

Buying Second Hand

When you tighten your budget, you may realize that you've been ignoring secondhand stores and the value of buying certain items used. Thrift shops, garage sales, pawn shops and dollar stores are great sources of savings, because there are some things that you just never need to buy new, not even in good times. Consider these ten items, which are much cheaper secondhand, and you don't even have to sacrifice quality - or pride.

Clothes & Jewelry

1. Designer Labels

Some people may have a thing for quality designer clothes, but can't really afford to buy them new. Luckily, there are local stores and online sites where one can find almost-new designer clothes for less than half of what they cost off the rack. Look for a used designer resell shops in your area, or type the brand you love into the search bars on auction sites like eBay or Craigslist.

2. Gold and Other Jewelry

Bad news for people who try to sell jewelry back to a store: they're never going to get too much money back, even for their most valuable items. Great news for you: instead of going to the stores, individuals and families are often looking to sell valuable used jewelry on their own, and they can give you a great rate and still get more than they would at a store. Check out the estate sales in your area for the best finds.

3. Baby Clothes

Every new parent wants to dress their kids in the very best, but kids - particularly infants - grow out of their clothes at a frightening speed. In fact, most parents end up with baby clothes that their kids never even get to wear. That means you can find good-quality, hardly-worn used clothes for your kids for about a quarter of the cost of new ones. Shop in local thrift shops and resell shops or scour garage sales, and you'll save hundreds every year on the costs of having a baby.

Major Purchases

4. Furniture

Used doesn't mean ugly or worn out. With how often - and how suddenly - people move or just a change of heart after a purchase, secondhand furniture stores and flea markets have plenty of high-quality sofas, tables, desks, and even cheap baby furniture. You can save thousands of dollars. People manage to furnish their houses with great finds: barely-used items at great savings. And you'll be amazed by how low people go on their price tags for beautiful items.

5. Cars

It would be a heresy not to mention cars. If you're shopping for a new car, you have a lot to read about the importance and benefits of buying a used car. The bottom line is that when you buy used, you save thousands of dollars in depreciation. Check your local paper, or look on Craigslist for nearby listings. You can talk with a dealer if you know one you trust, but remember, it's always best to buy from an individual if you're looking for a great deal.

In the Garage

6. Sports Equipment

If you're going skiing for the first time, it simply doesn't make sense to invest in a new pair of skis. When you or your child is playing a new sport, try used equipment from a used sporting goods store first. From skis and snowboards to tennis rackets and baseball equipment, you can find the right size at the right price.

7. Tools

For tools that don't have moving parts or electrical wires, you'd do well to buy them secondhand. Let's face it, a hammer is a hammer, and there's simply no sense in buying one new for \$10 when you can get one for under a buck at a flea market, garage sale, or pawn shop. The same goes for pliers, saws, screwdrivers, and wrenches. Just stop at the simple stuff: if an item has a motor that can wear down, don't take a secondhand-seller's word for its quality.

Reading, Listening, Playing & Learning

8. Books and Textbooks

Unless you're planning to display a book on your coffee table or buying it as part of a collection that you intend to keep for years, you don't need to pay more just to be the first one to crack the spine. Used book stores pop up all over the country and sell books at discounts of 50% or more. Further, Amazon and Half.com will connect you to a host of sellers who offer used books in near-mint condition for next to nothing. And what do you do when you're finished reading? List it yourself and recoup your expenses. Even if you're flush with money, you should never waste money on brand-new textbooks. Each semester, college students are forced spend hundreds on required college textbooks, and the resale value of each is 10% of the shelf price, at best. Check with your local bookstore for a used selection or visit Bookbyte, and you could save thousands over the course of a college career.

9. DVDs and CDS

The way DVDs and CDs are constructed, they can easily last for years. They still scratch, but the days of discs commonly skipping and stopping are behind us. People who get tired of songs or movies start looking for extra cash and sell CDs and DVDs for pennies on the dollar. You can find used DVDs and CDs at your local thrift store or pawn shop, or online at sites like Amazon and CD Exchange. If you're lucky, you may even have a local used CD store that's still in business. Be careful when you shop online, because you need to trust your seller. You don't want to end up with bootlegs or other illegal copies.

10. Musical Instruments

If your child needs a musical instrument for the school band or if you've decided to take up violin music lessons, you can find a top-quality used instrument for a fraction of the cost of a new one. Kids often take on instruments for only a year or two at a time, which means secondhand options abound and you won't want to invest in something new until you or your child are ready for a serious commitment. Start by searching your local pawn shops and used music stores. If you can't find a deal at those places, look at your local Craigslist postings or check sites like Musician's Friend.

Final Word

Perhaps you visit thrift shops frequently, but you still think that pawn shops have a bad name. There's no shame in trying any reputable store for a good secondhand deal. From books to belts, retail stores often charge you hundreds of dollars to be the first to own an item. With linens and swimwear, or even cell phones and computers, you don't want to be the second owner. But with items that you use once and leave on a shelf, why pay a premium? Over the course of a year, you'll save hundreds if not thousands, creating a budget surplus you can either use for your emergency fund or to reward yourself and your family by indulging in a worthwhile, valuable new purchase.

