople. Just tell them that you've looked over the item (say a dishwasher) and like it but think the price is a bit too steep. Can they give you a discount? If the answer is no, or the discount too low, ask to see the manager or other decision maker (call before you arrive to find this out) and ask him or her. If the answer is still no, ask if they can give you the item at its sales price. If the answer is still no, gently suggest that if you don't buy the item here you'll have to leave and buy it or a similar item at what you know to be their arch competitor. It's our bet that you will be successful.

Eight More Haggling Tips

Never be enthusiastic about a price you get during haggling. Respond to offers with respectful silence. Silence can be quite eloquent and persuasive. If you can, it's always easier to start haggling by noting some flaw in the product or service. When you can, pay cash to close a deal. It's a profoundly articulate persuader. Always approach the decision maker when they have time to talk. When considering buying a floor model, print out a list of the accessories from the Internet. If anything's missing, haggle away (coauthor Rick Doble got an already discounted Casio camera, marked down to \$200, for \$50 because some accessories, though unimportant, were missing). Keep your cool throughout. Use the Internet for an initial comparison and print out price and spec sheets.

Products and Services That Can Usually Be Haggled Over

Big-ticket items
Hotel rooms
Bulk purchases
Credit card interest rates
Any product that is used
Floor models marked for sale
Heavily used new books
Open packages
Products marked discontinued or clearance

Products and Services That Can Often Be Haggled Over

Health care
Food about to reach its pull or expiration date
An appliance or electronics item that is marred
Imperfect clothing
A service not performed as promised (can lead to freebies)

Freebies when a cash discount isn't available

SHOPPING TIP #3: TAKE ADVANTAGE OF LOW-COST STORE BRANDS

Some of the very best ways to save money on new products is to buy store brands instead of national brands. These brands (also called private labels) are available at just about every store and in every product category. Throughout this book, in fact, you will see us suggest that you buy store brands to save thousands of dollars every year. But in order to take advantage of these, keep in mind the following: