

MissusSmartyPants
Personal Profile Style Article
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Remember: only the last 4 weeks remain posted!

Penny Pinching Panache

Why pay full-retail on clothes and accessories... just so *you* can be the one to remove the price tags?

It's always surprising that high quality garments can be purchased for pennies on the dollar at outlet centers, consignment shops, major discounters and other alternative stores (like quality thrift stores)! If you are really into '*penny pinching panache*' you'll never pay full retail prices again!



The idea behind 'Penny Pinching Panache'. *The idea of 'penny pinching panache' is the get most chic style and quality clothes + accessories in your wardrobe for next to nothing. It*

all begins by having a **wardrobe plan** and/or **wardrobe list** of what you really need to help you dress well everyday. You will want to fill in the gaps of your wardrobe with the best clothes at the cheapest prices + you'll need to get your 'creative thinking caps' on too. (You still have that 'thinking cap' saved from kindergarten, right?)

Know when a bargain really is a bargain. Think about these following questions *before* you plunk down your hard-earned money and buy it...

Do you really NEED it?

Will you really WEAR it?

If you buy it, can you wear it a multiple of ways?

Would you have paid full price for it, *or* are you only purchasing it because *you think* its a 'bargain'?

Does it FLATTER you? Is it right for your body type, in your Seasonal Color palette, fit you well.



MSP's QUICK THINKING \$ SAVING TIP:

“It's not the price you pay for a garment that matters...it's how much you are going to wear it that matters!”

Below are examples of how I wore one sundress a multiple of ways.

It was purchased at the beginning of last summer at my local discount retailer, Target...(It's a scary thing, that Target store of mine. My Target store is a straight shot down the road 3 miles from my house!!!)

In these photos below, I'm showing how I matched this basic (yet colorful dress) up with items that were **ALL purchased from thrift stores or consignment shops!!!**



Striped 3/4 sleeve boat-neck stretch top (Express brand)
I purchased this on a 'special sale' day for only \$.99!

I was visiting Marla (FlyLady) in Brevard North Carolina and on my way to my favorite coffee shop Quotations, I stopped in at the Safe Attic (a thrift store that benefits victims of domestic abuse) just to 'scout things out'....Bargains galore!
Great deals with lots of good name brands hiding in the mix!

Here's a link to learn more about the Safe Attic Thrift Store located in Brevard NC: <http://www.thethriftshopper.com/sections/directory/reviews.php?id=5337>



This versatile dark brown sweater (Express brand) is the perfect light-weight layering option! I can't remember the exact price...but it was around \$5 or \$6...which is an absolute bargain for how often its worn.

This sweater was purchased this 3 years ago in Oklahoma City from the Daisy Exchange.

I can't say enough good things about shopping at the Daisy Exchange!

If I lived in OKC I'd be a regular shopper-visitor there. <http://www.daisyexchange.com/>



This seersucker jacket above (Streetscape brand) was purchased at my “Sally’s” (aka Goodwill store) last year for \$3.79. I wore it a lot last spring and summer because it’s a perfect little topper for all my thin-strapped camisoles and tees!

Buy only what you love & what you know you will wear! Remember that saying, it’s only a bargain if you wear it? **Think versatility** when it comes to your wardrobe and you won’t be sorry. Know what you need in your wardrobe and make sure you have those basic pieces. When you have good functional wardrobe basics that will help you create lots of outfits, your style will begin to really blossom!



Boy, I do LOVE this skirt!!!

It's a classic style, fits me well and the houndstooth pattern makes it fun to match up with many different tops and sweaters (in cooler months, of course). I can dress this skirt up or down for a variety of different looks...

Skirt \$12 (Liz Claiborne brand) in a seasonless gabardine fabric purchased from Divine Consign in Charlotte NC <http://www.divineconsigncharlotte.com/>

When to shop for a bargain? Check the annual Retail Markdown Calendar below to know it's best time to shop for...

