

## Ask the Budget Guy

Submitted by Allen Gunter

# Wanna Buy a Toilet Seat?

Not too long after my wife and I had moved into our first home, I had to fix the toilet. As potty repairs go, this one was pretty mild – one of the nylon hinges on the seat broke (thanks, kids!).

So off to the hardware store I went to get a new part. The saleslady enthusiastically pointed out that toilet seats were on sale that week. For only \$1.00 more than the cost of the part, I could get an entire toilet seat, complete with hinges!

Yes, this was indeed a great bargain, and I know the saleslady expected me to jump at it. But much to her amazement, I left with only the part I came for.

Why? Because I didn't NEED a new toilet seat. So it wouldn't really have saved me anything – it would have COST me \$1.00. I know, I know...I could have bought that toilet seat and saved it for the time when I needed a new one...some 20 years later...

I remember that toilet seat whenever I'm tempted by "Act now – the savings won't last!", or "50% off today only!", or any of the other come-ons that are used to separate us from our money. Let's face it, retailers spend billions each year trying to get into our wallets, and one of their most effective tools is to make us feel like we are getting a bargain.

Unfortunately, buying "bargains" has created more debt than it has savings. And if you're carrying a balance on your credit card, think what that finance charge does to your savings! So the next time you're tempted by a great "bargain," remember this: You can save even more by not buying it in the first place.

Want some help getting out of debt? Setting up and using a spending plan? The Financial Ministry at SHPC can help. You can get personal help from the Budget Guy, Allen Gunter, by calling the church (892-3580, ext. 122) or sending an email to [BudgetGuy@SHPC.org](mailto:BudgetGuy@SHPC.org). Not ready for that? Try one of the Crown Financial Ministries Small Study Groups. Call Ron Miller at 892-1862 for more information on these classes.