

# MANAGING YOUR MONEY

## Insider's Guide To Updating Your Wardrobe On A Budget

(NAPSA)—Even though cutting costs is top of mind, you still need to dress to impress, especially at the office. No matter what your personal style, office culture or shopping preferences are, you can save time and create a polished look by putting some savvy shopping and style strategies into action.

- Broaden your horizons beyond department and specialty stores. Check out off-price retailers such as Ross Dress for Less that carry the same current styles and name brands as department and specialty stores at significant savings.

- No matter where you shop, a good rule of thumb is that the new merchandise (at full price) will be front and center when you enter the store, but there's always a sale or clearance rack. Keep your eyes open for these markdowns—they are often located toward the back of the store.

- Remember that it pays to make friends. Befriend the sales associate and discover shopping secrets, including delivery schedules, the typical markdown cycle, and specific seasonal merchandise.

- Keeping your closet organized, knowing what you already have that you can build on—this season and next—is also a smart shopping strategy.

- Often the best deals are found by buying clothes early or late in the season.

—As a general rule, when retailers are preparing for another season's inventory, they generally put old merchandise on sale to make room for new shipments. Take advantage of these deals by shopping at the end of the season.

—Always look ahead when mapping your shopping strategy, as off-price stores will often stock merchandise in advance of the season (e.g., you may find coats in August and swimsuits in March).

Beyond knowing where and how to look for bargains, there are some smart style strategies you can employ by shopping to stretch your wardrobe and your budget.

- First, seek out investment pieces when they are deeply discounted—such as cashmere sweaters that you can wear year



**Smart outfits for work don't have to cost a lot if you use a little creativity.**

after year with anything from slacks and jeans to dresses, and trench coats that add a stylish flair to any outfit. Seek out neutrals, such as chocolate, charcoal, navy and basic black, that will stay true season after season.

- Second, never underestimate the power of accessories to change a look. Use current accessories such as a scarf or belt to freshen up classic pieces such as a basic sheath dress or blazer for the new season.

- The same principle holds true for jewelry. Costume jewelry, such as long necklaces layered together, can add a finished and posh look to your basic blazer, blouse or sweater.

- Lastly, look for ways to breathe new life into your favorite pieces and extend them across seasons, for example:

—Take a summer dress into the office and into fall by pairing it with a jacket or cardigan, belt and opaque tights.

—For casual Fridays, match your favorite evening top with a long cardigan and straight leg jeans for a current look.

—Wide-leg khakis are not just appropriate for a weekend afternoon. Wear them with a blouse and heels for a trendy business look.

Getting smart on how to update your work clothes for less will help you look professional without breaking the bank. To learn more about Ross Dress for Less and find the nearest location, check out [www.RossStores.com](http://www.RossStores.com).