Quick—tell me which is the better deal. You are buying a $100 item. You are given the choice of getting it at 50% off or 25% with an additional discount of 30% at the cash register—which would you choose? Many of us would choose the 25% plus 30% (after all, 25 + 30 is 55%, isn’t it?). But you would be wrong. The 50% off means you buy this item for $50. The 25% discount brings it to $75, then the 30% additional reduces it $22.50. So this means that you’ll pay $2.50 more than if you choose the 50% off. And you thought you were getting the better deal. Double discounts are common in the store and a great source of frustration for many shoppers.

Learn to do the math. Or if math isn’t your strong point, bring a calculator to help figure the actual cost of the item.

In the grocery store, watch for the unit pricing breakdown on the shelves. But make sure you are comparing the same units. Sometimes one item gives the unit of pounds and the other prices it in ounces. One more reason to carry a calculator.

You might have shopped recently and been offered buy one, get the second at half price. So in effect, with using the same $100 item example, two could be purchased for $150 or $75 each. If you can use two, this is a good deal. If you don’t need both, you’ve just spent $150 for the one you need.

In the same vein, the grocery store often offers buy one, get one free. You plan on getting two items for 1/2 price. If it is a 5 pound bag of salad mix, you might not be able to use it all before it spoils. Make sure you can use this large amount and that none of it goes to waste.

“$1000 before $300 rebate”. You might think that this is an automatic cost of $700, but you’d be mistaken. Notice the word “rebate”. That means you must send in the UPC, rebate form, and sales slip. Then you get the $300 back—after some time. If you aren’t likely to follow through, you won’t get any money back. Recently, though I’ve seen “$1000 before $300 instant savings”. That means you will walk out of the store for $700.

Be sure to pay attention to the wording so you aren’t fooled.

I don’t mean to imply that the stores are trying to trick us. But their job is to get us to part with our money. Just make your decisions by knowing exactly how much you are spending and that you get the best deal on the items you purchase.