

The Luddite Lounge

Episode 10 Transcript, 11/24/15

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You're listening to The Luddite Lounge where we're serving up news, views and how-tos for the digital world we've all come to depend on—whether we like it or not!

Hey there glad you can join me today in The Luddite Lounge. I'm Elizabeth Kricfalusi, publisher of the Tech for Luddites blog and Chief Luddite.

This episode 10 of The Lounge and we've got a very special guest with us today. You can find show notes with related links at ludditelounge.com/episode10.

Elizabeth

I'm very excited to be introducing my listeners to my guest Leah Ingram from suddenlyfrugal.com. I've known Leah for about a decade when we met in an online writing community we both belonged to. Over the years there's one thing I've learned about Leah and that's that it's very difficult to summarize her many accomplishments.

Leah is not only a writer with hundreds of articles and more than a dozen books to her name, but she's also a frequently cited expert in print, online, and TV outlets. She somehow also finds time to be a public speaker, brand spokesperson, and media trainer to boot. Leah's expertise covers a wide range of lifestyle topics including frugal living, healthy meals, personal finance, pet care, and good manners. I'll have links to Leah's various website and social media accounts in the show notes so you can follow her yourself and with that... Welcome Leah to the Luddite Lounge!

Leah

Thanks so much for having me.

Elizabeth

It's great to have you here. Now before we get started on the topic of the day, I do have a few quick Luddite-specific questions for you. PC or Mac?

Leah

Mac.

Elizabeth

Really?

Leah

Always. I started off PC but then I got tired of the Blue Screen of Death, which I don't even know if that still happens when a PC crashes, and went Mac and never looked back.

Elizabeth

It's so funny, so many people have that same story but all I know is that anytime in my life that I've tried to use a Mac within about five seconds I have been ready to throw it out the window.

Leah

It's funny to me. I'm a rightie, so using a PC now that I've been Mac for so many years is like trying to write with my left hand.

Elizabeth

Really?

Leah

I cannot do it.

Elizabeth

That's so funny. A lot of it has to do with what you're used to of course but ... All right, next question, cellphone: essential tool or invention of the devil?

Leah

I used to think that the cellphone was an invention of the devil but I have two daughters who are both now in college and I realized that I spend most of my time staying in touch with my daughters through texting. And if I didn't have a cellphone I wouldn't be able to do that.

Elizabeth

So it's more for the texting and not so much for the making phone calls.

Leah

No, it's absolutely for the making of phone calls. I don't have a landline. I use my cellphone number as my business number. I have learned how having a smartphone with its various gadgets on it can make me more efficient. Yes, it's a time suck very easily but this notion that if I'm out and about and I can deal with emails for business or whatever and not have to stress about whether it's going to be waiting for me when I get home. I find that a huge benefit.

Elizabeth

That's cool. I guess I can see that. I so rarely use my cellphone. I use my laptop all the time and I use a tablet, my Kindle Fire tablet, quite regularly. The cellphone is lowest on the list of devices that I spend time with. But then I don't have kids so that makes a big difference.

Leah

Right.

Elizabeth

Unless you call my kitties kids but they're not big with the cellphones either.

Leah

I have two fur babies, two dogs, and I use the cellphone, I have a smartphone to take pictures of the dogs to send to my daughters who are at college because they miss their puppies.

Elizabeth

That's true and I do it to take pictures of the cats to post on Instagram because I'm one of those people. Next question: Biggest TV in your house?

Leah

I don't ... I'm going to try to keep this G-rated but that's the sort of measurement you'd have to ask my husband. I don't know. It's big. It's probably, if I outstretch my arms, it would almost be my wingspan but I couldn't tell you what my wingspan is. I know that you're supposed to measure the screen diagonally and that's how it tells you how big it is and I don't even know.

Elizabeth

My biggest one is 40", which is really not that big in the scheme of things. But for years, like years, I had a 13" TV, so the 40" seems like a theater quality surround sound to me.

Leah

I probably should know that but I don't. I guess it's not in my DNA.

Elizabeth

Final question before we really get going, where do you rate yourself on a scale of 1 to 10 of tech savviness, 10 being you've built your own operating system from scratch and 1 being, "what's an operating system?"

