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MANAGING IN TOUGH TIMES INITIATIVE

# FAMILY FINANCIAL MANAGEMENT

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## THIS MONTH'S TOPIC: Yard Sales

Yard sale season has arrived! Late spring and early summer are popular times of year for yard sales. Yard sales can often be a win-win for both the buyer and the seller. As people transition from winter to summer by cleaning out closets and spring cleaning they often notice the amount of stuff which has accumulated in their house over the last several months (or years). It is also a time when people begin to anticipate the items that they might need to purchase for the summer, such as children's clothing or sporting equipment. Another bonus to yard sale shopping is that you can find the items you need at bargain prices.



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## *Yard sale shopping is a great way to find items you need at bargain prices*

If you are looking to find yard sale bargains consider the following tips.

- Start early. The statement “the early bird gets the worm” is definitely true at yard sales. Professional yard sale shoppers will be out early looking for great deals. Remember a yard sale will often open up before the advertised start time. Starting early will give you the greatest pick of merchandise; this is especially true if you are shopping for specific items. However, remember sellers are less likely to negotiate prices early in the day. If you see an item you like, but cannot reach an agreement on price, stop back later in the day when the seller might be more motivated.
- Plan your day. Check local newspapers and websites for upcoming yard sales. Map out all of the yard sales you plan to visit the night before. Develop a logical order, so that you are not driving back and forth across town. This saves both time and gasoline.
- Don't be tempted to buy items you do not need. Start the day with a list of items you are looking for to help you stay on track.
- Negotiate! Don't be afraid to ask a seller to lower their price. Negotiating prices is part of the fun of yard sale shopping. If there are several items you are interested in, ask the seller for bulk price.



- Typically yard sales have a no return policy, so be certain of what you are buying. Check sizes, washing instructions, and condition of items. Check clothes carefully for stains, holes, working zippers, missing buttons, etc.
- Carry cash, preferably in small bills. Some sellers may accept check, but there are no guarantees. Carry with you the amount of cash you are willing to spend for the day. Carrying more cash than you are willing to spend will tempt you to overspend. Large bills, especially early in the day may be difficult for a seller to break if you are only buying a few dollars worth of items.
- Ask a friend or family member to yard sale shop with you. Not only is shopping more fun with a partner, but they are also an extra set of eyes to search for the items on your list and double check condition.

### **FAMILY FINANCIAL MANAGEMENT**

**Written by:**

Jennifer Hunter, Ph.D  
University of Kentucky  
Cooperative Extension Service  
319 Funkhouser Building  
Lexington, KY 40506-0050  
(859) 257-3290  
jhunter@uky.edu

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