



GET STARTED

YOUR MONEY
YOUR LIFE



The Retail Issue

MONEY-SAVING TRICKS for Shopping Online

There's no easier way to shop than visiting a website, adding an item to your shopping cart and clicking "Pay." And now, we'll make it easier to save money too! Follow these tips to score some online deals:

1 SIGN UP FOR EMAIL ALERTS. Many companies use email to send out coupons and discount codes. Some stores will even give you an extra discount just for joining their mailing list.

POWER USER TIP: Sign up with multiple email accounts for extra coupons and codes.

2 GIVE YOUR SHOPPING CART A REST. Once you add your item to the shopping cart, don't buy it immediately. Give yourself a few days. Some retailers may send out an email with an additional discount to encourage you to finish your purchase. Not all companies do it, but it's worth a try.

POWER USER TIP: Always create an account instead of shopping as a Guest. This way, the retailer has your email address.

3 GET SOCIAL. Some companies use social media sites like Facebook and Twitter to offer exclusive coupons and discounts to followers. You can sometimes get a head start on big sales before the general public finds out.

POWER USER TIP: Check review sites like Yelp for special user discounts.





SNEAKY SALES TRAPS

With online shopping becoming more and more popular, actual physical stores use tricky marketing strategies to get you to spend your cash. Here are some of the ways stores dip into your wallet:

WATCH FOR FALLING PRICES!

Stores put items on sale for one reason: to get you to spend money on stuff you didn't plan to buy. Remember, if you don't need it, it's not much of a deal.

HEY, WHERE'D ALL THE WINDOWS GO?

It's easy to lose track of time when there aren't windows to remind you what time it is. Store owners know the longer you stay inside a store, the more money you might spend. Set a time limit.

PENNIES ADD UP.

Ever notice that the aisles near the cash register are loaded with cheap stuff? Stores hope you'll pick up something that doesn't cost too much money and buy it without thinking. Avoid the temptation to spend.

LIKE. DISCOVER. WIN.

Visit our Facebook page during the month of April for money tips, tricks and weekly **\$50 Gift Cards** to celebrate of financial literacy month.



Visit www.Facebook.com/ElementsofMoney and "Like" us to discover how to win.

Buying online? DON'T FORGET TO ADD IT ALL UP

THE PRICE OF ONLINE SHOPPING ISN'T ALWAYS CLEAR WHEN YOU'RE COMPARING PRICES. BEFORE YOU CLICK "BUY" DON'T FORGET TO FACTOR IN THESE ADDITIONAL COSTS:

1. Sales tax (most states)
2. Shipping charges
3. Handling fees
4. Returned item fees



83%

OF TEENS, 13-17 YEARS OLD, SAY THEY DO NOT USE DISCOUNTS OR COUPONS WHEN SHOPPING.

SOURCE: 2015 YPULSE SURVEY

50% OFF

•SAVINGS•

BONUS \$10 BONUS



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