Leah

Damn. You had to put that qualifier in because I was going to say 9, because I just ... I have said more than once that if I were going to college as the person I am today I would have gone for coding or something tech, because there's something intuitive about the online world, about writing HTML, about how people search, how SEO works that just fits with my brain. Over the years people have always commented about how my website and my blog and all these other things just turn up really well in search and I just think that I just know how people online think. I would have said 9 but I've never developed an operating system, so can I say 6?

Elizabeth

Sure. Actually it probably sounds like you're even a little bit higher than that. I think you and I are very similar. I always say that if I were going back to college now, if I were at college age now I'd probably be going into computer programming. When I went to college it was still in the days of, there was one computer lab for the entire school and it was punch cards and if you were a freshman you got 45 minutes at 2:00 AM on a Tuesday to try and run your program. There was no way I was going to do that. But with PCs and you can work from home and the Internet, it's probably what I'd do now.

That's all very cool. Thank you for explaining some of your techie-ness. Now as I mentioned before you have a lot of areas of expertise. But given the season I've specifically invited you here today in your capacity as an expert on all things frugal. Maybe you can first start by sharing a little bit about how you got started in this field.

Leah

I'll share with you how I got started in this field but I always feel the need to put this qualifier out there, and that is that my brand of frugal does not match with what other frugal experts say is their view on frugal. My brand of frugal is all about getting the biggest bang for your buck, the most for your money. It's about investing in quality items that will last longer. It might be a larger upfront expense but over time when you amortize the cost of that item it comes out cheaper. Does that make sense?

Elizabeth

It does. It's not just about getting the lowest price or the cheapest thing.

Leah

Right, and what's interesting is when I do shop I am interested in getting a low price. I will often research myself into paralysis because I want to make sure that I'm making the smartest decision possible through the money I have to spend. That being said, our family became suddenly frugal, we were suddenly finding ourselves needing to be frugal in 2007, which if you know anything about the economy, was not a good time and we found ourselves in debt. We'd gotten high on home equity. We basically needed to sell the house that we were living in and start over again to pay off our debt and start fresh.

That is what we did in 2007, we changed our ways. We no longer did things like shopper-tainment, which is shopping and entertainment. I went cold turkey with shopping to the point where when I finally did have to go to a store for a legitimate reason, and when I say that I mean not including stores, grocery store obviously, I needed to feed my family.

Elizabeth

Right.

Leah

But I felt like an alcoholic who maybe was stepping into a bar for the first time even though they're not supposed to do that. I felt so guilty about spending money because I had spent at least a month not spending money after spending so many years spending money.

Elizabeth

Right.

Leah

It was a really hard change for me. We started cooking at home all these things. Anybody who knows anything about money will say, "Well, that's not mind-blowing." Obviously, you shouldn't shop and you shouldn't eat out if you want to save money. But I think so many of us here in America, with the end of the dot-com boom and all these other things, it was very easy to live beyond our means. Credit was free-flowing, housing prices were great, there was just this recipe out there for financial disaster.

We needed to change things up. What also made it very challenging was at that time my daughters were 10 and 12, had been brought up in a way that they wanted for nothing and had to relearn things that wasn't always easy. At that time we were living in a very wealthy area in the Philadelphia suburbs, very much keeping up with Joneses kind of place and that was the mindset that I was in, my husband was in, my daughters were in when they went to school and it was not easy for them.

Fast forward eight years and I will tell you that my daughters, both at college, use coupons when they go shopping now. They consign their clothes to make extra money. They shop in consignment stores. They're very, very smart with their money. Even though it was difficult to do that with them at such an impressionable age I'm so happy that it happened.

Elizabeth

It sounds like it because I was going to say when you started the story that if your girls are in college now then at that time it must have been a tough transition for them to make. Like you said when you didn't have shopper-tainment anymore, that's pretty much one of the great joys of being a teenage girl.

Leah

Right, I showed them that. I mean, they could go to the mall. There were things that they could do but suddenly it became about, "Fine, you want to spend your own ...Do you want to spend money? You've got to spend your own money." We did things like for example get them a gift card to a store and they knew what the balance of that gift card was and even at 10 and 12 they're both good at math. They quickly learned like, let's say there's \$50 on that gift card, they didn't want that \$50 to get down to zero.

Elizabeth

Right.

