Personal Finance Professionals Reveal Where They Save--and Where They Splurge

RetailMeNot gets real with money experts in honor of Financial Literacy Month

AUSTIN, Texas, April 11, 2018 /PRNewswire/ -- The money-savvy professionals of the world have a reputation of being fiscally responsible 24/7. After all, when someone's career is centered on financial health, it's safe to assume that person would never indulge, right? Not quite.



In celebration of Financial Literacy Month, RetailMeNot spoke to 13 personal finance professionals about areas in which they skimp as well as those in which they don't mind spending more. From treating themselves to travel to saving on clothes in the off-season, here's spending wisdom from those who know best.

Be sure to check out the RetailMeNot blog, *The Real Deal*, for the full article.

RetailMeNot's Shopping and Trends Expert, Sara Skirboll, is known for her everyday tips and tricks, which let shoppers save just about anywhere.

- **Where Skirboll Saves:** "Inexpensive manicures. I like my nails neat and tidy but am awful at doing them myself. So I treat myself to a weekly manicure that costs no more than $10," Skirboll says. She also adds that, "I buy winter clothes in the summer and vice versa. I'm a shopping expert, so I know that when you see a deal on something you need—okay, or want—do not pass it up!"
- **Where Skirboll Splurges:** Skirboll prefers to pay more for quality accessories, cosmetics and fitness. "A pair of fancy sunglasses—Céline and Tom Ford are my favorites—instantly updates not just the grungiest of outfits but also the worst of moods," she says. "I also have an unlimited CorePower Yoga membership. It's expensive, but it's because of the cost that I go all the time and love the sweat."

  Skirboll has a couple more that she calls the "ultimate indulgences" for her home and skincare regimen. "This particular Diptyque Baies Candle makes the whole house smell like a European boutique hotel," she says. "And finally, Biologique P50 keeps my skin's pH levels in check for minimal breakouts. I've been using it for years. It's definitely a beauty insider's secret weapon."

Rachel Cruze is a personal finance expert and national best-selling author of *Love Your Life, Not Theirs*.

- **Where Cruze Saves:** "I've found that a great way to save some serious cash is to meal plan," Cruze says. "I always meal plan on Sunday nights for the upcoming week. My life is insane, so knowing exactly what I'm making for dinner saves me hundreds of dollars that might've been spent on impulse food purchases."
- **Where Cruze Splurges:** As a full-time working mother, Rachel's favorite way to decompress includes a good day at the spa. "Sometimes, you just have to treat yourself, so I love a good facial," she says. "Yes, they can be pricey, but as a busy, working mom of two young girls, I view this as a time to really unwind!"

Financial coach and author of *Want to Change Your Life? This is How You Do It*, Cornelius Davis Jr. shares his insights on items to save and splurge on.

- **Where Davis Jr. Saves:** As an avid reader, Davis Jr. craves access to as many books as he can, but is as thrifty as he is literary. "I typically read two to three books per month," Davis Jr. says. "Buying all of these books would be pricey, so to save money, I borrow 90 percent of the stuff I read from the library."
- **Where Davis Jr. Splurges:** Bit by the wanderlust bug, Davis Jr. is eager to explore as much as he can. "There is a lot of world out here to see," Davis Jr. says, "so traveling to new places is a priority for me. Currently, there are 49 places on my travel bucket list. I make sure to get in at least three trips (international and domestic) each year."

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