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The Best Time to Buy Almost Everything

Published on - January 7th, 2010 (Modified on - November 30th, 2011) (by April Dykman)





This post is from GRS staff writer April Dykman.

My mom has a sixth sense when it comes to bargain hunting.

Where I'm thrilled to get 25 percent off and free shipping, she's finding deals of 70 percent off and getting inside scoop from the salespeople, who probably have her on speed dial should a ginormous everything-must-go-or-we-torch-it clearance sale come along.



Okay, so I'm exaggerating, but not by much. The point, however, is that the key to finding bargains is timing—off-season, end-of-season, new models bringing down prices on the old models. There's a pattern and a perfect time to buy just about anything.

When possible, plan your purchases by using the following list to score the best deals and to keep more of your money in your <u>high interest savings account</u>:

House and home

- Real estate—March through August are active months for buying and selling, so a buyer looking for a deal will have better luck negotiating on an offer in autumn and winter.
- Flooring—Carpet and flooring goes on sale near the end of the year due to slow sales, though discounts are possible throughout the year from independent retailers.
- Furniture—January and July, when stores need to make room for new inventory.
- Gas grill—Like air conditioners, the best time to buy is during winter months, when demand
 for outdoor grills is low.
- Cookware—April and May (think graduation and wedding prime time) and October and November (holidays approaching).
- Linens—January "white sales" and the end of each season (i.e. as spring approaches, winter-colored linens will go on sale). It's common to see linens (in all colors, not just white!) on sale for up to 60 percent off retail.
- Mattress—New mattresses arrive in stores in May, when you'll find a good deal on the
 previous year's models.
- Vacuum cleaner—June, when new models hit the floors, and end of winter.
- Hardware—Big sales occur around Father's Day and between Thanksgiving and Christmas
- Home appliances—New models arrive in September and October, when you'll find good deals on last year's models. Holiday weekends—Fourth of July, Labor Day, Columbus Day, Presidents Day—also are good bets for deals. If you're willing to buy an appliance with a ding or a scratch, you can save hundreds.
- Air conditioner—Winter months, when demand is low.

Flora









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- Flowers—Tulips are less expensive in February, peonies in May. Flowers are at their best when in season.
- Shrubs, trees, etc.—Autumn is a good time to buy bulbs (store them according to directions on the packaging) and trees and shrubs (nurseries are trying to clear out inventory).

Recreation

- Outdoor (general)—Swings, beach and pool toys, swimming gear, and other outdoor items
 go on sale in August, when retailers are trying to make room for fall and winter items.
- Outdoor gear (bicycles, for example)—February and March, when new models replace
 last year's models.
- Boat—Boat shows, held from January through March, generally offer the best prices.
- **Gym membership**—Membership sales soar in January as everyone resolves to lose weight, but lag in spring and summer. You'll find lower fees and waived enrollment fees to lure you to their treadmills.
- Movie tickets—Matinees are an established way to spend less at the theater (as is smuggling in your own M&Ms, not that I'd condone such behavior or ever do so myself...).
 A.M. Cinema (AMC Theaters) sells discounted tickets before noon from Friday to Sunday and on holidays.
- Broadway tickets—Find bargains hours before the show, or try the well-known <u>TKTS</u> booth in Times Square.

Electronics

- Blu-ray player—Black Friday sales and after-Christmas sales offer some of the best deals.
- TV—Sales can be found throughout the year. Times to note include Black Friday, between
 Thanksgiving and Christmas, right after New Year's Day, before the Super Bowl, and in
 May and June. New models hit stores in August and September, when you'll find sales on
 new models and discounts on the previous year models.
- Cell phone—New customers get the best deals. For new phones, wait six months if you can. Search online for coupon codes, as well.
- Digital camera—The Consumer Electronics Show and Photo Marketing Association convention mean new models will arrive in stores. Shop in January and February for deals on last year's models.
- Computer—Back-to-school season yields a few sales, but the best deals can be found when a technology is outdated and retailers want to get rid of the older models. Look for a few extras (free shipping, bundled accessories, etc.) around the holidays.

