

READER-TESTED

Savings Tricks

WD challenged three women to try a popular money strategy for one month. These supersavers aced it, socking away more than \$2,000.

BY KATE ROCKWOOD

**PAY ONLY WITH CASH—
NO DEBIT OR CREDIT**

TESTER:

MARGARITA VALBUENA
34, Chicago

Margarita's story:

Margarita went cash-only because she and her husband, Andrew, often didn't know where they were in their budget, so they'd overdraw their bank account. "Or I'd tell him we only had \$50 in our checking, so we'd switch to the credit card but continue spending," she says. "It was a major source of frustration."

► **HOW SHE DID IT:** "I took \$200 out of the ATM and told Andrew, 'This is going to last us for the next 15 days.' He thought I was nuts," says Margarita. All of the family's recurring bills were on auto-pay, but the cash had to cover day-to-day expenses. After two weeks, she took out a second \$200.

► **WHAT WORKED:** Before, they'd plan dinner on their way to the store. "We'd grocery-shop on the fly, buy too much, and produce would rot in the fridge." But now that there was no margin for error, they were forced to communicate rather than wing it. The couple created a plan, including meals, and agreed to discuss purchases before spending any money that wasn't in their plan. Having a list helped them shave more than \$100 off their grocery bill alone.

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MARGARITA'S
TOTAL SAVINGS
FOR THE MONTH
\$382



CYNTHIA LYNN, HAIR & MAKEUP: KRISTYN JOHNSON

► **WHAT DIDN'T WORK:** Some things are hard to pay for in cash. When Margarita got a \$100 parking ticket, her options were to either pay the fine immediately with her debit card or drive half an hour to pay in person. She opted for the card. "I wanted to take care of it as easily and quickly as possible," she says. She had forgotten about tickets in the past—and wound up owing twice as much. "It's the only time I bent the rules."

► **BIGGEST EYE-OPENER:** "I don't have many luxuries, but paying with cash showed me how much those cost," says Margarita. Haircuts and clothes were harder to justify when she could see exactly how much cash the family had left to make it through the month. "We got down to \$40, so I skipped the haircut. But instead of feeling awful, it felt glorious. Like, we can actually do this!"

► **TOP TIP:** It pays to anticipate the little things. The family would often swing by a coffee shop when the kids got hungry. "They would split a muffin and I'd get a coffee. The couple of bucks felt like no big deal." Instead, Andrew stocked the car with nonperishable snacks so the family wouldn't have to pack them every time they left the house. That tweak alone saved them \$75.

BARGAIN WHENEVER POSSIBLE



TESTER:
RUTH ZADEL
67, Milwaukee

Ruth's story:
Ruth isn't

shy, but about a year ago she noticed that her boyfriend was comfortable asking for a deal—in fact, he seemed to enjoy it. Faced with many purchases in a prime gift-buying month, she became more outspoken for WD's challenge, vowing to ask whenever she opened her wallet.

► **HOW SHE DID IT:** Ruth borrowed her boyfriend's low-stress approach: Start negotiations with a big smile. "If I'm friendly, they're more likely to say yes." She tried lines like, "Do you have coupons that I can use at the register?" or "What's the best deal you'd consider for this?"

► **WHAT WORKED:** Ruth had the best luck in stores that weren't crowded: "When there are five other shoppers

around, the salesperson worries about all of them wanting the discount too."

► **WHAT DIDN'T WORK:** Sometimes store clerks wouldn't budge. "At one store, there was a missing button on a dress so I asked for a price reduction, but they told me that because it was on sale they wouldn't reduce it any more," she says. Ruth had already decided she wouldn't buy the dress at its current price, so she put it back.

► **TOP TIPS:** Don't forget the senior (or military) discount. "So many places offered it but didn't advertise it," she says. And don't assume bargaining only happens in person. "The Thomas Kinkadee online studio was selling pictures for \$89.99, and I wanted to buy one for my daughter, so I emailed and told them she is a collector and asked what their best price was," Ruth says. "I got a picture for \$64.99, and my daughter was thrilled."

Ruth is now a committed bargainer. "I can live off my social security and part-time job, no problem, but the more money I save, the more I can travel to visit my family and friends."

**RUTH'S
TOTAL SAVINGS
FOR THE MONTH**
\$1,175

USE SOCIAL MEDIA TO SCORE DEALS



TESTER:
LORI ZOLL
53, Tampa, FL

Lori's story:
Lori already

followed a few of her favorite retailers on social media—"I never buy anything without a deal," she says—but she was excited to learn about and follow more local places on Facebook and Instagram, as well as the big chains.

► **HOW SHE DID IT:** Lori checked retailers online before shopping. When she "liked" the grocery chain Winn-Dixie on Facebook, she learned that she could sign up for a program where in-store purchases earn a gas discount. "I filled my entire tank for \$2.50 total."

► **WHAT WORKED:** "It was really overwhelming to follow a bunch of food brands on social media," says Lori. So she followed Crazy Coupon Lady and Coupon Divas on Facebook instead. "They do the work of finding the best deals for you."

► **WHAT DIDN'T WORK:** Just checking Facebook. "Many companies seem to post on Instagram a day or two before Facebook. By the time it reaches Facebook, it may be sold out."

► **TOP TIP:** Don't assume only big brands offer social media deals. "As my family and I were heading to this little breakfast place one morning, I followed them on Facebook and I got an instant coupon," she says. "In 30 seconds, I saved 20% off the entire bill, plus got free pie." At another restaurant, becoming a Facebook fan got her two buy-one-get-one deals.

► **BIGGEST SCORE:** When Old Navy alerted Facebook fans they could get over half off all clearance merchandise, Lori went straight to ebates.com.

There, she found a second coupon for free shipping and a \$2 rebate. The original purchase price plus shipping for the Old Navy clothes she bought was \$74.82, but Lori paid just \$9.

**LORI'S
TOTAL SAVINGS
FOR THE MONTH**
\$631