Leah

They became suddenly frugal because it was suddenly their money and it was very interesting. One of my absolute favorite songs, in fact I use it every time I work out is Macklemore's Thrift Shop and there is a line in the song, I'm paraphrasing it, about a Gucci shirt for \$50 and "Yo, that's \$50 for a t-shirt, you know, limited edition must do some simple addition." I did that kind of experiment with my daughters to, at that time were obsessed with brands and we talked about finding one.

We go to Abercrombie— just as an example, nothing wrong with Abercrombie—we spent \$50 for a t-shirt. Now let's go to Goodwill or let's go to a resale store that focuses on the teenage market. I'm thinking specifically of Plato's Closet and you could go and you could buy an Abercrombie branded t-shirt but it's going to be what? One-fifth? One-tenth of that price? They were able to see that, "Okay, I'm going to buy into this brand thing but I can do it at a huge savings."

Elizabeth

Very smart. Get them started young. That's probably the key on everything in life.

Leah

Exactly.

Elizabeth

That's cool. Now I can't believe I'm saying this but Thanksgiving is just a few days away, I'm going to switch over to some more standard frugal topics here, because my Inbox is already filled with messages from retailers saying that they already started offering their Black Friday Specials. How real is Black Friday when it comes to getting good deals anymore?

Leah

I don't know if Black Friday is still a big deal for getting deals because I think we live in a world where there are deals to be had 365 days a year. I think what people have to remember is Black Friday is called Black Friday because it was the day that normally put retailers into the black for the year financially. The notion is the first 11 months of the year they're in the red, they're in the red, they're in the red and then

people go out and go crazy and go shopping on Black Friday and suddenly their financial ledger is in the black.

Remember this started as a benefit for the retailers, so to speak, not so much for the shopper, which is fine. They have every right to be profitable. I had been reading about department stores not doing as well as they used to and I hate that because there are brands that I like and I want to see them succeed. I hate this notion of businesses going out of business but people have to realize that those deals that used to be exclusive to Black Friday, I'm not 100% sure they still exist and I think the Internet has a lot to do with that because we can go online and we can see things all year round at a discount.

That being said, shopping Black Friday honestly is like being a smart shopper at the supermarket and that is you have to learn the real price of items so that way when you see something on Black Friday or you see a sale at the grocery store you have educated yourself enough to know, "Wow, that's a great deal."

My favorite Black Friday story is one year after somebody's computer crashed and we didn't have an external hard drive we were like, we're backing everything up but we looked and we saw all the prices for external hard drives and they were just crazy expensive. Even though we knew we needed it we just felt like so much money and my husband and I had decided to, "Okay, let's see what happens on Black Friday. If we could get an external hard drive," at that time \$50, \$75 would have been a great price, "If we can get one for that price, if it means getting up at 5:00AM, let's do it."

That's what we did one year. We found out that Staples had a price within our target range for the external hard drive. It was something that we needed. It was something that was on our list as opposed to just, "I'm going to shop Black Friday." We got up at 5:00AM. We were one of the first through the doors. We each got an external hard drive for like \$50 bucks and then we went home and get back to bed.

I think that's how you have to shop Black Friday, is you have to educate yourself on, "Okay, on the days when it's not Black Friday or on the days when it's not the holiday season, what is the real price of this item and how much will I save on Black Friday?"

Elizabeth

Right. Actually there's a really good tool to help with that too and I only learned about it recently. I don't know if you're familiar with it, PriceZombie?

Leah

No, I thought you were going to say blackfridayads.net, which basically collects all of the Black Friday ads but PriceZombie sounds cool. I'm going to need to check that out.

Elizabeth

What it does is, this is going to your point about knowing what the prices are regularly. It's just an extension that you install on your browser and they've got one I think for all the major browsers. I use Firefox. I've got it installed on Firefox. When I go to a website and it covers a lot of the major retailers... It covers Amazon. I'm pretty sure it covers Target.

I don't even know the whole list of them but let's say you go to Amazon and you see a product and because Amazon is famous for this. And I love Amazon, this is not a dig at them, I love them. I probably should have bought shares in them years ago for the amount that I contribute to their bottom line. But you go to Amazon and you see a product. Let's say the hard drive and it will say, "List price \$99. Today's discount price is \$45." You save \$55 and that sounds like a great deal but what they don't show is that it's never at the list price. It's always less than the list price.

