

Shop smarter, save bigger

Buying season is beginning, and money expert Nicole Lapin wants to make sure you don't end it in debt. Follow her advice to resist online temptation but still get the stuff you need.

I LOVE TO SHOP, BUT BELIEVE IT OR NOT, I hate going to stores. Why would I get in my car and drive and spend gas and hours of my day looking at clothes when I can save my time and money by shopping online from my couch? The only problem: The way I used to shop, I wasn't actually saving money. Instead, I was making impulse purchases that were then such a pain—if not impossible—to return that I didn't even bother. But it was way too impractical to quit online shopping cold turkey, so instead I taught myself how to be a wiser buyer. I promise, if I can do it, so can you.

IF YOU ...CONSTANTLY GET SALE EMAILS

Unsubscribe. That's the best way to avoid being seduced by retailers! It's pretty painless to do, too: Sync your email to a site like unroll.me that allows you to unsubscribe in bulk from the message chains you don't need. The emails you decide to stay subscribed to go into a single daily digest, which makes them easier to ignore since you won't see the subject lines screaming about sales all day.

Still want to hear about the deals? Create a separate email address and sign in to your favorite stores using this account. Then check that account only when you're ready to shop, with a specific purchase in mind; quickly search through the inbox for the store and grab the coupon you need. It beats being bombarded by retail emails every time you go to reply to a message from your mom.

...WORRY YOUR DREAM PURCHASE WILL SELL OUT

Check other online stores. Even if a retailer says there are "only 3 left!" that doesn't mean those are the last three in the world. Chances are, the item you're looking at is also available on another retail site—possibly at a better price. Do a quick search to make sure you're really getting the optimal deal.

Then wait 24 hours before clicking "checkout." I use this time to shop my own closet to see if I already have something similar to what I'm about to buy. It's also smart to take a look at your finances and make sure you can afford to get that item right now. If you've done these things and are still thinking about it the next day, continue through to check out. More often than not, you're likely to feel *meh* about spending your money after a little time has passed.

...DON'T HAVE THE BUDGET TO PAY FULL PRICE

Track the sales. There's no need to repeatedly check a store's site to see if the price has dropped. There are services that do this for you! Create an account on a site like Shoptagr, then save those cute boots to your wish list. The sale tracker will email you when they're marked down.

Make coupons find *you*. Eyeing something that never goes on sale? Add Honey (joinhoney.com) as a browser extension on Chrome or Firefox. Before you check out, it will automatically search for and apply available coupon codes, like free shipping or 20 percent off site-wide, or even offer you cash back. You'll get a bargain without coupon searching. Sure, retailers are savvy, but now you're even savvier.

Former CNBC and CNN anchor Nicole Lapin is the author of the financial best-seller *Rich Bitch* and one of the stars of the CW show *Hatched*.

Photographed by **BRECHT VANTHOF**