



# Extension News Column

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**Date:** Oct. 21, 2011  
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When we were kids, we had secret codes, passwords and even secret handshakes. They signified that you were a part of a special group or club. Little did we know then how important passwords were going to become to us in the future.

Today, let's talk about secret codes. Though those used to allow entrance into a kid's fort, these secret codes can now allow you to save money. These codes can be used in two ways — either by browsing your regular sites, then check to see if there are any discounts, or by using the secret codes to guide your browsing.

Here are some favorites and a rundown on what they offer:

**[www.cashsavings.com](http://www.cashsavings.com)** — This site offers product deals, online coupons and cool deals. If you are traveling to a large city, check out the codes and coupons for shopping their local stores.

**[www.edealfinder.com](http://www.edealfinder.com)** — This site has a list of stores that you click on to find the deals that are offered. I clicked on one of the websites I usually use and found the codes for free shipping and a 20 percent off coupon. There are also coupons that can be used at brick and mortar stores as well.

**[promotionalcode.com](http://promotionalcode.com)** — Here you can find the codes, links to the website and even the expiration date for the specials.

**[couponwinner.com](http://couponwinner.com)** — This website gives you a rundown of special deals that are available and the coupon codes to get these special deals. It also has links to take you straight to the web pages where the coupon codes can be used.

Now that you have these secret codes, it's time to go shopping, right? Not always. Sometimes a good deal may not be a good way to spend your money.

We face the “Should I buy this?” dilemma every day. You might spend a great deal of time working online and there are always lots of spending opportunities. Have you noticed that when you are browsing in certain areas, a little pop up window opens on your browser offering a great deal? And it is a persistent window! As I change from page to page, the window seems to stay in place. The advertising gurus want to make sure I see it.

The older I get, the more quickly I have come to realize that a bargain is not a bargain if it causes me to buy something that I would not normally buy or that I do not need to buy.

For example, as I was checking the codes for this article, I found a jacket that I liked on one of the websites. It is a beautiful jacket with a \$75 sale price and a \$20 off coupon. But the real question is, “Do I need this black jacket?” I went to the closet and saw that I had two other black jackets. Does the new jacket offer anything new? Is it more fashionable? It is actually the same basic black blazer that I already have in my closet. Case closed.

Make decisions not only on what is on sale, but also on the basis of what you need. If my black jacket was out of style or in need of repair, it might have been a good choice to purchase it. We all have to set our own spending priorities. More importantly, our priorities are largely defined by our circumstances at any given moment. Every purchase needs to be made in the context of who we are, what we need and what we want, and no two people will always make the same purchasing decisions.

How do you make your purchasing decisions? What is important to you? And more important, do you need it?

Many of us get so wrapped up in getting a good deal that we lose sight of the fact that we might not really need that great bargain after all.

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