What PriceZombie does is when you go to that page for that hard drive you get a little icon up in your location bar for it. Then when you click on it, it will show you the price history for that product for the last year.

Leah

Only on Amazon? It only shows, it's not like...?

Elizabeth

It will show you primarily for whatever retailer you're on and then you can see, "Oh, normally this is \$65, so \$45 is still \$20 off, that's great," but it's not the \$55 you're saving but it gives you that idea of whether or not this is really a deal or it's just like their standard deal. Then it also has a link that says, "This product is also available from such-and-such a price at other retailers." You can click through and it will show you other places that are selling it.

It's just a great tool for doing exactly what you said. It's figuring out, "Is this really a deal or is it just like a marketing deal?" Sometimes you get really good deals like when you go, Amazon has their Deals of the Day. I check those frequently because a lot of times there's really good tech stuff but I always check with PriceZombie and sometimes I found out, "Yes, this really is a good deal," like they're selling something for \$29.99 today and they'll tell you, again, because it's a \$99 list price, they'll tell you you're saving \$70.

Leah

Right.

Elizabeth

PriceZombie will tell me, "No, they don't really sell it for \$99 but they do sell it for \$59." I'm still saving \$30 bucks on it. It's a great tool. I really highly recommend it and I found it in fact, because I was recommending a different tool previously and a reader on my blog pointed it out to me so thank him very much because I now use it all the time.

Leah

Right. Let me just add to that. For me, another way of saving money when I'm shopping online is going through cashback sites which, I think in our initial e-mail exchange we had talked about but I start all of my online shopping at ebates.com which gives you cash back. What I might add to the PriceZombie thing is use PriceZombie to find the best price on that item that you've decided you want ... excuse me, you've decided that you need, not that you want, and then go to Ebates and see if that online store partners with them. Because then you get cash back for your purchase. Now sometimes it's only 1.5%, sometimes it's 2%, sometimes it's 10% or 20%.

Elizabeth

Right and they have a lot of double cashback days which are really helpful too.

Leah

Right, exactly but then I'm going to add in one more thing which is, and this is where my brand of frugal doesn't align with a lot of other frugal living bloggers, I use credit cards for everything. That's because I only have credit cards in my wallet that have some sort of ancillary benefit, most are either cashback rewards or the ability to get free gift cards.

I pay my credit cards in full every month. I'm not living beyond my means but while a lot of frugal bloggers say, "Oh, you should spend cash for everything," and I get that. "No, no, no, I want to earn even more when I have to shop. Give me those cashback rewards. Give me points that I can earn throughout the year and then at the holiday times cash them in for gift cards that I can either a) use at the holidays to shop for free or b) use as holiday gifts that I can get for free."

Elizabeth

Right. These are all great ideas and I love the sort of double-dipping and triple-dipping. And there's another one, I don't know, are you familiar with Raise?

Leah

No, I'm not. R-A-Z-E?

Elizabeth

No, R-A-I-S-E. There you can actually buy gift cards at a discount, you can then use them, sometimes they're for online, sometimes they're for in-store but you can actually ... One time I bought, because I shop at PetSmart all the time because that's where I get stuff for my babies and I got a gift card. What it is, is people who have gift cards and they're selling them through Raise, either because they never use that retailer or for whatever or they just needed extra money, whatever.

I got a gift card for, I don't know, I think I paid like \$98 for it but the balance on it was like a \$120. That was cash in my hand too because I was going to go to PetSmart anyway, instead of paying with my credit card or with cash I paid with a gift card.

All of these things, there's all sorts of double-dipping and triple-dipping you can do. You have to make sure that, sometimes ... Most of the time none of these benefits hurt the other ones. They're all on top of each other which is great. Every once in a while it could be like if you're using this coupon code it's cancelling out that coupon code. You have to watch that but Raise is another really good one to put into the mix to get even more bonuses.

Leah

I have been hesitant to use these gift card selling services because none of them have done a good enough job explaining to me how they verify that the gift card that's for sale is legit. It's not that I've been screwed, although I did once receive a gift card as a gift that the person, I don't know, didn't activate it or whatever, and it said it had X number of dollars on it based on what was on the front of the card but when I went to use it I was told, "No, no, no, this was never activated. It's not worth anything." That has made me gun-shy of getting gift cards from a source whose source I don't know.

Elizabeth

Gotcha.

