

How not to break the bank for beauty

Botox to bottom lifts: How's a girl to keep looking young and not go broke?

By [Erica Sandberg](#)

Keeping up with the Kardashians as they get gorgeous is no frugal feat. While celebrities have deep pockets for tucks and tweaks, the average Josephine doesn't.

Yet busting out big bucks for beauty is trending. According to a [Global Industry Analysts report](#), Americans are projected to spend \$17.57 billion on cosmetic surgery procedures alone in 2015. A combination of factors are fueling the drive, from the perpetual desire to appear young to the growing popularity of reality television.

Here's what consumers are paying to shine like stars -- and how you can avoid the ugly debt that can come with it.

Injectables

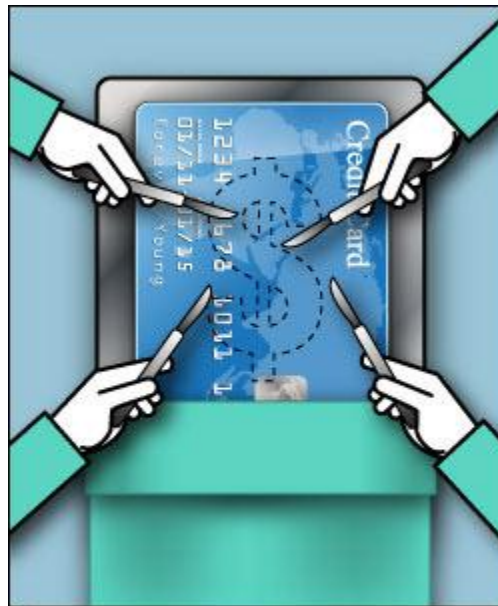
Wrinkles can be smoothed down or puffed up with fillers such as Botox, Dysport and Juvederm, to name a few. The price for these injections is typically between \$300 and \$700 per area (such as the space between the eyes, called "the elevens" after the two vertical grooves that often appear) and results last a few months.

Swollen lips are also ultra popular, ("trout pouts" are practically contractual on the [Real Housewives](#) franchise). For a few hundred bucks, they can be inflated with collagen, hyaluronic acid or other products pushed through a needle.

If cash is tighter than your skin, Houtan Chaboki, a board certified facial plastic surgeon at Potomac Plastic Surgery in Washington, D.C., says injectables can be enhanced with strategic placements. "A lot of patients want the smile lines filled because that's what they see on TV, but instead we can use one or two in other areas for a more natural look and to reduce the cost."

Communicate both what you want done and your financial parameters with the needle holder. It's easy to overdo freezing and filling, and not just to the detriment of your expressions, but also to your wallet. Because these procedures are highly lucrative for the practice or spa, some will push more than you need or want. Beware the hard sell and honor your limit.

Weigh the short-term nature of shots against their longer-term counterparts, as well. Spending more on a pricier procedure in the beginning can save thousands in the end. For example, says Chaboki, "It's very common to have injections in the cheeks for a fuller look, but it's about \$1,000 per treatment, twice a year. Cheek implants are about \$5,000, just once." Economically speaking, the implants win out in about three years.



Plastic surgery

More dramatic and lasting adjustments -- from a nicer nose to a tighter tummy -- mean going under the knife, operations which start in the thousands.

Resist the temptation to cheap out, however, as a bargain basement doctor can cost far more if he botches the job. Think the stock market is risky? Try bad cosmetic surgery. [Tara Reid's torso](#) should scare you into prudence.

"From a financial perspective, if you have to have the same surgery performed twice, the second time just to correct the first surgery because the doctor was not trained as a plastic surgeon, what makes the most sense?" asks Marcel Daniels, a Long Beach, Calif., board certified plastic surgeon.

Instead, Dr. Daniels says, save up for the best in the field. Make sure that person is board certified, too, as it proves exceptional expertise in a particular specialty.

To find that doctor and plan for the price, conduct your research with a respected online community like [RealSelf.com](#), where you can learn about medical-beauty treatments. "We only allow board certified doctors to be on the site," says Alicia Nakamoto, RealSelf.com's vice president of community and marketing. "So if you get a Groupon and you can't find them here, they aren't board certified. Avoid them."

The site lists the average national fees for virtually every procedure, as well as what they're going for in your city. You'll quickly see that one woman paid \$7,000 for a facelift in Savannah, Ga., and a New Yorker spent \$5,800 on liposuction.

Another useful feature is the "worth it" ratings system. Every treatment has a score of 1 to 100 percent. Low numbers can be used as an immediate "don't do it!" indicator, whereas a high score can give a green light. For instance, the average fee for a Lifestyle Lift (currently running aggressively on the infomercial landscape) is \$5,850 but only garners a 53 percent rating. The traditional facelift averages \$11,125 but has an 86 percent rating.

Lotions and potions

Are cutting and poking too extreme or expensive? There's no shortage of topicals to explore. The Global Industry Analysts report projects we'll soon be spending \$114 billion on creams and anti-aging products.

But if you're hoping to gain the flawless complexion of the stars like Halle Berry (voted [best celebrity skin by TotalBeauty.com](#)), accept the truth that even the priciest serums don't perform miracles.

Philadelphi-based beauty blogger Yolanda Kiel writes about the industry on [Fashion & the Steal](#), and because she was diagnosed with eczema at the age of 5, has spent thousands on skincare. "There's been many times where my budget was blown to pieces," says Kiel. "I did the credit card thing, put it all on there. You get caught up and convince yourself that you need it."

