



## Step Six: You Paid how Much for That?



*"Beware the little expenses. A small leak will sink a great ship"* —  
*Benjamin Franklin*

One of Wifey's favorite sayings is, *"Is that the best you can do?"* Even though we can afford full price for many things, we don't make the purchase. Why? Because we don't have to. Our markets are saturated with electronics, appliances, furniture, clothing and restaurants with a plethora of stuff that, from a consumer's point of view, drive prices down.

There will always be a big sale somewhere.

I see people at the grocery stores with a three-ringed binder flipping through of pages of coupons as they peruse the aisles in an orderly manner. They have an organized madness that makes sense to them.

These dedicated super-shoppers have developed a complex system, often involving spreadsheets, that work extremely well. At the register, they pay a very small amount for a lot of stuff—although often included in the cart are sixteen bottles of Windex, twenty-seven bottles of store brand mouthwash and thirty-two boxes of dryer fluffs.

Me, I don't have the time or mentality to put together such a system, as ingenious and impressive as it may be. I suppose I could. But I'm wired differently. I accept the way my brain is put together with a short attention span, recognize my strengths and weaknesses, and move forward from there.



That being said, Wifey and I can do apps. There are so many free apps available that direct us to the best deals in towns. This is great for stores that price-match or will beat their

competitors' prices. There are many such apps to choose from. I'll include the ones that work for us:



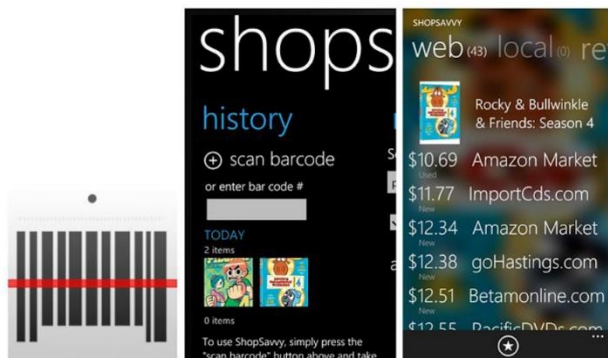
Makes it easy to save with thousands of deals at your favorite stores and restaurants! Why pay full price when you can take advantage of huge discounts, sales and promotions at top retail stores – *iTunes Preview*

[Retail Me Not](#)



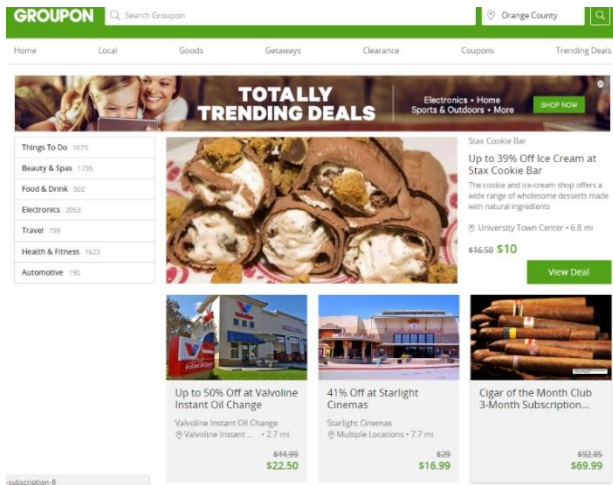
Offers customers rewards for walking into popular stores like Target, Starbuck, Sephora and many more by earning points they can turn into free gifts cards.

[ShopKick](#)



A shopping app that scans products and finds online and local stores providing those products. Shop Savvy also looks for deals and discounts while comparing prices and displaying reviews.

[Shop Savvy](#)



Wifey uses this often. She finds great deals at some of our favorite restaurants and saves us a good 35% - 40%. A twenty-dollar certificate for \$12.00 saves \$8.00. \$8.00 might not seem like a lot of money as I shrug my shoulders. But a savings of 40%, I think, puts the savings as a better value. It's a psychological tool and one that works

very well.

[Groupon](#)

Again, looking at value in terms of a percentage rather than in dollars saved, I think is a better way to look at improving your spending habits.