Adapted from www.moneycrashers.com

Ex. 1 Find the words or expressions in the text which mean the following:

- 1) a shop where people give away their old things for others to buy: _____
- 2) a shop where people leave their valuable things in exchange for money that they desperately need at the moment: _____
- 3) selling old things from your home directly to people who pass by:

- 4) to have enough money to buy sth: _____
- 5) a good bargain: _____
- 6) almost not used at all: _____
- 7) a place where many people come to buy and sell old things: _____
- 8) loss of value: _____
- 9) an offer of things for sale: _____
- 10) to appear suddenly: _____
- 11) a lot of ... : _____
- 12) in very good state: _____

Ex. 2 Match the expressions from the two columns into logical collocations:

- | | |
|-----------------|----------------------|
| 1) to tighten | out of one's clothes |
| 2) a dollar | with money |
| 3) designer | purchase |
| 4) a resell | your budget |
| 5) an auction | shop |
| 6) to grow | clothes |
| 7) to scour | line |
| 8) a major | site |
| 9) the bottom | garage sales |
| 10) to be flush | store |

Ex. 3 Provide English equivalents of these expressions:

1) ze sklepu	7) cena
2) odzyskać pieniądze	8) zużyć się
3) zaoferować dobrą cenę	9) wierzyć komuś na słowo
4) wyprzedaż majątku po zmarłym	10) nowiutki
5) zmienić zdanie	11) za ułamek ceny
6) oszczędność	12) nielegalna kopia

Grammar corner...

Sometimes, if you're not careful, you may misunderstand a phrase because you can't see the difference between an adjective and an adverb. There is a lot of difference between *working hard* and *hardly working*. In the first case you are a good worker, in the second you almost do no work. So, like in the text, a *hardly-worn* piece of clothing is actually a good find and it's worth your attention:-)

Ex. 4 Decide which word best suits the context.

- 1) You performed very **good / well** this year, so you'll be getting a raise.
- 2) You **hardly touched your food / you touched your food hard** - are you feeling ok?
- 3) He consults a fortune-teller **on a regularly / regular basis**. He says she helps him make important life decisions.
- 4) When talking to an immigration officer, please respond **in a timely / time fashion**.
- 5) He's very **disorderly / disordered**, his desk at work is a total mess.
- 6) Our advertising campaign was a **completely / complete** failure. Sales has taken a nosedive.
- 7) He's an **incredible / incredibly** talented sales manager. He could sell snow to the Eskimos.
- 8) I **absolute / absolutely** adore opera. I could go there every day!
- 9) People like **extremely / extreme** sports, because their jobs don't offer enough excitement.
- 10) The new model is selling **extremely / extreme well**, so we're hoping for big bonuses!

GLOSSARY	
to crack the spine	„przełamać” tył książki (przy pierwszym otwarciu)
a fortune-teller	wróżka / wróżbita
in a timely fashion	bez zbędnej zwłoki
a thrift shop	sklep z używanymi rzeczami
a pawn shop	lombard
a garage sale	wyprzedaż garażowa / podwórkowa
to afford sth	móc sobie na coś pozwolić
a find	niezła okazja
hardly-worn	prawie nienoszony
a flea market	pchli targ
depreciation	utrata wartości
a listing	oferta
to pop up	pojawić się
a host of ...	wiele ...
in mint condition	w stanie kolekcjonerskim
to tighten your budget	zaciskać pasa
a dollar store	sklep typu wszystko po 5 zł
designer clothes	firmowe ubrania
a resell shop	sklep z używanymi rzeczami
an auction site	portal aukcyjny
to grow out of your clothes	wyrosnąć ze swoich ubrań
to scour	przeczesać
a major purchase	ważny zakup
the bottom line	konkluzja
to be flush with money	być nadzianym
off the rack	ze sklepu
a great rate	świetna cena
estate sale	wyprzedaż majątku po zmarłym

to have a change of heart	zmienić zdanie
to wear down	zużyć się
to take sb's word for sth	wierzyć komuś na słowo
brand new	nowiutki
for pennies on the dollar	za ułamek ceny
a bootleg	nielegalna kopia

ANSWER KEY:

Ex. 1

- 1) a thrift shop
- 2) a pawn shop
- 3) a garage sale
- 4) to afford sth
- 5) a find
- 6) hardly-worn
- 7) a flea market
- 8) depreciation
- 9) a listing
- 10)to pop up
- 11)a host of ...
- 12)in mint condition

Ex. 2

- 1) to tighten your budget
- 2) a dollar store
- 3) designer clothes
- 4) a resell shop
- 5) an auction site
- 6) to grow out of one's clothes
- 7) to scour garage sales
- 8) a major purchase
- 9) the bottom line
- 10)to be flush with money

Ex. 3

- 1) off the rack
- 2) to get your money back
- 3) to offer a great rate
- 4) estate sale
- 5) to have a change of heart
- 6) a saving
- 7) a price tag
- 8) to wear down
- 9) to take sb's word for sth
- 10) brand-new
- 11) for pennies on the dollar
- 12) a bootleg

Ex. 4

- 1) well
- 2) hardly touched your food
- 3) regular basis
- 4) in a timely fashion
- 5) disorderly
- 6) complete
- 7) incredibly
- 8) absolutely
- 9) extreme
- 10) extremely