

# Cutting Family Clothing and Personal Care Expenses

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This guide, one in a series on consumer financial management, helps show how to cut family clothing and personal care expenses.

Clothing and personal care expenses are necessary expenses but there are ways to save money. As you read through the following ideas, check any you want to try.

## Clothing

- Buy only because you need clothing and buy only those items that will fit into your present wardrobe. If you are choosing between two outfits, buy the one that goes best with what you already have.
- Buy good, usable clothing from thrift shops, garage sales, warehouse outlets, discount centers, and yard sales. Check any purchases first for stains or worn spots.
- Make purchases during sales time: clearance, end-of-month, or end-of-season.
- Buy versatile clothes that will expand your wardrobe, i.e., a sweater you can wear with two pairs of slacks you already have.
- Instead of buying new clothes, buy accessories that give a new look to the clothes already in your closet.
- Buy multi-season clothes such as an all-weather coat with a zip-in lining.
- Remodel or recycle an outfit you already own.
- Use cloth diapers and launder them yourself.
- If you know how to sew, consider saving by sewing your own clothes, but estimate costs carefully. You may be able to buy certain items on sale for less than you would spend on fabric and supplies.

- Share or trade sewing skills with family members or others in your community.
- Swap outgrown children's and/or maternity clothes with neighbors or friends. Consider doing the same with shoes, ice skates, sports equipment, baby accessories, activity or school uniforms, etc.

## Clothing Care

- Always consider care costs before purchase by checking the care label. Washing by machine costs less than dry cleaning.
- Keep clothes clean and in good repair. Remove stains promptly.
- Store clothes properly to protect from sun, moths, mildew, stretching, etc.
- Protect shoes and other leather items from water and salt stains.
- Buy minimum-care clothing: washable, dark colors. Dark clothes usually show wear less than light colors — especially coats, slacks, etc.
- Use self-dry-cleaning services and dry-clean your own clothes. Make sure all stains are removed before dry-cleaning. Self-dry-cleaning kits don't usually work well on oil-based stains such as lipstick, grease, butter, etc.
- Share a dry-cleaning load with a friend if you don't have enough for a full load.

## Personal Care

- Use a mixture of baking soda and salt for brushing teeth.
- Buy personal care items from discount stores or wherever you find a personal care product on sale.

- Buy necessary items such as shampoo and toothpaste at reduced prices when stores offer “specials.” Stock up on specials but no more than you can reasonably use within the life of the product.
- Compare generic, store, and national prices — you may be paying for advertising.
- Give haircuts and permanents at home. Adopt a hair style you can manage yourself and which doesn’t need expensive care products and/or upkeep.

- Try inexpensive cosmetics. Similar ingredients are used in like cosmetic products. The difference in price is often due to promotion and advertising costs.
- Watch for coupons and rebates for personal care products.

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