



## Don't Be Blinded by Bulk Sales

The Motley Fool

By Dayana Yochim

*I really appreciated your column on “9 Tips for Cash-Strapped Glamour Girls.” You’re right on target (forgive the pun). However, what I can’t decide about is the situation where I go someplace like **Wal-Mart ‘s** (NYSE: WMT) Sam’s Club and try to stick with my shopping list. I often see items that are really good deals (I think), and I know that the next time I go to Sam’s (probably a month or two later) those particular items won’t be there although they might be on my list by that time. I don’t stockpile a lot of stuff, but sometimes it seems to make more sense to save money. If I buy those particular items in the grocery store they will cost two or three times more than if I buy them at Sam’s. So — which is the lesser evil: Not sticking to the list in order to snare the bargain, or paying more at another store when I do finally run out of said item? I hope this makes sense. Your columns certainly do. Signed, Blinded By Bulk Sales* Ah yes, the 24-pack of tuna and 280-ounce bag of gummy bears — tempting, indeed. Thankfully, city living keeps me from hauling home industrial-sized anything. If I got a 12-pack of paper towels, I’d have to charge it rent. Too much of a good thing can be troubling.

This is a conundrum faced by anyone out shopping — **Costco** (Nasdaq: COST) or small boutique? When you see a supposed “deal” on something that is not an immediate need, ask yourself two questions:

- 1. Is it really a deal?** Meaning, do you know the prices on similar products elsewhere and recognize when the price you’re seeing on the item is really a rare bargain? This can easily turn into an accounting nightmare — Excel spreadsheets of unit costs, dates, store location, aisle, and shelf number. So you might want to pare that price-comparison list to something manageable. Pay particular attention to higher-dollar (a.k.a. “**bigger budget dent**”) items like cleaning products — Brita water pitcher filters, dog food, or whatever it is that tends to comprise the bulk of your grocery bill. With the price of gas these days, it doesn’t make sense to drive across town for the best price on a bag of frozen peas. (Unless, of course, you happen to run a mess hall.)
- 2. Do you really need it — now or later?** It’s easy to convince yourself that you absolutely cannot get by without the shredded Swiffer thingie that looks like an old-fashioned duster. (Somehow I’ve managed to make do without for this long.) However, particularly while warehouse shopping, you’re likely to run across items you know will come in handy a month or two down the road. In that case, stockpiling is fine, so long as the next time you’re at the grocery store you don’t forget about those three tubs of peanut butter already in your pantry. One way to control the “once-in-a-lifetime” bargain temptation is to keep with you a list of long-term items that you need.



How you treat unplanned bargain purchases also has to do with your day-to-day and month-to-month finances. If, say, you're trying to pay down credit card debt, I would advise that the \$10 or \$30 you might save now for something you won't need for several months is better spent on paying down the high-interest debt. If it's not really a budgetary issue, but one of trying to control wasteful spending (been there, done that!), then I applaud you for asking the question at all.

Just getting into the habit of mindful spending is the hardest part of "budgeting" or "cost cutting" or "control" or whatever you want to call personal finance's forbidden word.

More on saving Foolishly:

[Finance's Forbidden Word](#)

[The Lazy Girl's Guide to Budgeting](#)

[Dueling Cheapskates](#)

*Costco is a [Motley Fool Stock Advisor](#) recommendation.*

*[Dayana Yochim's](#) checkout-counter weakness is batteries — she always forgets whether or not she has enough at home. Her stockpile is large enough to power a city block for a few months. She owns none of the companies mentioned in this article. But she has bought batteries at most of them. The Fool has a [disclosure policy](#).*

*This feature may not be reproduced or distributed electronically, in print or otherwise without the written permission of uclick and Universal Press Syndicate.*