

SPEND LESS

all day long

Time it right and you can find deals around the clock. These expert strategies are weirdly specific and totally game-changing. **BY KATE ROCKWOOD**

7:00
A.M.

FILL YOUR GAS TANK

The morning, when temps are cooler, is the smart time to buy your gas. That's because as gas warms up, it gets less dense, resulting in your paying for a little less fuel per gallon. The price may vary only a bit, but as we all know by now, every penny can add up to a wallet-draining tank.

8:00
A.M.

STOCK UP ON STEAK

Most refrigerated meat has a shelf life of only five days, so when stores get a big shipment (or pork chops just aren't selling as fast as they anticipated), they often offer discounts of up to 40 percent. Deli managers or butchers usually make that decision and apply discounts first thing in the morning, so if you typically hit the grocery store after work, those deals may already be gone. Duck in and grab some... but don't leave it behind in the office fridge.

10:00
A.M.

SEE A MOVIE

For most of us, this is a weekend-only tip, but here's the deal: At many theaters, the first movie of the day or all the showings before noon are even cheaper than regular matinees. You'll be surprised at how fun and silly an early-morning movie date is—and if you've got kids clamoring for the

10:30
A.M.

MAKE A BIG-TICKET PURCHASE

Sadly, laptop and TV prices don't dip at a certain time, but you can still save on them. As the day goes on, we all suffer from something called decision fatigue. When faced with a never-ending stream of options (11-inch or 14-inch screen? Do we need 2 TB? An extended service plan?), your restraint can take a nosedive. Research shows that repeated decision-making leads to decreased self-control and more buyer's remorse later. So shop midmorning: It will be much easier to resist a pushy salesperson or skip a pricey warranty you don't really need.

11:45
A.M.

NEGOTIATE A BILL

Alertness and concentration rise in the late morning, when most adults do their best cognitive work. That makes this the prime time to pick up the phone and tackle an overblown medical bill or



unfair late charges on your credit card statement. Negotiating when you're at the top of your mental game means you'll be able to come up with a great argument for why you deserve a break. Plus, it'll be easier to gauge whether the compromise you might be offered is worth taking.

12:30
P.M.

HIT UP GARAGE SALES AND FLEA MARKETS

Bargains on beautiful antiques? Yes, please.

Jockeying for position at an estate sale at 7 a.m. on a Saturday? Er, no. While serious secondhand shoppers go early to scoop up rare finds, you can sleep in and still score a deal. Most sellers start dropping their prices around noon, when the possibility of hauling home unsold items looms large. Even if you don't see posted discounts, try offering 20 percent less than the sticker price or suggest a buy-two-get-one-free deal. Most sellers would rather give you a break than risk not making a sale.

5:00
P.M.

TRY ON THOSE CUTE SHOES YOU'VE BEEN EYEING

Spend the day on your feet and a pair of pumps can go from stylish to sadistic. That's because feet tend to swell during the day, so what may feel like a good fit in the morning can be something else entirely by the evening. To make sure you're not wasting cash on shoes that will live in the back of your closet, do your shoe shopping after work. Your feet will be their biggest, and so will your odds of buying a pair that you'll actually love.

7:00
P.M.

SCOPE OUT TOMORROW'S SALES

On the eve of seasonal or weekend sales, department stores will often start marking down merchandise an hour or two before closing time. If you have your eye on an item that

will sell like hotcakes (or just want to make sure you can get a 50-percent-off dress in your size), head to the store the night before the sale. Put on your best smile and nicely ask the manager if she'll honor the price early, or hold one for you if you arrive by a certain time the next day.

9:30
P.M.

FILL YOUR FRIDGE

If you didn't make it to the grocery store in the morning to get deals on meat, don't worry. Some stores slash prices on prepared foods near closing time—typically 9:30 p.m. or so—in an effort to sell those items before they get tossed (even though they'll still be totally fine for you to eat tomorrow). Look for 30 percent savings or more on rotisserie chickens, prepped veggies, and deli bar items—and pack yourself an amazing lunch tomorrow.

10:00
P.M.

RUN THE DISHWASHER

Most utility companies offer time-of-use programs that charge you less when you use electricity during nonpeak hours. That means if you turn on your dishwasher or clothes dryer at, say, 10 p.m. instead of 6 p.m., you'll slash how much you pay for that power by 50 percent or more. Look at your utility company's website or call and ask about off-peak or time-of-use programs. It may be an oddball hour at which to do chores, but maybe you'll also buy yourself a little time earlier in the evening to spend on yourself.

MEET THE EXPERTS:

- Patrick DeHaan, senior petroleum analyst, gasbuddy.com
- Mark Di Vincenzo, author of *Buy Ketchup in May and Fly at Noon*
- Emily Guy Birken, personal finance expert and author of *Choose Your Retirement*
- Ryan Noonan, director, AMC Theatres

WHAT YOU SAY

can make you richer

You can talk your way into a better place, financially—no kidding. Shift your attitude and build your money confidence, starting now.

BY SANDY M. FERNÁNDEZ

Words are powerful. We don't even realize it most of the time, but whether we're chitchatting about vacation or musing over what coffee to buy, we're transmitting what experts call money messages: ingrained beliefs about earning and spending. "They're everywhere," says Sarah Newcomb, Ph.D., a Washington, DC, behavioral economist and author of *Loaded: Money, Psychology, and How to Get Ahead Without Leaving Your Values Behind*. "It's important to pay attention, because they can have unintended consequences." Studies show that just by changing the way you talk—to your family, your friends, and especially yourself—you can improve your relationship with money and bolster your bottom line. Turn the page for five common money phrases and their kinder, gentler, more helpful substitutes. >>>