January	outerwear and winter accessories
February	fine jewelry, boots, and cashmere sweaters
March	linen suits and separates, handbags, and spring raincoats
April	silk separates, spring raincoats, and dresses
May	spring shoes, dresses, and suits
June	swimwear, casual shorts, t-shirts, and summer dresses
July	summer shoes, drastic reductions on swimwear
August	summer clearance and fall season sales
September	lined raincoats, wool blend blazers, handbags, and backpacks
October	leather jackets, fall suits, career, and casual sweaters
November	eveningwear, fall shoes, and boots
December	clearance coats, cashmere sweaters, and fine jewelry

Have you said these things to yourself before?

GOOD: *“If I bought those pants, I could have saved 50 percent. But by not buying them, I saved 100 percent.”*

BAD: *“These pants were so ‘inexpensive’! They were only \$29.95...what a bargain! However, they only lasted one season because they looked so worn after washing a few times. Now I need a new pair.”*

THINK: *Cost Per Wear (CPW) from now on. A more expensive, well fitting quality garment can be worn season after season, for quite a few years. Take the total cost of the garment and divide by the times you’ve worn it in a year....you’ll find a quality garment is often a better bargain than one that cost you less initially!*

An item of clothing is ONLY a bargain IF it adds value to your current wardrobe!



Penny Pinching Panache ways to save on your clothing budget:

__If you don't wear it, sell it: Sell what you're not wearing at a consignment shop. Before you buy your next article of clothing, go into your closet and remove everything that you haven't worn for a year. Take it to a consignment shop. Take the stuff they don't want to a thrift store *before* returning home. When you get cash for your old clothes, use it to buy some new ones from the consignment store.

__Go uptown: When you're selling or buying used clothing, go to the fancy part of town. There are better name brands and quality at the local consignment store on the better parts of town. My local consignment store is right behind the country club. This also holds true when "thrifting" or shopping the garage sales.

__Buy out of season: shorts and tanks in January, coats and sweaters in July. If you buy ahead of season/out of season the savings can be dramatic! Check your local department store racks for these out of season bargains.

___ **Think unisex:** When shopping in a department store for an item that is unisex like a basic t-shirt or sweatshirt, you might find it cheaper in the boy's or men's department. Apparently the "pricing elves" who price clothes believe women will pay more for comparable clothes than men. Not fair, but get even by being a savvy shopper!

___ **Be gentle!** *Don't over-wash your clothes: they wear out faster!* Mama was right on this one: take care of what you have and they will last you longer.

Avoid dry-cleaning if possible, and when you do wash your clothes, avoid dryers. The lint in **your dryer screen is made of little pieces of your clothing** that has rubbed off in the drying process (this is how your clothes get worn out so fast). Hanging clothes on a rack or clothesline is better for them and your electric bill.

___ **A good hang-up to have:** How many times have you had to wash otherwise unsoiled clothing just because you threw it on the floor? You can wear clothes at least several times if you simply hang them up after wearing...easy—yet important routine to get in the habit of doing every day! (Doesn't FlyLady tell us to do this?!) <http://www.flylady.net/>

___ **Sew good to learn:** Learn sewing basics. At least learn how to stitch on a loose button or hem a pair of pants. Sewing basics allow you to do minor alterations and will save you lots of money. Sewing is one of the skills I'm so happy to have!

*Man's old shirt made into a skirt!
I'm totally going to STEAL one of my DH's shirts and do this!!!!*



<http://blubabescreate.blogspot.com/>

Get creative in your closet. Figure out how you could possibly wear items in a new way or take an old earring and make it a pendant for a necklace instead! How about a scarf as a belt or make it a 'necklace' with a large medallion (or even old belt buckle attached to it)...again, the idea is to **go a little crazy and have fun** (because the truth is...you are more creative than you think)!

*What a cool idea and conversation piece!
Make a necklace out of ribbons!!! Heck yeah.*



DIY. Just like the ideas previously mentioned about **re-mixing clothes** creatively and adding cool stuff into your wardrobe, you can also **re-do something** and give it a NEW life!