From spray tans to waxing, manicures and facials, day spas and hair and nail salons offer a wide range of costly beauty treatments. Consumer savings expert Andrea Woroch offers tips for getting these services for less:

1. Buy discount gift cards. Sites like [GiftCardGranny.com](#) sell gift cards for less than face value for various beauty/skincare/spa brands and service providers. You can also buy discounted gift cards for beauty stores like Sephora to help reduce skincare, makeup and haircare costs.

2. Bundle up or prepay. Some medical spa and beauty service providers reduce the price when treatments are purchased in a bundle package. Woroch's father, the owner of Dermal Arts Medical Center in Pleasantville, N.Y., would offer clients a free laser hair removal treatment for every five sessions the client prepaid for. That came to roughly a 15 percent savings.

3. Trade. Spa and beauty professionals can be very flexible when it comes to trading services. Consider what professional skills or services you could offer in exchange for beauty care, such as financial planning, marketing and public relations, social media consultation or credit to your boutique or restaurant. Whatever you do, you may be able to negotiate a trade, so give it a try.

4. Cash discounts. Offer to pay cash and you could negotiate a discount. Plus, medical spa service providers prefer to get cash than set up a credit loan for expensive services such as liposuction. Speak with the service provider to find out ahead of time what type of cash deal could be worked out.

5. Use coupons. Follow your spa or beauty care provider on Facebook or Twitter to find special promotions or coupons. You should also check their websites for any deals or printable coupons. When ordering a beauty product, you can save \$5 off \$10 with a coupon for Ulta or 15 percent off \$200 at SpaFinder via [FreeShipping.org](#), which also offers free shipping codes and online coupons for savings at Sally Beauty Supply, Sephora, [Beauty.com](#), Avon and many more.

6. First-time savings. New clients can often find various beauty and spa deals. Jump around to various businesses to find first-time customer discounts and enjoy the savings on everything from a massage to chemical peel.

Eventually she realized that luxe lines harmed her finances and her epidermus. "Commonly used preservatives and emulsifiers were irritants," says Kiel. She began to save money and her skin by focusing on what was in the jar rather than the label.

Consumer savings expert Andrea Woroch, who has a background in such beauty brands as Sephora, agrees. "Get a recommendation from an esthetician to look for ingredients," says Woroch. "It's easy to overspend on products that aren't as good as drugstore brands."

When visiting a department store, be skeptical. Commission-based sales staff can make wild claims, so always request a sample to try before you buy. Sephora will squeeze just about anything out in a to-go container, says Woroch, who also suggests ordering minis from Misterfreestuff.com.

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*-- Yolanda Kiel
Fashion & The Steal blogger*

Salon and spa services: hair, tans, nails and facials

Sure you'll get gleaming hair with a Brazilian blow out (around \$200) and glowing skin from facials (usually \$100 on up), but make them routine and your bank account can suffer.

Cherie Corso, a former model and co-creator of [G2 Organics](http://G2Organics.com) is a personality on the new reality show [Working Wives of Westchester](http://WorkingWivesofWestchester.com), and reports that (shock!) her fellow cast members were spa and salon-aholics. "In one scene where we were having coffee first thing in the morning after dropping the kids off at school, one of the girls just spent \$1,500 for hair extensions," says Corso. That's a mortgage payment plus some groceries for many Americans.

If you're going to splurge, be selective. Corso recalls wasting \$350 on a silly procedure that began with a ground coffee scrub, and was supposed to slim five to six inches from her frame. "I was then asked to turn over on the table while they put white tea to help bloat, green tea to calm and black tea ... oh, it was all loose tea!" Eventually she was raincoated and sent to sweat in the sauna. The inches remained, but her skin was stained and bank balance lightened.

Still, many treatments are beneficial and economical (a super durable pedicure may be worth the \$30) and bargains exist.

"Sites like Groupon and Dealery feature tons of beauty treatment deals of up to 75 percent off," says Woroch. "My sister recently purchased a discount voucher for laser hair removal for just \$200, a whopping \$1,000 in savings!"

You can find almost any spa and salon service on such sites, but read online reviews to gauge quality. And before clicking "buy," be sure the shop is within reasonable driving distance and mind the expiration date.

Finally, don't ignore the fact that products sold within a spa or salon are subject to heavy markups. You can typically find the same product online for a fraction of the cost. So before you buy, search the web first. Just make sure the site you purchase from is reputable and the products aren't just cheap imitations packaged in look-alike tubes and containers.

Budget your beautification

There's nothing wrong with improving your physical self, says Deborah Hightower, a financial consultant from Atlanta, unless you descend into debt doing it. "I had a client who spent many thousands per year on Botox, spas and things like that and used a combination of savings and credit cards." The indulgences led to debt, so Hightower put the kibosh on that behavior.

The trick is to budget for beauty. Sound spending plans should always have an allowance for nonessentials built in. That's a percentage of your income that you can spend on anything you want, "whether it's a boob job or Christian Louboutins," says Hightower, an admitted shoe aficionado.

What about financing these discretionary prettifiers? Hightower shakes her head, pointing out that even when the interest rate is low, you're still paying extra. That's cash you could be using on the procedures you really want. "Putting [Botox on a credit card](http://Botoxonacreditcard.com) makes no sense because it's not asset based," says Hightower. "But if you use

discretionary money, that's yours to spend as you like." Echoing Dr. Daniels, your best bet, she says, is to start saving.

In the end, moderation is generally best, for both spending and sculpting. Just refer to [Heidi Montag](#), whose infamous 10 plastic surgeries in a day cost over \$30,000. Heidi who, you ask? Exactly.