>> Don't stray from your list when you're trying to shop within a budget

# BUYING ON A BUDGET

With attractive displays and a slew of never-ending deals and promotions, sticking to your budget when you're at a supermarket can be difficult. If you identify with this problem, Dev Goswami has some great tips for you

## CASH OVER CARDS
Yes, we know that it's more convenient to pay by card instead of carrying cash everywhere. However, paying by card doesn't allow you to keep track of the money that you're spending. So, instead, carry a fixed amount of cash that corresponds to your budget and use only that money to pay the bill. This will make it easier for you to realise when you're exceeding your budget.

## USE SMALLER CARTS
This is a great psychological tip — using a smaller shopping basket or trolley means that you'll be less likely to buy everything that catches your eye, because after you put in all your essentials, you probably won't have space in your shopping cart. Of course, this tip only works for when you need to shop only a few items, and not when you're buying an entire month's supply.

## MAKE A LIST — AND CHECK IT TWICE!
Santa isn't the only one who needs to make lists through the year! We often make detailed lists for our partners in order to ensure that they come back from the store with everything we want — apply the same rule to yourself. You can use this trick to help yourself stick to a budget when you shop. Make sure that you pick up only the items that are on the list and make a conscious effort to avoid everything else. So, if you're thinking of picking up those new room fresheners, because you saw the buy-one-get-one-free tag, remember that there's a reason why room fresheners aren't on your list. If you do need a room freshener and forgot to put it on your list, don't worry about picking it up. However, if you absolutely need to stick to a budget that you've planned out in advance, everything you forgot can throw you off course. To ensure that you're not justifying over-spending by picking up things you 'forgot' to add on, check your list thoroughly before you leave the house

## COMPARE RIGHT
Don't make the mistake of using prices of everyday items such as milk, eggs and flour as a base to compare those between different stores and supermarkets. The difference in prices for these items will usually be negligible. Instead, focus on an exhaustive list of items ranging from snacks and condiments, to soaps, cleaners and other household items, and then find the store that offers the best deal for a majority of those that you are likely to pick up most often.

## READ LABELS CAREFULLY
We're talking about labels that prominently display various deals and offers. Read them carefully to ensure that you pick up the correct item. For example, a discount on a certain perfume might only be applicable on a 60ml bottle and not on the 150ml one that you were going to put in your basket.

## PICK STORE BRANDS
When it comes to flour, spices and grains, several supermarkets have their in-house brand on offer, which are cheaper than other popular brands. They can be a great way to save money, but make sure to try them once or twice to ensure that they are of good quality.

## AVOID TAKING YOUR CHILDREN ALONG
From asking your children to wheel the cart around, to asking them to stand in the queue while you finish shopping, bringing your children to the supermarket can make shopping easier. But, if you can't say no when they ask you to buy things that catch their eye, it's best to avoid taking them along. Shopping on your own is your best bet if you'd like to ensure that you don't exceed your budget.

## « DIY FAVOURITES
# DECOUPAGE COASTERS
Whether you want to make them as thoughtful gifts or just spruce up your décor this year, these decoupage coasters are impressive looking and extremely easy to make. Rhea Dhanbhoora explains how they were made

### MATERIALS
Decoupage glue such as modge podge (you can use a mixture of flour and water for a homemade version of glue if you can't find this); ceramic tiles/ sheets or shaped craft wood or old coasters; paper (decoupage paper works best but you can use gift wrap, maps, pictures, letters — whatever you want!); foam brushes; felt or cork (optional); all-purpose glue (optional); decoupage varnish and a ruler to measure your paper.

### TO MAKE
■ While this is a very easy DIY project, it does require a little patience. If you've got hold of sheets of craft wood, you will have to get them cut. You can do this yourself, but we suggest heading over to a carpenter and asking him to cut it into a few interesting shapes. If you are using ceramic tiles, old coasters or pre-cut wood, skip this step.

■ Cut your paper into the same shape (as close as you can get) as your coasters. To make the process simpler, we chose to keep our wood square. Cut the paper to the exact size (a little smaller is alright) of each coaster. Cut all of it at once so that you don't mess it up once your hands are dirty.

■ Remember that this is a messy project, so before you start this step, cover your workspace with an old cloth (the glue will stick to paper, tearing your decoupage paper off the coaster) and then brush the shapes with decoupage glue.

■ Place the paper carefully in the middle of the shape (you can't shift it around too much so be very careful with this step) and smoothen it out so as to avoid creating any air bubbles. Once it's stuck on, wait for ten minutes and then brush (use your foam brush) a layer of glue over the paper, to hold it in place, keeping brush strokes to a minimum to avoid creating a pattern over your design.

■ Do this repeatedly in two or three coats or until it's completely stuck and immovable. It should look as though it's part of a design on the tile and not like paper stuck on top of it.

■ Apply varnish in a clear coat to avoid air bubbles. Let one layer dry completely before you apply another — we applied three coats to get the look that we wanted.

■ Cork is difficult to find, but don't worry, you can use felt (glue it to the bottom with all purpose glue) instead. However, we used the coasters without any base and they worked out just fine.


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