

## Save money - Buy less

Written by Marcia Humphrey  
Thursday, 12 August 2010 13:41

---



Last Night I stayed up too late watching the addicting cable television show, “Clean House”. Hosted by the quick-witted actress, comedienne, Miss Niecy Nash, the show sets out to rescue homeowners from overflowing clutter that has taken over their homes-and their lives. The families apparently struggle with buying and hoarding, regardless of whether or not they need it. Although your home may not be a candidate for the “Clean House” show (yet), most of us have been guilty of buying things we don’t really need or want. If left unchecked, this issue can turn your home into a dumping ground, and drain your bank account and your peace. Here are a few money-saving (and common sense) questions to ask yourself before hitting the stores and bringing more stuff into your living space.

### **Can I afford it?**

If you take home the stylish high-heeled strappy shoes, will it mean that you will be \$30 short on your electric bill? If the answer is “yes” then you can’t afford them. Maybe you are not to that extreme. While you would never dream of jeopardizing your home’s electricity, did you commit to repaying that \$100 loan to Aunt Bessie this week? If so, you still can’t afford the shoes. Tip: have a little talk with yourself-and tell yourself that the shoes can wait. They’ll feel better on your feet when your priorities and conscious are clear.

### **Do I have to buy it?**

Instead of creating unnecessary debt, could you borrow the item from a friend or family member? For instance, we need to power wash our deck, and were thinking of renting one (much cheaper than buying). We happened to be talking to a neighbor, and he offered to let us use his-which is even better than renting! Tap into your network of friends and neighbors. You’ll be surprised by how mutually beneficial it can be.

### **Am I shopping with a clear mind?**

Have you been overly tired or depressed lately? If so, it could definitely affect your shopping habits. Some people use shopping to distract from their real issues. Especially if you are considering a major purchase, rather than buying on the spot, give yourself time to consider it overnight. After a restful sleep, you be better able to make a wise decision.

Just because the merchandise is 90% off, it doesn’t mean you have to buy it-as tempting as that may be for us. When you do bring new stuff into your home, make sure it has a place to reside. If not, then clear out other, unused items, declutter, and simplify your living space. Not long ago, many of us seemed to be falling into the supersizing trap: more stuff, bigger houses, and bigger vehicles. Then suddenly, our economy gave us an unexpected reality check. One of the hidden blessings is this: instead of trying to “live large,” more of us are trying to “live well.” Enjoy!

## Save money - Buy less

Written by Marcia Humphrey  
Thursday, 12 August 2010 13:41

---

*Marcia Humphrey is an interior decorator and home stager who specializes in achieving high style at low costs. A native of Michigan, she and her husband, Lonnie, have three children.*