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## Category: Bargain Art Tips

Subcategory: Buying A Bargain Art Print

### Tip: Framing

No matter the art you choose, the framing can make all the difference in the world. If you're buying art for one room in your home, you should make sure that the frames and mats of your bargain art print or canvas work well together.

Typically, you should not mix brown and black wood, nor should you mix silvers and golds. Metallics and woods can be mixed if you're consistent. If you go with plain canvas, you can mix them with virtually anything.

If you don't like restrictions, you can always go with a more whimsical look and have every piece in a different kind of frame - wood, metallic, colored plastic - you name it. Work some alternate home decor accessories throughout the room and this whimsical decor option can work beautifully.

### Tip: Where Can I Find Bargain Art?

Do you have million dollar taste and a \$100.00 budget for art in your home? Don't despair, you don't have to go out and buy blank canvas and paint a la Trading Spaces unless you want to. There are plenty of opportunities for bargain art out there from prints of the greatest artists to gorgeous photography.

As with all good bargain hunting you need to be extremely flexible when you are shopping for discount art or you need to be extremely specific. Shop by theme, subject or color scheme within the pieces that adhere to your budget, or look online and in discount art print shops for the exact piece you've always dreamed of. Either way, your wall art will end up as a fabulous focal point in your room without breaking the bank.

## Category: Bargain Gifts

Subcategory: Discount Gift Tips

### Tip: Bargain Gift Idea for Him

Looking for discount gift shopping help? The best shopping websites will help you figure out gift ideas for him by giving you a "Gifts for Him" section. They'll probably suggest a

lot of the more typical gifts for guys like ties, electronics and tools, but look around and see if something else catches your eye.

A discount poker set, leather jacket or high end watch might be just the thing for the man in your life - and when you bargain shop, you'll be able to get him something amazing that he won't be expecting. Since you're shopping on a budget, don't be afraid to use their "Shopping By Price" section as well - it will save you a lot of time!

### **Tip: Bargain Gifts For Any Occassion**

Whether you're searching for birthday gifts or stocking up on next year's Christmas gifts, you can get your best bargains online. Check out bargain Web sites for smaller gifts that you can package together for a great present. If you buy the small items with your larger items, and if you choose a site that offers shipping deals for purchases over a certain amount, the shipping charge will be negligible.

### **Tip: How To Have a Blow Out Yard Sale!**

Yard sales pop up in the spring like mushrooms and go "poof" like puff balls by the late fall. There is an art to having a blow out yard sale. The first order of business is to get pen and paper and travel through each room in your house. Evaluate everything you have and don't get sentimental. Make an inventory of "Must go", "Takes Up Too Much Room", or "Can't Part With It". Remember that the more clutter you get rid of the bigger your yard sale profit will be. How you organize your merchandise is important. Items should not be heaped in a mess, but organized and accessible. There shouldn't be too many things over \$10.00. The junk you really want to get rid of should be priced to sell at under \$2.00. Expensive things such as antiques, big household appliances, etc. are better off advertised in the newspaper or taken to a second hand store because people don't want to pay a lot at a yard sale. Put your yard sale ad in the local newspaper and remember, that yard salers get up at the crack of dawn and often show up an hour before your starting time. Keep at least \$20.00 worth of bills and change in a pouch worn around your waist so that you have your money ready for your customers and nobody steals your profits. With any luck the weather will be good and you will make some \$\$!

## **Category: Bargain Luggage Tips**

Subcategory: Discount Luggage Tips

### **Tip: Be Bold!**

When you are considering which bargain luggage to buy, don't necessarily go for basic

black. Everyone is getting the same types of luggage nowadays and everything looks very similar at baggage claim.

Consider a bright color like red or yellow, or a pattern so that your bargain luggage stands out in a crowd. Either that or find a ribbon or a piece of fabric to tie around the handle. Don't make it so large that it can get caught on the conveyer belt, but this will help you identify your bag without pulling several off the belt to look at the luggage tag.