Leah

I am pitched all the time to write about these websites that do this like Gift Card Granny and there's a bunch of others and I just ... I'm still hesitant to do that and I would love for somebody to show me how I'm being completely ridiculous and it's all legit but you understand what I'm saying.

Elizabeth

I do understand. Now I have to remember I don't have Raise up at my computer at the moment but I'm pretty sure, I think they have some kind of a guarantee that if you do get one and it's not working that they will reimburse you. But I have to double-check that but anyway I've had no bad luck with them and I've used them both for online purchases and for in-store purchases.

Leah

Cool.

Elizabeth

Anyway, definitely add it to your list of things to check out because I've ... they also have on Fridays, every Friday they have a selection that they give you an extra 5% off whatever the discount already is. You get on a mailing list for that and it will tell you which ones are, you get a little bonus for. I've done very well with them but I totally understand where you're coming from but I would have to go back and

check but I think they have some sort of a guarantee. Maybe because they're big enough that they can afford to cover fraud.

Leah

As we're talking I am going on their website and I'm curious to see who owns them because that might put my mind at ease. But you can keep asking questions.

Elizabeth

What are some of your other favorite tips for saving money specifically on gifts at the holidays, besides what we've already talked about?

Leah

Some of it unfortunately doesn't apply because my tip is to shop all year round and we're already in November and you can't do that but you can think about it for next year.

Elizabeth

Right.

Leah

But that is legit, shop all year round. You never know when you're going to find a great deal. Of course, then you have to make sure you don't put it in such a safe place that you can't find it when you finally need it.

Elizabeth

Or even remember that you bought it.

Leah

Exactly.

Elizabeth

But you know what you can do for that, is that you could put it on your calendar and just have a flag come up like in November saying, "Hey, remember you bought cousin Johnny this great book back in April and you put it in such and such in place."

Leah

Right, I love that idea. That's a great idea. Another thing is to change your relationship with your family members and the people for whom you're buying gifts or to help them change their behavior. What I mean by that and I wrote two gift-giving books, one is called Gifts Anytime, the other is called You Shouldn't Have! They're very similar but they're different and the advice in those books is, "Don't try to

divine the perfect gift for your mother, your brother, your sister, your lover." Ask them, "What do you want?"

My husband and I have gotten our family used to us saying, "What do you want? What do you need?" When somebody says, "I don't need anything," the retort is, "That's really nice but I want to buy you something at the holidays so you need to give me something to get you, or I'm just going to buy what I think you would like. And then you might like it or you might have to return it, and I would rather not inconvenience you with having to return a gift that you don't like."

I have trained my mother to tell me, usually around August, I don't know why but it's August, she's like, "When you're thinking about my Christmas gift this is what I really like." Last year I got her, she said, "I really like the new HDTV magazine. I was looking at it at the doctor's office. Can you get me a subscription for it?" "Yeah, sure, absolutely." That was her Christmas gift last year and this year I don't know whether she got a renewal notice or whatever but she's like, "I really like that magazine. Can you get it for me again?" I'm like, "Sure, that's really easy."

Elizabeth

That's what my mother gets ... My parents are still up in Canada and it's really hard for them to shop for me, there's a magazine called Canadian Living that you can only get in Canada and my mother gets me a subscription to that every year and renews it every year. I really appreciate that as well.

Leah

Right, exactly. My girls have gotten good about that although my younger daughter Annie is hilarious because she'll go completely over the top with the list. It isn't just, "If you're thinking about getting me something I really like X." It's like, "I want, X,Y,Z, 1, 2,3,4,5," and she just goes on and on and then I have to go back to her and say, "I need you to prioritize. I'm not buying this much stuff for your sister and I'm not buying more for you than I'm buying for your sister so you need to prioritize here." That's what we normally do.

Elizabeth

That works well with family and friends. This next question I have it actually combines your expertise in saving money and your expertise in etiquette. Because I know at this time of the year a lot of people wonder about giving gifts to non-family and friends, like their kid's teachers and coaches, or service providers like hairdressers and postal carriers. What do you recommend for those situations?

Leah

I actually have a post going up on suddenlyfrugal.com on December 1st on this very topic and I pretty much break out, if your kids are in school, based on what grade they are, should you give a gift, how much should you give, how many of the teachers should you give it to. When it comes to service providers, should you tip or should you not tip, and the advice basically comes down to this: I believe as

a homeowner, as a parent, as a member of the community that you should buy or give something nominal to every person that you're dealing with on a regular basis.