*This was this week's Style Mission at MSP!
Make your own DIY necklace using a long strand of faux pearls or beaded necklace, ribbons and a brooch from your jewelry box. Like so....*



See more on my MSP Style Blog:

<http://missusmartypants.blogspot.com/2012/03/doing-more-than-just-pinning-on.html>

NEED MORE CREATIVE WARDROBE IDEAS THAT ARE CHEAP TO DO??? Check out my own DIY Pinterest board: <http://pinterest.com/missusmsp1/diy-stuff-i-want-to-try-do/>

Below, is a cute idea to make your scuffed up pumps into 'new' spectator pumps...



<http://madeinpretoria.wordpress.com/2012/02/21/blair-eadies-shoes-diy-black-toe-pump/>

___ **Trends are not your friends:** *Too many trends* in your closet means you are always in the need of purchasing more clothes to look fashionable and on-trend. Trends are fun and make you look current—so indulge in 1 or 2 each season. However, **70% of your wardrobe should be basic, classic pieces.** Buy them if possible at a consignment store or on sale!

___ **Shop outlet malls...carefully.** Did you know that some labels actually make less expensive, lower-quality goods specifically to sell in their outlet stores? It's true. Inspect the quality of the fabric and stitching—don't just go by "name-brand". Check buttons and zippers too!

___ **Use a budget:** This is a tip that works for everything. Maybe taking CASH ONLY will help you keep your spending inline? *Plan* what you're going to spend, you'll spend what you plan. Going over-budget? See tip one: It's time to sell some clothes.

___ **Use cash:** Take cash. Yes, I'm repeating myself. But 'cash only' along with budget are the ultimate ways to avoid impulse buys. When I pay with real CASH, I think twice before I let the hard earned money leave my tight-fisted grip! Remember all that stuff in your closet that you never wear? That's where it came from—impulse buys!

___ **It must be on your list:** This applies to everything you shop for. It is the single most effective way to prevent impulse buys. I always keep in my purse **a running list of basics** and needs I'd love for my current wardrobe. Don't you?

Grab the wine, tune up the music and start 'SHOPPING'!



___ **Swap with your friends:** Have a small party and ask everyone to bring stuff they're not wearing. What doesn't get taken can be given to charity when the swap party is over. It's a fun reason to gather together with your girlfriends—and you'll be more stylish for it!

___ **Shop online:** Shopping online is convenient and can save you money. Sign up ahead of time for the website's emails so you will be notified of sales and offered discounts before you even make a purchase. You can save on sales tax, but make sure shipping isn't eating up your savings. *Also, check the internet for "coupon codes" you can use at the website's checkout!*

___ **THINK outfits not items:** It doesn't do you any good to buy a shirt that doesn't go with any of your pants. Plan ahead. Build a wardrobe around a few key things and make sure new additions build on that foundation. (It's the one item, three ways philosophy again).

___**Don't be moody:** Don't shop for excitement, to build your self-esteem or to fight off depression or boredom. The good feeling you get by buying new clothes (and most other things) is temporary, ineffective and expensive. Physical solutions have no effect on emotional problems.

Shop alone: If you really need someone's input, fine. But be aware that friends, especially when combined with our own ego, often result in making purchases we might not normally make.

___**Right sized:** This almost sounds too obvious to mention, but even I've done this boo-boo myself... "It's a little too small, but that's OK because I'm about to lose a few pounds." If it's beyond moving a button over, **don't buy it.**

Second-hand shopping makes you feel good about more than just the money you'll save! It's a 'greener' way of shopping because these clothes are getting a second chance in your closet. Also, most second-hand stores are either run by a non-profit or a small business owner---**BOTH support your LOCAL economy!!!** So, if you've been a sceptic about thrifting or second-hand shopping before, I hope this convinces you to give it a try.

Be more stylish and with money left over! You can save big when you begin to embrace 'Penny Pinching Panache'!

Love, Leslie MSP

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