### **Tip: Consider a Luggage Set**

So you need a suitcase? Maybe, instead of a suitcase, you should just make the investment in a luggage set? This doesn't mean you need to break the bank, but if you have a family, a discount luggage sets may be a really smart investment.

A lot of luggage sets come with several sizes of suitcases and a shoulder bag. They all match in color and features and if you have found a brand name you trust, why not take the plunge? Additionally, luggage manufacturers often offer incentives for buying multiple pieces at the same time, so you have the potential of getting an even better luggage bargain!

## Category: Bargain Shopping Online

Subcategory: Bargain Shopping Tips

### **Tip: Auction Sites**

Online auction sites are great options for bargain shopping online. No matter which site you try, you should be educated on what the actual retail value is on the item for which you are bidding and that the seller, even if it's a Web site, has high feedback or is a reputable site. This ensures that if you buy an item from an auction, you are more likely to be satisfied with the item and you'll be able to send it back if it doesn't satisfy you.

### **Tip: Return Policy**

Whenever you're buying discount items or bargain shopping online, make sure the site you are using has an excellent return policy. You want the return policy to be simple and straightforward and all encompassing. Buying something sight unseen and without the possibility of refund is just not smart.

The return policy is especially important if you're buying refurbished, reconditioned or

open box items. Protect yourself and your money - that is the best bargain finder rule of all.

### **Tip: Selection**

One of the tricks of bargain hunting is understanding you may not get the exact item you have decided you want. This doesn't mean you can't find something equally satisfying, it just means you may not have the selection of items you might otherwise have if you were shopping at the mall.

For instance, when you shop on websites like Overstock.com you're buying items that are left over from being sold in other stores or websites. This means that if you are a smaller or larger size, you may have better shopping luck because there is a more obscure selection. If you're shopping for home decor, bargain electronics or other items, sizing won't matter, but brand names may be your sticking point. By being flexible, you can get better bargains hands down.

## **Category: Bedding and Bath Bargains**

Subcategory: Bargain Bedding Tips

### **Tip: Bargain Bath Gifts**

Looking for a great gift idea? A high end shower head can add luxury to every shower, but you don't have to spend tons of money to give a gift like this. If you look on the right websites, or at the right bedding and bath outlets, you can find one of those incredible raindrop showerheads or even a massage showerhead.

If you have the option, try to find one with a steam option. There is nothing like a long, steam shower to work the kinks out after a stressful day. Give your friend a high quality thick cotton bathrobe to go with the showerhead and you'll be the hit of the holiday.

### **Tip: Bargain Towels**

Towels are yet another item that we compromise on to save money - but we usually don't do it the right way. Don't buy cheap, lightweight towels that don't do the job and won't last longer than a year or two. Shop for heavier gram, heavy duty discount towels. You can usually find great deals on towels at your local discount clothing, bedding and bath stores, or you can shop online.

The only thing you need to consider is that you may not get the exact right color that matches your bath set - so if you can, choose neutral colors for your shower curtain, bath mat and other accessories. That way, you can jump on discount towel bargains when you see them without worry about clashing with your existing items.

### **Tip: Don't Skimp on Bed Sheets**

Bed sheets are something that seems easy to save money on. We go to the local discount super store and just grab anything that works with the décor and seems like it will last a while. This is NOT how to think about sleep. Just as you shouldn't buy a cheap and poorly made mattress, you should have soft and comfortable sheets made of the best materials. No, you don't have to spend a fortune to accomplish this.

Bargain websites have long offered satin, sateen, jacquard and cotton bargain bedding of 300 thread count and above. Instead of hundreds, you'll spend maybe \$50.00. This may seem like a lot for bed sheets, but when you spend your first night on high quality bed sheets and feel as though you're getting away from it all at the Ritz, you'll see why they're worth the fuss.

