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# Money Management

## Shop and Save in Every Season

by Carrie Anton

If you think Black Friday, Cyber Monday, or the day after Christmas are the only times to score great deals, think again. Inventory changes, trade shows, and product upgrades are just a few reasons that make each month a sale season. If you want to grab the goods at greater cost savings, you just need to know when to buy.

### Climate change

Andrea Woroch, nationally recognized consumer and money-savings expert from Windsor, Colo., says shopping late in the season is the best way to score great deals, especially on apparel. "For instance, as many school-aged and college kids return to the classroom, parents hurriedly shop for fall basics. But stocking up on spring and summer instead is going to be a much better buy as shorts, sandals, swimsuits, and tank tops are on clearance," says Woroch. "Since the early school year still welcomes warm weather, children will get some use out of these new clothes, too. Parents can then stock up on the colder fall clothes when retailers start slashing prices to make room for winter merchandise."

### Contents

- [Climate change](#)
- [Discount dates](#)
- [iWant](#)
- [Sidebar: Home & Family Finance Resource Center related items](#)

### Story Tools

- [Print this](#)
- [E-mail this](#)
- [\[+\] type size \[-\]](#)
- [More on money management](#)
- [More by Carrie Anton](#)
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CU Home

Front Page

Glossary

Ask the Editor

RSS Feed [?]

About Us

End-of-season shopping may mean big deals, but don't let deep discounts lead to poor purchase decisions. After all, if you don't use what you buy, you end up wasting money instead of saving it.

- *Stick to the basics:* Avoid last season shopping of anything trendy. Neon leggings and gladiator sandals may not make a comeback when next summer comes along. Go for basics like underwear, jeans, athletic shoes, socks, and solid tees.
- *Size matters:* If you plan to buy a snowboard and appropriate gear to go with it for your tween, beware of growth spurts. Clothing and gear buys are better for those who are done growing. The same goes for weight watchers. Avoid buying clothes in a specific size if you're planning to pitch some extra pounds.
- *Know before you go:* It's easy to be seduced by sales, so take stock of what you have and what you need before making a beeline for the clearance rack.

## Discount dates

Whether you go all-in on the day after Thanksgiving or completely avoid it, you're well aware of the great day of "doorbusters." The savings exist to help kick the season of holiday shopping into high gear, but there are other holidays where discounts make their debuts as well.

- *Super Bowl:* Score the extra point with a new TV for your Super Bowl party. After Christmas, shopping tends to hit a lull, and retailers lure winter buyers from their warm homes with a kickoff sale of big screens just in time for the big game.
- *Valentine's Day:* In the spirit of celebrating couples, look for BOGO, or buy-one-get-one, sales, which are popular with smartphones, shoes, and tablets. Don't have a love of your life, find a friend to share the

savings.

- *Mother's Day:* Mother's Day and early spring, especially when the air is still chilly, is a great time to find deals at greenhouses. As the temperatures rise, plant prices follow. Search in September for more plant savings to buy low-maintenance perennials, such as hostas.
- *Graduation:* In addition to gadget gifts, grads tend to clean house with gift cards. Look to sites such as Cardpool.com, CardCash.com, and GiftCardGranny.com for spikes in gift card offers at cheaper prices than the amount on the card. January is another peak time to take a peek at these sites.
- *Father's Day:* After Pops is all set with his "World's Best Dad" T-shirt, head to the store for after Father's Day sales of tools, grills, polo shirts, and ties.
- *Fourth of July:* Even though the calendar says summer only has been in full swing for 13 days, most people think of Independence Day as the middle of summer. By now, people are settled into their pools, patio sets, and play structures. However, if you wait until after America's birthday, you'll find better bargains on all things outdoor.
- *Back to school:* Once the kids are settled into their class routines, head to the store to find big deals on cookware and bedding. College students setting up dorms and campus apartments mean stores stock up on living essentials. Once students are all moved in, you can make the most of store leftovers.

In addition to holidays, "each month of the year actually presents a best time to buy certain items," says Casey Bond, managing editor of GoBankingRates.com, El Segundo, Calif. "For example, October is the best time to buy toys before prices get jacked up for the upcoming holiday season. March and April are the best months to purchase anything wedding or travel-related due to the coming off-season, whereas the summer months are great for buying patio furniture and tools.

etc.).

## iWant

When companies launch new products, they often do so via official press announcement—think Apple and its iPads and iPhones—or at trade shows, for items like cars and boats. In either scenario, companies make a big deal with hopes of hyping up consumers wanting the latest and greatest at any cost. If you're looking for a deal, this is not the place to buy. However, those cell phones, trucks, and jet skis that were yesterday's news, likely are available at a better price as newer models come to market.

"In most cases, it seems the best deals are available on old products after a new product is launched," says Jerry O'Brien, director for the Center of Retailing Excellence at the University of Wisconsin-Madison. "In this case, consumers need to really be aware of what they will be using the product for. It could very well be that they don't need the newest bells and whistles and that the last year model will serve them just fine."

- *Automobiles:* While auto shows and sneak peeks of new models seem to take place year-round, October is a safe bet for the trade season to go into overdrive. While auto fans head to see what will be new on the road, , start doing your homework on what vehicles will need to move off the lot. Once you decide what you want, try shopping at the end of the month when dealerships need to meet sales quotas and might be willing to tack on an even bigger discount.
- *Boats:* While you're generally not able to buy vehicles at auto shows, boat shows are different. Later models may be available for purchase on-site during September after-season shows, or in the January preseason. Remember to go in knowing what

kind of open-water experience you need, instead of letting eye candy throw you overboard.

- *Technology*: When it comes to tech, it's all about what's in and what's out. Pay attention to news about new product launches, and read reviews about what's being replaced on the market with the next "it" item. Sites such as [CNET.com](http://CNET.com), [engadget.com](http://engadget.com), and [gizmodo.com](http://gizmodo.com), as well as *Wired* and *Popular Mechanics* magazines offer user-friendly tech reviews and news that will help you make the right purchase at the best price.

Regardless of the calendar day, you'll save more when you shop smart. For some it will mean not being swayed by big deals. The year is packed with discount days, and the cycles are pretty reliable. If you miss out this year, you're likely to find another great price if you practice patience. Others will shop when the need arises rather than wait for clearance cuts.

"Consumers need to realize that holding off shopping in hopes of deeper discounts runs the risk of the item not being available, or [of having] a very limited assortment," says O'Brien. If you can wait, great. But remember that you just might miss out.



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