I'm not saying every shop owner where you go to get your coffee every morning, although as a frugal person I don't do that, I make my own but the mail person, the trash people ... I run my business out of my house so I'm dealing a lot with FedEx and UPS. If I'm getting my hair done, that person. If you go regularly to get your nails done, that person. If you work out with a personal trainer, that person. Your children's teachers, if they take a bus, if they have a crossing guard, those people. If you live in a doorman building in the city, that person.

It adds up. I understand that but I just feel like these people provide you with a service and the right thing to do at the holidays is to remember them. Probably the right thing to do is to remember them all year round but we tend to think about it more at the holidays. That's what I think you should do.

Now I also understand that people have limited money for doing these things and I always advise that if money is tight getting Slice-And-Bake chocolate chip cookies and making a couple of batches of them and wrapping them up in cellophane and handing them out. That will mean more to somebody than you say, than you not giving them something, or you're putting yourself into debt to give them something because that's what you think you should do. In a pinch get that Slice-And-Bake chocolate chip cookie mix. Make cookies and if that's what you have to give the teachers, if that's what you have to give the mailman, if that's what you have to give to the trash guys do it, at least you've done something.

Elizabeth

That's a good idea and honestly, chocolate chip cookies would be right at the top of the list of presents I'd like to get.

Leah

Exactly. I love the gift of food and that's another piece of advice that I would give if you're stumped about what to give to somebody. I love the gift of food because it can be shared, it can be consumed, it doesn't take up space in a closet and often if you timed it right it's very affordable.

Elizabeth

Cool. Actually that brings me to my next question which is, what are some of your best frugal tips that are outside of gift buying for the holidays? That could be food shopping or entertaining guests or traveling.

Leah

The holidays, right about now there's a lot of stuff that's on sale. It's what the supermarkets call the "loss leaders," the idea is that they make things super cheap to get you in the door and you'll often find coupons as well so you're saving even more. The supermarkets do this so that you'll come in to buy the

super cheap marshmallows or baking chocolate or whatever and hope that you stick around and buy the more full-priced things.

I believe that, again, going back to this notion of once you know the real price of things if you can use this time of the year to stock up on items that you use throughout the year at a discount using those coupons you can still be reaping the benefits of these savings six months from now. For example I'll go with the marshmallows. We think about marshmallows on top of sweet potatoes at Thanksgiving, Christmas or whatever. I know for example at my grocery store when I see mini-marshmallows 10 for 10 which sidebar tip, when they say 10 for 10, you don't actually have to buy the 10, it just means they're a \$1 a bag. You can buy 2.

If you see them at a \$1 a bag or less that's when I say, "Stock up." Go on to coupons.com or redplum.com or look through your Sunday newspapers, assuming you still got the Sunday newspapers, see if there's a coupon to make it even cheaper and stock the heck up on those marshmallows. Because come summer you'll probably want to use them for making S'mores, even into the winter if you like to make hot chocolate. I know my kids always, they're 18 and 20, they still want their marshmallows in their hot chocolate.

Elizabeth

Leah, hold on a second. I've got a cat crying here. I'm going to come right back.

Leah

Okay.

Elizabeth

Sorry about that.

Leah

That's okay. I just was honestly, I'm trying to get away from my animals which of course they're following me around as well. My one dog has just been sitting here really quietly and I just discovered he was chewing on my daughter's boots.

Elizabeth

Oops.

Leah

And they're UGG boots, like really expensive boots.

Elizabeth

Oh no. Anyway that's a good tip about stocking up because a lot of these things, assuming they're non-perishable.

Leah

Exactly.

Elizabeth

It can be used in multiple seasons for multiple purposes.

Leah

Right, exactly and actually I just mentioned that I discovered my dog was chewing on a pair of my daughter's UGG boots and your listeners might say, "UGG boots, that's so expensive. If she is frugal why is she buying UGG boots for her daughters?" UGGs and the retailer where I had bought them which is zappos.com offer guarantees on their products. That is another thing to think about in my brand of frugal, using the holidays when you're shopping is to look to buy items that have guarantees whether they're a limited guarantee, a warranty, a lifetime guarantee because these companies stand behind their products.