## Category: Computer Bargains

Subcategory: Discount Computer Tips

### **Tip: Computer Waste**

Every computer always spits out extra paper that usually goes to waste. To make your own note pads fold the wasted paper in half and then in half again. Tear along the folds and you have four pieces of note paper for phone message or grocery lists. Extra computer paper can also be used to make cat litter.

### **Tip: Think Out of the Box**

Electronics are a necessity in everyone's lives nowadays, but you don't have to pay top dollar for every new gadget out there. For instance, have you looked for out of the box discount pda or computers? In many instances, these products are completely fine, or have been repaired and are as good as new. If you're buying an out of the box product, make sure the store or website you're purchasing from tests for the following: Audio Functionality Battery Life Bluetooth FunctionalityButton Functions Any DigitizingDisplay FunctionalitySlider FunctionalityInfrared FunctionalityRam/RomSD Card Slot FunctionalitySerial Functions

## Category: Electronics Bargains

Subcategory: Bargain Electronics Tips

### **Tip: Bargain Electronics**

Bargain electronics can offer you great deals on digital cameras and digital phones that will allow you to keep up with the latest trends in technology or to get something you wouldn't otherwise be able to afford. If you're going to buy discount electronics, here are some suggestions: Make sure the site you use offers warranties and a reasonable return policy. You want to make sure that you have an "out." The last thing you want to do is sink a chunk of change into bargain electronics that don't work the way you need them to. Be flexible - or be specific. You can get great bargain electronics if you know exactly what you're looking for, or if you're willing to be flexible. Don't be afraid of refurbished or out of the box selections. These can get you more features for less money - which is what we all want in bargain electronics!

### **Tip: Bargain, Phone Home**

Need a bargain phone for your home? With cell phones today, our home phones seem sadly less important - but the last thing you need is to overlook the phone you have at home until it stops working. A lot of manufacturers today are coming out with cordless phone systems that would have been beyond your budget a year or two ago, but are now within your reach - especially if you can effectively shop for a discount phone.

Figure out how much digital memory you need in your answering machine, make sure you have caller id functionality and identify how many handsets you want. Then just assign a budget and hop online and buy!

### **Tip: Discount Digital Cameras**

How do you shop for a bargain digital camera? First, be informed. You should know if you need 3 or 4 megapixels, what size you need, what features you need and how much money you are really willing to spend. Go to a local retailer and assess the look and feel of digital cameras that are available and don't be afraid to do as much online and local research you need before you buy. Talk to your friends. They'll be able to tell you more in five minutes than you can find all over the web in terms of pros and cons and the bottom line on their own digital camera experience.

Once you know what you want, hop onto websites that advertise discount digital

cameras and search by megapixels, price or the feature you really want.

### **Tip: Home Audio Bargains**

Whatever you do, don't forget your home audio when you're shopping for bargain electronics. Don't pay full price for your iPod or home audio speakers when you can get home audio bargains online. As usual, when you get ready to shop, first assess your needs. Are you looking for surround speakers, a system in which to plug your MP3 player or a small and sleek portable music player for running? Then, compare.

Check out consumer reports and other rating sites to see what people like and don't like about the products out there in the marketplace. Then, figure out when they offered their latest version or upgrade - or find out if one is coming soon. If you can, buy one version back. You'll get the basic functionality you want, but at a bargain electronics price!

### **Tip: Personal DVD Players**

Looking for the gift in the bargain electronics section of your favorite shopping website? How about a personal dvd player? These are great for road trips, visits to grandma and long plane rides. Why pay a premium for such a cool gadget when you can shop for the online and find them for 40-60% off?

Look online for customer feedback and the features you want or need - these could include the size of the unit, the ease of use and durability! Once you know what you want, look online and find the right unit for the right price. That way, if your kid trashes it, it won't bother you half as much!

## **Category: Footwear Bargains**

Subcategory: Tips on Discount Shoes

### **Tip: Be Prepared**

One of the best ways to be a successful bargain hunter, especially online is to make sure you know how various designer shoes fit your feet. There is nothing wrong with going to your local shopping center, or high end shopping district and trying on a lot of different designer shoes to see which are comfortable, what your size it and which one's just aren't right for you.

