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IFAS EXTENSION

## Stretching Your Dollars: Garage Sales, Thrift Shops and Classified Ads<sup>1</sup>

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Garage and yard sales, thrift shops and classified ads are good places to look for bargains. View each location as a treasure hunt -- you never know what you might find. Some things are of value, others are not. Prices are usually quite low. It is helpful if you are familiar with the brands of the merchandise and the quality that each represents. Since the merchandise is used and sold "as-is," it is important to be able to judge condition and project the remaining useful life.

For the person who has a limited budget or wants to get as much as possible for his/her money, garage and yard sales and thrift shops are good sources of clothing, housewares, and toys. You may also find furniture, tools, and appliances. These items can also be located through classified ads. Generally, prices asked through classified ads tend to be a little higher than at garage and yard sales. However, a careful

shopper can find a lot of value for the money spent at any of these locations by observing a few precautions.

### Garage and Yard Sales

- Realize that you may have to visit several garage sales before you find items that will fit your needs or be of use to you. There is no assurance that you will locate what you are looking for or the kinds of merchandise you will find. Keep in mind the time you must spend and your travel expenses. Garage sale shopping requires time and patience.
- Before going shopping, set a maximum that you can afford or are willing to pay. Stick to it when shopping. Make offers on things that you are interested in buying. Your offer may just be accepted.
- Garage sales can be located by reading the classified ads in the newspaper, listening to radio programs that advertise "swap shops" and items for sale, and by watching for neighborhood signs. Give first consideration to garage sales located in upper middle class and affluent

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neighborhoods. Merchandise is usually of better quality and prices are likely to be more reasonable. Sellers in these neighborhoods are more likely to hold a garage sale to dispose of items they no longer want instead of primarily to raise money. Thus the percentage of price reduction is usually higher than in neighborhoods where finances are of greater concern.

- Shop early for best selections. However, observe the hours listed for the sale. Don't go to a garage sale early in the morning before the people are out of bed. Toward the end of the sale, sellers are more likely to lower their prices.
- Carry cash. Often people holding garage sales are hesitant about taking a check from a stranger. (You would be too!). Also, when it comes to bargaining, a ten dollar bill in hand is a real temptation to a seller asking \$15.00 for an item. Cash-in-hand is a bargaining tool.
- Bargain on prices. The seller wants to dispose of the items as quickly as possible. Often he/she will reduce prices if asked, and especially if you are purchasing more than one item.
- Carefully inspect the merchandise before buying. Remember all items are sold "as is." Why are they being sold? Are the items defective or of questionable quality? Is the family moving? Or have interests and needs changed?
- Read labels carefully to learn the composition of a product and how to take care of it. Check to make sure all parts or components are included and in working condition.
- Buy only items that you need and are looking for. Avoid "orphan bargains," items that are greatly reduced in price but for which you have no special need. Buying something just because it is a "bargain" can be costly, even at greatly reduced prices.
- Be prepared to transport your purchases. If you have no way to transport a large purchase try to work out a delivery arrangement with the seller

before you make a commitment to buy. Or, you may arrange for the seller to store the item until you can pick it up.

- Generally, all sales are final. Items cannot be returned (unless you find a **very generous** seller).
- Know the facts before you place a deposit on an item you want to buy. If a deposit is to be placed on an item, put the agreement in writing. Describe the item on which the deposit is placed, write the amount of the deposit and the specifics of the agreement. Include things such as whether the deposit is forfeited if you do not return by a specified time to get the item. If any type of refund is to be given, put the details in writing. Both the buyer and the seller should sign the agreement, date it and receive a signed copy.
- Shop carefully. Avoid impulse buying.

### Classified Ads

The same precautions listed for garage sales apply to classified ads. Because of concerns over personal safety, some people who advertise in classified ads will require you to schedule an appointment so they can have a friend or family member present.

### Thrift Shops

Thrift shops are sponsored by non-profit groups such as Good Will and the Salvation Army. Others are sponsored by churches and other religious groups. Large thrift shops usually have a fairly wide range of merchandise. Some even repair and/or refinish the merchandise they have for sale. Prices are usually quite low. Most of their merchandise has been donated and some contributors receive tax credits for their donations. This sometimes results in well-known brands and good quality merchandise sold at a fairly low price.

### Remember

- Buy only merchandise you need. Buying because the "price is low" is no bargain.

- Carefully inspect all merchandise before you buy. Make sure it is in usable condition.
- There is **no** social stigma attached to buying previously used merchandise. It can be smart.