Introduction: You're Overpaying and It's Not Your Fault

Here's the uncomfortable truth about Amazon: the site is engineered to make you buy **now**, not buy **smart**. Every design choice — the one-click button, the "Only 3 left!" warnings, the daily deal timers, the "Frequently bought together" suggestions — pushes toward one outcome: the fastest possible purchase, at whatever price happens to be showing today.

That price is rarely the best price. Amazon reprices products constantly — sometimes multiple times per day — and most shoppers never see the pattern. The Money Skills Decoder has watched products swing 30% in a single week while shoppers clicked "Buy Now" at the peak, completely unaware.

The Real Number: 10–20%

Forget the hype. This guide won't promise you'll "save $10,000 this year!" Here's what the savings actually look like, conservatively:

```
Typical household Amazon spending:   $2,400 / year
Savings from timing alone (buying at low points):   5–10%
Savings from stacking (coupons + S&S + gift cards):   5–10%
Combined realistic range:   10–20% → $240–$480 per year
Cost of this guide:   $5.00
```

That's the math of a skill: learn it once, apply it on every order, forever. The guide pays for itself on the very first stacked purchase.

What This Guide Is (and Isn't)

It is: a practical system — specific tools to install, specific sites to check, specific tactics with dollar examples. Everything in here works today.

It isn't: extreme couponing, sketchy hacks, or anything that risks your Amazon account. Every tactic is within Amazon's terms. The Money Skills Decoder doesn't do account-banning tricks.

How This Guide Works

1. **Install the tools (today, ~20 minutes).** Chapters 1 and 2 name the exact browser extensions and price trackers. Install them once and they work automatically.

2. **Build the habits (this week).** The 60-second pre-purchase routine becomes second nature after a few orders.
3. **Deploy the strategies (big purchases).** The stacking formula and 30-day rule are for the orders that actually move the needle — the $100+ ones.

> **One note on prices:** Amazon's prices, policies, and tool features change over time. The tactics in this guide are structural — they work because of how Amazon's systems are designed, not because of a temporary loophole. If a specific button has moved, the strategy behind it hasn't.

And here's a thought to hold onto while you read: every dollar you stop overpaying is a dollar you get to direct. The Money Skills Decoder teaches the saving; the Dumb Money Questions brand teaches what to do with it — their Emergency Fund Builder is the natural next stop once the savings start stacking up.