Being armed with this kind of knowledge will allow you to buy bargain shoes when you

see them. You won't have those last minute qualms about fit or style and you'll be able to get much better deals..

### **Tip: Buy Off Season**

Just because the end of summer is coming, doesn't mean you have to buy your fall shoes - or that you can't get that extra pair of cute sandals! Of course, if you want to be on the cutting edge of fashion, shopping off season may not work for you, but if you're buying utility shoes like a classic loafers, sneakers or flip flops, buy off season! Hit the clearance sales at the end of summer and winter and keep those great bargain shoes for the following year. If you have classic taste, you'll end up with a great bargain!

### **Tip: Men's Discount Shoes**

Discount shoes are not for women alone! Men need great bargain footwear as well, but guys may not even know what they need. Here is a list of general rules of thumb for men's bargain shoes: Pick shoes that match or are darker than your trousers. Of course, this doesn't really work for sneakers, but you get the idea. Sock's don't need to match your shoes - you can have some fun with them and treat them more like an accent for your suit or outfit. Belts and shoes should match. If they don't match exactly, just try to stick to brown:brown and black:black. Wear the right shoes for the right occasion - i.e. don't wear your dress shoes with jeans!

When shopping, think about your overall shoe situation and then try to fill in any "holes" in your shoe wardrobe.

### **Tip: Size Matters**

Finding great deals on discount shoes can depend greatly on your size. Unusual sizes are the most likely to be left over for sales. For instance, women with smaller feet are likely to have great success shopping at bargain footwear websites like Overstock.com. Because they buy extras, they get very specific stock - and they frequently end up with less popular sizes. If you have smaller feet, you should always check overstock.com for fun shopping, or for specific brands and styles.

### **Tip: Where to Find Discount Shoes**

Where can you find discount shoes? Here are some examples of places, websites and opportunities for bargain footwear: Sample Sales - these are great opportunities, especially if you like high end designer shoes. Sample sales and "floor model" sales basically mean you are buying the inventory that has been out showcasing the merchandise - in this case, discount designer shoes. Bargain Shopping Websites -

Bargain shopping websites are a great place for discount shopping. They may have purchases a shop's over stock or they may be able to offer lower prices because they carry less overhead. Discount Designer Stores: There are plenty of stores nowadays that specifically cater to the discount shoppers out there. They do sometimes have limited styles and sizes but you get the benefit of being able to try on shoes and really get a feel for how they will look on you. Sale Shopping: One tried and true method for the discount shopper is shopping the sales. Typically, you do get better deals at larger department stores who cut prices more competitively than smaller boutiques.

## Category: Home Furnishing Bargains

Subcategory: Discount Contemporary Furniture Tips

### **Tip: Birds Stealing Your Berries?**

Birds love to steal berries, especially when they are nice and ripe. To avoid this annoyance string some old CDs on a sturdy piece of twine and string it across your garden. In my garden I also put up a plastic owl and had a scarecrow, since I had problems with the crows. This season it seems to have worked and my raspberries and strawberries were safe from the bird population.

### **Tip: Cheapskate Birdfeeder**

No feeders for the birds? Take a milk jug and cut an oval opening. Hang up and put bird seed in it. Another idea is to take a pine cone and spread on some peanut butter. Next roll in bird seed and hang on a tree for your feathered friends to enjoy.

### **Tip: Cheapskate Christmas Ideas**

Can't afford Christmas wrapping paper after you have paid for all those Christmas presents? Take the cartoon section out of the newspaper and wrap presents up in that. It makes novel and amusing wrapping paper. I buy my Christmas presents in July and August at Yard Sales and the Salvation Army Thrift Store, so by December I can sit back and feel smug while other people have to stand in line ups.