I talked earlier about amortizing the cost of something over time and that makes it more affordable. If you buy a product and it doesn't perform as you wanted you don't have to throw it in the trash and buy new. If the company has a warranty they will often replace it for free. The reason that I buy UGG boots is UGG does stand behind their products but even more importantly I had a problem once with UGG boots that I purchased through Zappos and they replaced them for free because they felt that the problem that happened with the UGG boots was unacceptable. And because I had purchased the boots from them as opposed to uggs.com or uggsaustralia.com, they stood behind the product and replaced it for free. I think that's really important to think about at the holidays and all year round.

Elizabeth

Cool. Now you had mentioned earlier how a lot of times your girls will sell things through consignment to make a little extra money. One way I like to make some extra money or I'm not making extra money but it seems like extra money is I take jars of my coins to the Coinstar machine and instead of ... I don't get cash back because if you get cash back they'll take like almost, I think it's like a 10% or maybe even 15% commission. But you can get gift cards to different retailers like Amazon is one of them, of course that's what I go with or they'll give them out... they usually have a long list of retailers as well as charities you can donate the money to. But if you get one of those gift cards then they don't take the commission.

Because I know I'm going to be buying stuff on Amazon anyway, if I get a gift card for \$40 out of just the change that I had in jars and boxes around the house that I was never going to spend anywhere else,

that's like cash to me. One time when, I don't know how'd long I had left it, I actually took the money and I got like \$300, I was like, "Wow, that's like bonus money."

Do you know any other ideas of how you can sort of ... it's nice to save money but if you can make a little extra money that can make all the difference as well.

Leah

We also use Coinstar and in fact I have a Coinstar receipt/ gift certificate because that's the challenge of using Coinstar is you're not getting the physical gift card, you're getting a receipt that acts as a gift card which is very easy to lose. I would actually say put it directly in your wallet or hang it prominently on your refrigerator, something that you can put magnets on your refrigerator but we do use Coinstar right now. We have, I think, a \$60 gift certificate to Lowe's from a recent cashing in of coins. I think that's a brilliant idea.

I also, this year I had two kids killed two iPhones and even though the iPhones were broken I was able to get a couple hundred dollars from selling them to gazelle.com. I know some people sell their old iPhones on eBay, some will go back to their original carrier and get a discount off of a new phone. I wasn't interested in getting new phones and, or the kids already had new phones but I was thrilled ... Most recently my younger daughter, her iPhone 6, I don't remember what happened but it was not working and I still got a \$150 bucks for it because it was an iPhone 6. That to me was fan-flipping-fantastic. I was so happy to have that.

Elizabeth

I just learned about gazelle recently. I'm going to write a blog post about it because I hadn't heard of it before. I know, and again, I hate to sound like an Amazon flak but really I use them so often, they have a trade-in program as well. Now I don't know if they'll take things that are completely broken but they do take things and you can say what kind of condition it's in and then they will give you different amounts of money. If it's in excellent condition you get one value, if it's in good or if it's in fair. I don't think they'll take things that don't work at all but that's another way to make a few extra bucks.

Leah

Absolutely. Walmart has a program like that. Target has a program like that. Now they will take your trade-in and give you a gift card. If you shop at Walmart or if you shop at Target that's great. If you just want cash choose PayPal account which is what I chose and that's even better.

Elizabeth

Right, and especially when I'm doing it with electronics because you can't just throw ... I don't like to throw things out at all. I've become very... what's the word?

Leah

Hoarding?

Elizabeth

No, but just obsessive about not throwing things into a landfill. I recycle as much as I can and I compost food and all that but electronics are a tough one. You are going to have to find some place that specialty recycles them. But if you can get a little cash for it at the same time you're kind of killing two birds with one stone.

Leah

Exactly.

Elizabeth

I think I've taken up enough of your time today and I really, really appreciate ... You've given a lot of great tips and I know a lot of people are going to benefit from but before I close out I do want to ask you and it doesn't have to do with anything we've talked about but it's something I'm just going to start with when I have guests on the show. If you could share a favorite tech tip that you have learned at some point in your life that others might benefit from. It doesn't have to be anything we've talked about today but any kind of a tech tip that has made your life a little easier whether work or personal life, anything that you think others could benefit from?