What's cool about this app is that it tracks and totals your savings so you can see how much you saved that month and for the year. It also price matches. Scan the barcode of



an item and see where it's on sale and if that store price matches. This all adds up to big money at the end of the year and helps pad your net worth.

[Southern Savers](#)

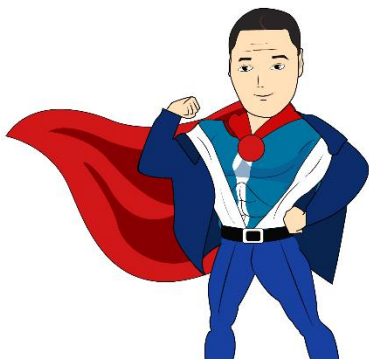
Example Here's Jenny Martin to explain

how to use Southern Savers.

[Helpful Hint](#) Due to my short attention span, I'll watch these clips at 1.5X speed.



[Oh By The Way](#) If you download an app, take a few minutes to watch a YouTube video of someone explaining the features. We often find an app exceeds our expectations with benefits we did not know.



Google search the phrase never pay full price. There are lots of great apps and articles to peruse. You'll never (well, hardly ever) pay full price for anything again. Here are some real winners:

[Books](#) I used to buy lots of books at Barnes and Noble then donate them to Friends of the Library. Not anymore. I read books the old-fashioned way. I get them from the library. And if they do not stock a particular book, I ask them to buy it.

I also download a lot of books. I'll read the free sample first. Then, if it's a must read I'll purchase it. Business and leadership books are tax write-offs if they help improve your expertise. As always, consult with your accountant or tax person.

[Other Discounts](#) AAA Discounts. This yearly membership is worth the cost if you only use it once. Car breaks down miles from home? Dead battery? Flat tire? Yeah, it's worth it. And you also get all kinds of [Really Cool Discounts](#).

Some things I do not compromise. Like good toilet paper. And a decent bottle of wine or vodka. You can get good wine for under \$15.00. Decent vodka might be a little more but is definitely worth the extra few dollars.



[Call to Action](#): Shopping apps are not just for the ladies. Men can use them too, like Home Depot, Amazon and Best Buys. Download three shopping apps then watch a few YouTube tutorial videos.

Recommended Viewing

[Shopping Savings Apps](#)



- Home
  - Trending
  - Subscriptions
- LIBRARY
- History
  - Watch later
  - Lesson One
  - Lesson One1
  - Show more
- SUBSCRIPTIONS
- Derral Eves 9
  - JayzTwoCents
  - Think Media 3
  - Video Influencers 2
  - Thinkfific 3
  - Essetino Artists 4
  - Sunny Lenarduzzi 2
  - Technologyguru 1
  - dottotech 2
  - Willboski 1
  - The Film Theori... 2

About 27,300 results



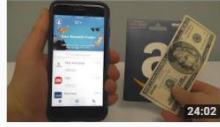
**5 Money-Saving Apps | SAVE You Money When You're Shopping**  
 But First, Coffee • 3.5K views • 2 months ago  
 In this video I'm sharing my top 5 favorite apps I use to **save money** when I'm **shopping**. These **money-saving apps** save me ...  
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**My Top Cash Back Grocery Apps! (Over \$2,000 Back So Far!)**  
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 I've received over \$2000 in cashback from these Top Cash Back Grocery Coupon **Apps!** If you aren't using them regularly, you are ...  
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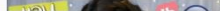
**How To Save Money Shopping - Coupons & Apps You NEED!**  
 tewsimple • 4.2K views • 2 years ago  
 I hope this video helped any of you who are shopaholics like me. We gotta stick together, ladies. Thumbs up if you enjoyed!



**Best Shopping Rewards & Deal Apps for your iPhone - Save Money & Earn Rewards!**  
 AppFind • 58K views • 2 years ago  
 In this video we show you 5 Amazing iPhone Applications that will Earn you Rewards and **Save you Money** on **Shopping Trips**, ...



**The 7 Best Grocery Coupon Apps**  
 The Krazy Coupon Lady • 125K views • 2 years ago  
 If you're looking to **save money** on your groceries, download these 7 free coupon **apps** to start **saving!**



**#8 Best Apps To Make and Save Money!** | Belinda Selene