Money Savings Tips & The Best Time to Buy

For years I've had lists posted around my home, reminding me when to buy things. I always try to buy items on sale. My list may be a little different from state to state. So feel free to copy & paste & update it for your area.

January

Items typically on Sale: Big screen TV's, sheets, towels, swimsuits, gloves, coats, winter clothes, golf equipment, luggage, spring & summer cruises (I believe that cruises are THE most economical vacation there is), interior paint, new pickup trucks and floor coverings.

Foods typically on Sale: Apples, oranges, grapefruit, turkeys, and hams (I buy my hams now and freeze them).

Sales to look for: Post Holiday Clearance (I use to buy Christmas gifts at this time, but I stopped because I could never find them when December came around), White Sales (these are the linen sales!)

Another item that may be on sale is homes. People who have been trying to sell through the spring and fall are usually more receptive during the winter time. I'm sure that this is different across the country, but I find it true in Nebraska.

February

Items typically on Sale: Tax software, furniture, swimsuits, tennis gear, water skis, used cars, audio visual equipment, housewares and silverware.

Foods typically on Sale: Apples (great time to make apple sauce), grapefruit, oranges, steak and turkey.

Sales to look for: Valentine's Day Sales and President's Day Sales.

March

Items typically on Sale: All types of TV sets, housewares, gardening supplies, laundry equipment (washers/dryers), deck stains and cleaners, camping gear and summer clothes.

Foods typically on Sale: Apples, articokes, and fish.

Sales to look for: Spring and Easter Sales.

April

(April is the most boring month, but a great time to spring clean the house.)

Items typically on Sale: Air conditioners (If you think your's is on it's last leg, April is the time to buy a new one. Don't wait til it dies in July.), stoves/ovens, sleepwear, lingerie, women's shoes, exterior paint, and power tools.

Foods typically on Sale: Eggs, ham, turkey, pineapples and artichokes.

Sales to look for: Post Easter Sales.

May

Items typically on Sale: Outdoor furniture, sporting goods, small appliances, cameras, fall vacations, jewelry, and car tires.

Foods typically on Sale: Asparagus, corn, dairy products (we buy cheese and freeze it), strawberries (great for making jelly or jam) and tomatoes.

Sales to look for: Mother's Day Sales and Memorial Day Sales.

June

Items typically on Sale: Men's and boy's clothing, linens, floor coverings, sleepware, lingerie and women's shoes.

Foods typically on Sale: Fish, asparagus, berries, cheese, corn, melons, cherries, grapes, frozen foods, pears, plums and tomatoes (great time to make spagetti sauce and can it).

Sales to look for: Father's Day Sales and Bridal/Graduation gifts.

July

Items typically on Sale: Swimsuits, summer clothes, garden supplies, fabric, refrigerators, freezers, air conditioners, washers, dishwashers, microwave ovens, washers, dryers and sports equipment.

Foods typically on Sale: Canned fruits & vegs, fresh fruit & vegs, melons, tomatoes, and string beans.

Sales to look for: 4th of July Sales

August

Items typically on Sale: Sports Equipment, cordless phones, furniture, window treatments, fall clothes and garden furniture.

Foods typically on Sale: Beets, carrots, corn, plums, fish, grapes, berries, nectarines, peaches, pears, watermelon, and squash.

Sales to look for: Summer Clearances & Back-To-School Sales.

September

Items typically on Sale: New car clearances, fall clothing, housewares, china, digital cameras, big screen TV's, jewelry, interior paints, wallpaper, previous year's models of cars, holiday airfares and glassware.

Foods typically on Sale: Apples, cauliflower, cabbage, corn, tomatoes, grapes, peaches and pears.

Sales to look for: Back-To-School Sales and Labor Day Sales.

October

Items typically on Sale: Major Appliances, electronics, drapery, interior paint, boats, canoes, hosiery, rugs and carpets, fall/winter sportsware and car tires.

Foods typically on Sale: Apples, grapes, pears, potatoes, turkey, cranberries, pumpkin and brussel sprouts.

Sales to look for: Columbus Day Sales.

November

Items typically on Sale: Home improvement, shoes, blankets, bulbs, trees, shrubs, electronics, and toys.

Foods typically on Sale: Turkey, apples, oranges, cauliflower, cranberries, shellfish, nuts, pears, squash, brussel sprouts and sweet potatoes.

Sales to look for: Election Day Sales, Thanksgiving Day Sales and Veteran's Day Sales.

December

Items typically on Sale: Used cars, women's holiday dresses (I always buy any formalwear in December), electronics

coats, cruise wear and children's clothes.

Foods typically on Sale: Apples, cranberries, grapefruit, oranger, sweet potatoes, and turkey.

Sales to look for: Toy Sales, Christmas and post-Christmas Sales.

My basic rule of thumb for shopping is:

- Only buy clothing when it is 75% off.
- Only buy large appliances after calling around for prices and checking Consumer Reports for reliability.
- Only buy new cars, last year models, in September.
- Only buy tires in October.
- Be leary of items marked "Sale" in grocery stores, especially those at the front.
- ALWAYS shop with a list and ONLY buy what is on the list.
- When shopping for big ticket items, it really pays to shop around and learn what a "good price" is.
- Remember, items bought on credit (when you only make minimum payments) actually cost you 3 times more.

Bargain shopping is never easy but it always pays off.

I remember shopping last March for a television with my daughter. First, we went "just to look" at the different models. At the first store we selected three models. Of course, she wanted to buy one right then and there but Mom won the argument. We wrote the store's name, make & models and price on a list. The next evening we visited two more store and updated our list. She was surprised to see the price differences. Next day we visited one last store. They had only one of the models but it was 50% less than the others. We saved $150, spent a total of one hour and only shopped the stores in our area.

Not all of our experiences go that way. Sometimes we end up going back at the first store. But in all cases, we know what we saved.

By Pat Madison

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Pat is a volunteer writer for ACCESS. She lives in Nebraska with her daughter, two cats and one dog. {moscomments}