Leah

I don't know how original this tech tip is and you had warned me ahead of time that you were going to ask me about this so I was thinking, and really I think the most basic tech tip that makes my life easier, going back to the fact that I say that I stay in touch with my daughters in college through text is using the voice memo feature on my phone so that when I am communicating with them I can dictate my message.

That doesn't work for everybody, for some reason their voice memo dictation doesn't like how my husband talks so it's always misspelling words. I think if you have a very thick accent, whether it's New York or Southern or whatever, it may not work but I seem to have some sort of generic news broadcaster accent that I say 98% of the time it gets what I'm saying. I am able to stay in touch with my daughters without having to find a pair of reading glasses or a large screen on my phone so I can see the keys just by dictating my messages and hitting Send.

Elizabeth

I think that's a great one. I never would have thought of that. I don't do a lot of texting and I have an Android... Android phone, I don't know if it even has ... I'm sure it must have something equivalent of voice memo. I assume you have an iPhone.

Leah

I do have an iPhone and it's basically the microphone icon on a keyboard. I see it in text. I see it in e-mails, I use it for e-mails. I recently went to an event that I was covering for my column on parade.com

and I originally thought, "Well, I better bring a reporter's notebook so I can take notes." Then I thought, "Wait a minute. I'm just going to open the memo app on my phone and talk my way through the event. Now it was a loud enough event so me talking to myself I didn't have people looking at me. It was a loud space but I was able to take all of my notes on the event without ever taking out a pen or paper.

Elizabeth

It's funny, now that you say that, I know that I do have that functionality on my phone. It's an Android phone, I know it has that capability. I don't use ... I've never taken advantage of it but now that you've mentioned it I'm definitely going to try it out because I think, I have the same issue with texting, I seem to have incredibly fat thumbs compared to most people and I'm constantly having to ... I know a lot of people hate autocorrect. It actually saves me quite a bit. If I didn't have to always have to try and type things out on a little keyboard then I might have more success or more interest in doing texting. That's a great tip, I really appreciate that one.

Leah

Sure, and it's funny because I learned about it because my younger daughter was very active in sports and takes a lot of club sports and whenever we would go to these tournaments I would always see this one man, this one dad talking into his phone as the game was going on and I kept thinking like, "What is going on?" He looked weird and then he told me he was updating his wife on the scores and it was easier for him to dictate, "Team is up, 10 to 12, so and so just got a three-point shot," than to type it. Because the play would be over or the scores would have changed already by the time he texted it with his fingers. I thought, "That is brilliant."

Elizabeth

You don't have to phone the person ... You could do it by phone but then the person has to answer the phone or you have to leave a message. That's brilliant. That is a great tech tip. Maybe it won't be original for some people but it's original for me. Thanks so much.

Leah

Sure.

Elizabeth

Now before I go I will be posting links to your websites and your social media accounts in the show notes but where would you say are the best places for people to follow you who want to see your insights on a regular basis?

Leah

Sure. I have my blog at suddenlyfrugal.com. I am on Twitter @suddenlyfrugal. I have a Facebook page for Suddenly Frugal and I blog for parade.com seven to eight times a month but those stories are then shared on the social media that I've mentioned.

Elizabeth

Basically if people look for Suddenly Frugal they're probably going to find you?

Leah

They probably will.

Elizabeth

Again then I'll have all those links in the show notes and again, thank you so much for taking the time on a Sunday morning at a very busy time of the year. I know that my listeners will find a lot of this information new to them and very helpful.

Leah

Let me put in one more plug.

Elizabeth

Sure.

Leah

I have my book Suddenly Frugal which you can buy on Amazon. About two years ago I got the audio rights back from the publisher and I created an audio book version of Suddenly Frugal which is available on audible.com. I rewrote the copy. I hired a recording studio and I did all of the voice over from it and since Suddenly Frugal was published in 2010, the audio book was published in 2014, it includes new and updated information that the print book does not include.

Elizabeth

That's great to know. Anyway, I'll let you go. Thank you again so much for taking the time and have a happy holiday season with you and your family. I hope I'll have a chance maybe to have you back on the show again at a later time.

Leah

That sounds great. Thanks a lot.

Elizabeth

And that's it for this episode of The Luddite Lounge. Again, you can find the show notes with related links at ludditelounge.com/episode10.

Thanks for listening! Until next time...