

When to save and when to splurge

Find out what to invest in and where you can afford to cheap out!

By Heather Hudson

If your budget doesn't allow for top of the line purchases across the board, we've got your back. We're showing you what to spend your hard-earned dollars on and what to pick up for a song!

Clothing

Fashion stylists tell us time and again to invest in high-quality, classic clothing that fits well and will stand the test of time. Unfortunately, these kinds of garments come with a hefty price tag. Cashmere sweaters, well-tailored suits, warm and toasty coats with unrippable seams and jeans that fit you like a second skin are all well worth the extra dollars because you'll be able to wear them again and again. But is it ever okay to cheap out on clothing? Yes! Every season has a few "it" colours, shapes, designs and trends. If you're not sure it's going to last, go ahead and pick up a few more affordably priced accessories, scarves, tops or shoes. They might not make it until next year, but you'll be sure you got your money's worth!

Beauty tools

Unless they're disposable, makeup brushes and applicators don't come cheap. Are cosmetic tools a good investment? The same clothing rule applies here: if you're going to use it again and again or you require a certain precision, it makes sense to shell out the dough for high-end essentials like good-quality brushes, well-designed tweezers and state-of-the-art flat irons and hair dryers. A general rule is that if you use it every day, make sure it has useful features that are built to last. You can always round out your beauty collection by picking up disposable sponges and other applicators that you rarely use or that tend to get mucky and require a lot of maintenance.

In the kitchen

It doesn't matter if you're a whiz in the kitchen or you can barely boil water, the right tools make all the difference in the final product. Again, the more you spend the longer they're going to last. What are worthwhile investments? A great set of knives and a good cutting board, high-quality pots and pans and small appliances that you use frequently like coffee makers, toasters, blenders and food processors. Unless you're picky about your gadgets, you can afford to occasionally replace the inexpensive cheese grater, garlic press or cookie scoop!

Appliances

When it comes to appliances, you get what you pay for. It might seem like a lot to put out in one go, but when you consider the heavy work we require of our washing machine and dryers, dishwashers, refrigerators and ovens, it could work out to dollars a day or pennies per use! If you'd like to save money, comparison shop using

Bing.ca/shopping and consider putting off your purchase until early summer when showrooms move out last year's models to make room for new items. If you really want to get a great deal, take a good look at the scratch-and-dent pieces that are offered at deep discounts.