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DOLLARS & SENSE: Fight for right to save money

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As a child of the ’80s, I remember rocking out to the Beastie Boys’ anti-establishment anthem ”(You Gotta) Fight For Your Right (to Party!)”

Back then, it seemed there was always someone over 30 trying to keep us from having fun. These days, I’m still on the battleground, but this time I’m urging my homies to fight to save money.

Don’t get me wrong, I’m not advocating violence of any sort, but although the recession has been officially over for a while, many of us are still feeling its sting.

My husband and I celebrated our 14th wedding anniversary last week with takeout and a mid-day picnic. While it was certainly romantic, it was a far

cry from years gone by that brought about jewelry and lavish dinners.

The greatest weapon we can have in our arsenal is knowledge. A bargain doesn't do you any good if the register isn't calibrated for the discount and you don't catch the mistake.

The easiest place to be on guard is at the grocery store.

I make a list of everything I'm buying (90 percent or more is on sale) and write the price next to it. I even write down the quantity and put a star next to the ones I have coupons for.

On a few occasions, the scanner won't read the coupon or there's a problem with the quantities.

For example, I had a coupon for $1 off two packages of Keebler cookies and another coupon for $1 off milk if you buy two packages of Keebler cookies. The fine print had no restrictions against using them together, but the register wouldn't accept the milk coupon.

It turned out I had bought a gallon of milk that had been marked down to $1.20 because it would reach the expiration date in three days. You can't get a double discount on items discounted by the store manager, the cashier told me.

"Why not?" I asked.

"Well, that would be like getting two discounts!" she said somewhat incensed.

"I don't see any restrictions against it," I countered. So she got the manager.

This wasn't the first time a store manager had to settle a dispute, but there wasn't any fur flying and both the cashier and I were quite civil.

"She's right," he said as he used his key to override the system.

A customer standing behind me watched the exchange and later told me he'd been rooting for me.

Sure it was just a dollar, but why offer discounts if you're not going to abide by them?

A few times I have purchased items that entitled me to cash off during my next visit and the printer was out of paper or toner or whatever and my coupon didn't materialize.

I've found myself at the customer service desk taking care of that. After having all my groceries returned and re-rung up, I complained that this bordered on cruel and unusual punishment. The next time, the store issued me a gift card for the amount.

And fighting for your right to frugality isn't limited to the grocery store.

After paying the exterminator, we got a bill that said $9 was past due. My husband called and was told the rate went up, but our bill hadn't reflected that. He refused to pay more after the fact and canceled our service.

A few days later, an apologetic manager called and said they decided not to increase our rate if we'd come back. We're still deciding what to do, but the experience made us research other companies. We found out we could save even more if we switched.

Fight on.

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