

# Focus on Your Daily Needs When Buying Electronics to Save Money

A lot of people buy high-end gear because they think they might need their features "someday," but you might save a lot of money if you just focus on what you actually need to do. Your electronics aren't life-long purchases, after all.

It's not surprising that I have a great deal of use for a number of electronic items. I have an iPhone, iPad, computer, laptop, surface, kindle, smart watch, and on and on.

Almost since the day I graduated from college, using computers and other electronic devices has been an essential part of my professional life and a useful part of my personal life. I've been buying and upgrading electronic items of all kinds for more than a decade.

All of these changes have simply refined my electronic buying strategy, scaling it back but not really changing the core principles. Here's how I do things.

First of all, you simply cannot buy electronic items for life. They are stuffed full of so many tiny components that the odds are that something will eventually break in them. Anything with a large circuit board in it is begging to eventually face some serious problems, simply because there are so many points of potential failure in the device.

Compare a computer motherboard to a toaster. In a toaster, there are only a few things that can really go wrong. With a computer motherboard, look at all those resistors and capacitors. If even one of them has a tiny flaw that doesn't make it apparent at first, it can cause deep problems with the entire device, often damaging other parts, and it's often impossible to diagnose.

The same thing is true for a hard drive or a microprocessor. There are just too many ways for the item to fail. Because of the failure rate of electronic parts, I don't buy electronics with a "buy it for life" mindset.

Instead, I use a slightly different approach.

Electronics are often advertised by showing you the many, many different things that they can do. In reality, though, almost all of us end up using our devices for just a few key things.

Those other tasks are cool and all, but they're just not part of our daily routines. I don't need a computer that does high-end video editing and can play the latest video games in 1080p. Why? Because I don't do those things with any regularity.

The idea of "maybe someday" is a dangerous one when it comes to electronics. There are a lot of tasks I might someday do. Sure, I might someday do high end video editing. Sure, I might someday want a mobile device that I can stream video on from anywhere. However, if those things ever translate into a pressing need that need will show up quite often in my life and eventually show me that I need to consider new tasks the next time I make electronics purchase.

For me, buying electronics is purely task-focused. I buy things solely to take care of the tasks I need to accomplish with them and don't worry about the "maybe some days."

What I've found is that when I scale back and look at my actual usage, it turns out that I rarely need to upgrade my electronics. Instead, I usually wait until they stop working for some reason before I upgrade.

When I do upgrade—and, honestly, it's usually a replacement for a dead device—I look for a device that can simply do the things I know I'm already doing and do it well.

For example, when I replace my desktop computer, all I need is a low-powered device without a monitor. I already have a monitor. Nothing I do requires heavy computer power. Thus, I'm going to go pretty low-end. I'll either build it myself or look at computer guides for a solid low-end choice and I'll save money.

When I replace my smartphone, my only questions are whether it can send and receive calls and texts and whether I can use Evernote (for all of my notes) and Facebook (for getting in touch with people) on it. Everything else doesn't matter.

If I replace my television, all I need is something that can show me an HDMI signal with a reasonable size. I already have stuff that can show me Netflix on the television, so I don't need a TV with apps. I don't need a giant screen—at least not any bigger than what we own. I'll just look for a smaller, well-built television with minimal features beyond high definition. It will do everything I need for it to do and I'll save a bundle.

I do not care about what a device *might do* in the future or that it offers a feature I already have and don't use. If I don't use something, it doesn't matter to me and I'm not going to pay for it. If it's a hypothetical future service, I'll wait for that hypothetical future to arrive before I worry about it.

### The Number One Biggest Take-Home Lesson

People rarely use 90% of the "gee whiz" features on the devices they buy. Marketers gush over all of these features and apps and other attributes, but in truth, I don't use the vast majority of them, nor does anyone I know.

Everyone just uses a handful of things on their devices. They might use other features once in a great while, but the *vast* majority of usage boils down to just a handful of things.

It's not worth spending money on those unused features or those rare exceptions. Ignore them. They don't matter. They're just marketing.

Instead, know what you actually need to do with the device. Compare all of the devices that allow you to do those things you need to do and choose the one with the best reliability reputation and warranty out of that group. Use Consumer Reports or The Wirecutter if you're not sure.

If you find yourself desiring a new feature, see if you already have something that can do it. When we wanted Netflix on our television, we found that we could get it through our video game consoles that we already owned, for example. When new apps come out, they almost always run on what we already have. You'll probably find that you use it for a while, and then discover you didn't really need it that much anyway.

If you stick with that policy, you'll have devices that do the things you actually need them to do but you won't find yourself wasting money on things you don't need.