### **Tip: Easy Compost Bin**

Buy four wooden pallets that companies often sell as cheap as \$5.00 each and wire the corners together to make a box. In five minutes you will have an instant compost bin that is big enough for a sizable garden. You can leave one side unwired for the door if you like. Things that can be put in the compost include grass clippings, coffee grounds, tea bags, leaves, vegetable scraps, and fruit. Always mix with soil and turn from time to time. Never put things like meat or cooked products in the compost. I've had a compost

for the last 20 years and it never has attracted any rodents, skunks, or racoons.

### **Tip: Getting Started with Furniture Bargain Hunting**

Chances are if you're decorating your home on a budget, you've been to several local furniture stores to compare styles and prices and you're a bit overwhelmed. It's easy to get convinced by a salesperson to spend all of your money in one place. The other pitfall is to buy piecemeal and forget how things should really work together in your room.

To get started with shopping for bargain furniture, first go through as many catalogs and web sites as possible to decide what kind of look you like. Decide if you need a couch, a love seat, chairs, end tables - the whole nine yards. Then set out to shop, with pen in hand. Discount modern furniture and deals on antiques abound if you look in the right places.

### **Tip: Have you been Stung?**

A nasty bee sting can be swollen and painful. After getting the stinger out put some Preparation H on the sting to take the swelling down and ease the pain. If your throat starts closing off go to the Emergency Department right away!

### **Tip: How to Mix and Match**

Buying everything in one place can be tempting because it's easy, it all matches and then you're done. The only problem with this is that your living room may end up looking more like a showroom than a home. Yes, they may offer a good price if you buy everything, but you can still get great discount contemporary furniture and suit your individual tastes. Some good rules of thumb: If you have any metallic accents on your furniture, make sure you stick with golds and bronzes or silvers and stainless. If you can stick to a similar wood or finish, do your best. Shop by style - mission, contemporary, Victorian - at least for the bigger pieces. They'll look coordinated without looking too uniform.

### **Tip: Multi Functional Bargains**

A great bargain modern furniture tip - try to find pieces that serve multiple purposes and still look great. A gorgeous leather storage and seating bench, for instance, can look great, hold your blankets and operate as secondary seating. A great looking oversized ottoman can make you more comfortable and, with a tray, act as a coffee table and as extra seating. After all, why buy one of everything when well made bargain modern furniture can serve multiple needs.

## Category: Home Theater Bargains

Subcategory: Discount Home Theater Tips

### **Tip: Discount Home Theater Shopping**

Designing your own home theater is a challenge, especially on a budget. We're all being bombarded with high end speaker systems, LCD TV's and DVD players, but don't get sucked into ploys like financing and buying on credit. You're just adding more debt to your life - and it just isn't worth it.

Instead, become a savvy discount home theater shopper and search home theater bargains. Buy online instead of from the big box stores and grab a couple of books on home theater design to help you figure out how to complete the installation yourself. The more you know, the more you can do on your own and the smarter decisions you can make!

## Category: Jewelry Bargains

Subcategory: Bargain Jewelry Shopping

### **Tip: Bargain Jewelry Shopping**

Jewelry is a wonderful gift to give someone else or yourself, but paying retail is just ridiculous when there are so many ways to complete successful bargain jewelry shopping.

First, you need to think of jewelry as an investment, so don't just buy anything. Next, make sure you find a reputable source for high quality jewelry and that the materials being used are top rate. You may have to buy once from a website or store before you really know you can trust them, but once you do - be loyal. A good jeweler will offer you a loyalty discount and a discount jewelry website will offer excellent overall savings that you'll always be able to count on.

### **Tip: Black Pearls are Gorgeous Classics Too**

Does your wife or girlfriend have all the pearls she needs? She may have a traditional pearl necklace, ring, bracelet and earrings, but does she have a start on her black pearl

collection? Black pearls are absolutely gorgeous and when a standard pearl necklace may not work with a modern and sexy dress, a black pearl and diamond pendant will look perfect. Don't think you have to spend an arm and a leg to help her achieve this look though.

Bargain pearl jewelry takes the bite out of black pearl shopping. Choose according to her tastes, of course, whether it be simple and traditional or a bit more daring and sparkly. And just think, you have the next several holidays covered - just keep adding to her new set until it's complete.

### **Tip: Discount Pearl Jewelry**

Looking for a special gift for the young lady in your life? If you have a daughter over the age of 10, she's probably expressing interest in fine jewelry and you may be nervous about trusting her with an heirloom piece or with something extremely valuable.

This is where discount pearl jewelry can come in handy. If you get a pretty pair of pearl earrings or an add a pearl necklace, you can give her the opportunity of learning how to keep valuable things safe without being too stressed about the cost.

She'll always have a pretty set to wear on special occasions and she'll feel mature and grown up because of your belief in her ability not to lose something special. As she grows older, those pieces will mean a great deal to her and maybe she'll be able to pass them onto her daughter.

### **Tip: Estate Bargain Jewelry**

Just because you're getting a bargain on your jewelry, doesn't mean you can't get something unique and lovely. You can get estate bargain jewelry that really stands out in a crowd. Estate pieces are usually characterized by elegant details like filigree or deco styles with bold animal shapes and sinuous curves.

You don't have to get a modern design if it doesn't appeal to you and you don't have to pay full price for something unique. Just look around and be patient - the right piece will present itself if you persevere.

## **Category: Men's Clothing Bargain Tips**

Subcategory: Finding Discount Men's Clothing

### **Tip: Customers Who Bought This Item Also Liked...**

The best online shopping sites can help you make some great shopping decisions. If you see discount men's clothing that you like, click on it. Below, you should see a section that says "Customers who bought this item often buy..." and it will give you other options that are in the same genre of the item you like. These related items usually match your taste and can save you a lot of time when bargain hunting for men's discount clothing. Remember, these items may not all match or work together in the same outfit!

### **Tip: Discount Athletic Wear**

Men's athletic clothing can definitely set you back in terms of money, so you should look for items like discount sweatshirts to ease the pain. When you work out at the gym, you may not care how you look but you want to be comfortable and warm to keep your muscles loose. You also want something comfortable and durable to go home in, so a high quality sweatshirt is a must have. If you look online, you'll be able to find all the best brands at much better prices.

### **Tip: Know Your Size**

Not sure about your size? It isn't a bad idea to invest in a soft tape measure - like those used by a tailor. Knowing your measurements will ultimately save you time when shopping because you won't have to go through the hassle of trying things on. If you like to shop online, knowing your measurements is a must.

Buying discount men's clothing online and then having to return it is a pain. Also, take note when you see any clothing that is from Europe - their sizing is different. Any good online clothing store will provide you with a chart that translates European sizes to American - but again, you must be prepared with your own measurements and sizing!

### **Tip: Look The Part, Without The Bucks**

In today's corporate environment, you may not have to wear that IBM blue suit, but you still have to look the part if you want to get ahead. Still, not everyone has the money to go to the brand name stores for clothing. This is when men's discount clothing comes in handy.

If you know your taste and your sizes, you can find great bargains online for everything from men's suits to ties to high end men's shoes. Sizing and style are critical, so don't be afraid to window shop in the expensive stores until you really know what you like and what looks best.

## Category: Women's Clothing Bargains

### Subcategory: Bargain Women's Clothing Tips

#### **Tip: At the Thrift Store: Eye Your Selections**

Check your items out carefully before you buy them. Are all the buttons on? Does the zipper work? Is the garment free of stains, tears, pills, and other signs of wear? Re-fastening new buttons on at home is usually no hassle if you're good with a needle and thread, and may even add a unique touch to something you thought was already cool. A broken zipper will probably cost you more to repair at an alterations shop than you paid for the item. Stay far away from stained clothes; unless you're as handy as Heloise, chances are even that tiny speck won't come out no matter how many times you wash it or what you apply to it.

#### **Tip: At the Thrift Store: The way to shop**

Dress comfortably. Wear shoes that are easy to slip on and off in the event of trying on pants ( hi-top sneakers and boots are a big pain). Weather permitting, wear a t-shirt, and maybe shorts. Remember, if you want to try clothes on for a fit, you'll appreciate the ease of not having to shed much. Everyone knows about those notoriously tiny fitting rooms...

#### **Tip: Be realistic**

It's easy to fall in love with those purple stretch jeans, but how often will you wear them? What do you already have to match them? Will you still love them next year, or will the romance fade in a few months? It's best to review your current wardrobe the day before you shop, and then search for items at the store that best complement your favorites at home. Keep comic strip character Cathy in mind; she's one of the millions who see something they love in the store; but at home later, it turns out to be a dud of a dud.

#### **Tip: Buying For Your Body**

When you're shopping for discount dresses, remember that the dress is for you - so buy the right dress for your body type. A couple of simple guidelines that will make sure your discount designer dress is truly a good bargain: If you have a large bust, avoid strapless dresses. You'll need a bra with good support to look great in most high end couture materials like silk or chiffon. If you're thick waisted, an empire waist dress with a wide and flirty hemline may be just the thing to highlight your features and take focus away from your perceived weaknesses. A pinched waist and flared skirt is perfect for those of us with wider hips or thicker thighs.

### **Tip: Casual Cool**

Just because you're at home doing the chores, or popping out to yoga class doesn't mean you have to look like a slob. With the right bargain hunting you can find amazing women's clothing online that is comfortable, stylish and inexpensive. For instance, if you like velour jogging suits or slinky sweatpants you can get great options at stores like Old Navy, Marshalls or TJ Maxx if you just look.

If you're more of an online gal, check out Overstock.com or the clearance section of Old Navy online or Gap online. Of course, Overstock will have slightly less selection, but better brand names and Old Navy and Gap will only have their own clothing lines. Still, you're bound to find something to make you cozy, comfortable and guilt free!

### **Tip: Some Basic Shopping Rules**

Before you start shopping for your discount dress, make sure you've identified the appropriate dress code for the occasion and then apply these simple rules: White is now allowed after labor day, if you dare flout your mother. Full length should really be saved for evening. Pair something with a jacket, shawl or pashmina in a church or place of worship that can be easily discarded at the party. Avoid winter colors in summer and summer colors in winter. Don't buy a dress in a vivid color unless you are prepared to go shoe shopping or black shoes will really work. Never wear dark or opaque stockings with a lighter hued dress.

### **Tip: The Accessories**

Some women are great at finding amazing bargains on designer dresses and outfits but then they end up spending their savings on accessories like shoes, handbags, jewelry and stockings. This doesn't have to happen! The best bargain tip we can offer is to buy designer discounts accessories that you can make work with more than one dress or outfit. Like the little black dress, you should have at least two pairs of gorgeous little black shoes. Something open toed and delicate for summer, and something close toed and solid for winter. You also need the right evening bag. If you have a few in black, metallic hues and maybe something completely fun like a Judith Lieber knock off, you're bound to have something in your repertoire that will work. Accessories like pashminas are another item of which you can buy more than one in different colors when you find them on sale.

Basically, the idea is to think about your whole wardrobe when you're buying accessories - then you can use them with more than one outfit or dress into the future.

### **Tip: Women's Bargain Shopping Tips**

Women's clothing can be a passion and an addiction and so can bargain women's clothing! You can look hip and stylish and a low debt to income ratio if you're smart about it. This is not to say that a discount designer is going to be inexpensive for the average consumer - but you can spend far less than retail to attain the look you want.

The key to finding great women's clothing deals is knowing your body, your size and your budget at a moment's notice. The first two are easy - it's the last that can be tough to stick to. Here's a great bargain hunting tip - don't save up for specific items - save up all the time. Keep a special shopping account with whatever percentage you feel comfortable spending. You could even do this with a prepaid credit card and then only shop from that account. That way, no matter what you splurge on, you aren't in danger of missing the electric bill.