Tip: In general, you'll find a good deal when an electronic item is outdated. Wait until after technology shows like MacWorld and the International Consumer Electronics Show to see if your iWhatever will be discounted to make way for the next big thing.

Auto

- New car—New models roll into the lot in fall, so shop in September for last year's model.
 Shop on a weekday at the end of the month to get the undivided attention of a salesperson trying to make their monthly quota.
- Used car—Dealers increase their inventory in April to start the spring selling season. You'll find a good selection and willing negotiators.
- Recreational vehicle—Dealers sometimes offer specials in winter, but generally buying an RV works like buying a car (see new cars).
- Gasoline—Fuel up on a weekday, early in the morning if gas prices are rising or in the evening if gas prices are going down (prices are usually changed between 10 a.m. and noon).
- Oil change—Look for early bird specials in your area.
- Tires and auto parts—During April (National Car Care Month) and October (Fall Car Care Month), you are likely to find buy-three-get-one-free deals on tires, free oil changes, and other checkups.
- Car wash—Early birds (before 8 or 9 a.m.) can often find deals at full-service car washes.

Travel

- Airline tickets—For domestic nonholiday travel, look for the lowest fares 21 days from your departure. Fares are updated at 10 a.m., 12:30 p.m., and 8 p.m. on weekdays, and airlines file one update on Saturday and Sunday. Lowest fares are filed on Tuesdays, Wednesdays, and occasionally on Saturdays. Wednesday is generally the cheapest day to fly and Sunday the most expensive. (Exception: the Wednesday before Thanksgiving—the busiest travel day of the year.) For holiday travel, start looking in September to get a good price. Fares can change quickly, and much depends on the carrier and the market.
- Travel (general)—The off-season or shoulder-season for your destination will offer the
 most savings on lodging, recreation, transportation, etc.

Food

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Popular Tips

Groceries (supermarket)—On Sunday evenings, you'll save money through store sales (typically run Wednesday through Thursday), and by shopping in the evening, you can save even more on items that must be sold by day's end. If you clip coupons from the Sunday newspaper, you'll enjoy additional savings.

- Coupons—While coupons are available throughout the year, the most coupons appear in
 the Sunday paper during November and December. The best deals on turkeys can be
 found two weeks before Thanksgiving to Christmas. In spring, you'll find coupons on
 seasonal produce, ham, and frozen food (apparently March is National Frozen Food Month
 —who knew?). Summer coupons offer discounts on grilling items and ice cream. Autumn
 brings coupons on soup and other canned items.
- Groceries (farmers market)—Vendors often lower prices near closing to avoid having to pack up perishables and take them back to the farm.
- Champagne—With steep competition to be your New Year's Eve bubbly, Champagne houses drop prices during the holidays.

Clothing and accessories

- Clothing (general)—Got your heart set on something in particular? Shop on a Thursday evening six to eight weeks after the item arrived in the store. By Thursday, the weekend sales have started and the selection will still be good. Season-end clearance sales also offer up savings.
- Baby clothes—Shop during your pregnancy for end-of-season clearance items. If it's springtime and you are due in winter, look for winter closeout sales now for infant clothing.
- Jewelry—Avoid the holidays, when you are most likely to pay full price.

Weddings

- Wedding (general)—The off-season can mean big discounts. If you live in a cooler climate, you'll find savings during the winter months. Hotter climates mean likely deals in summer months.
- Wedding dresses—After Thanksgiving and before Christmas. Boutiques are stocked with gowns for Christmas engagements, but it's a slow sales period.

Other

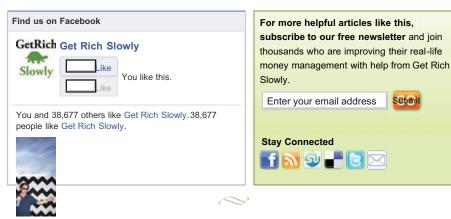
- Toys—October and November offer good bargains as retailers gear up for the holiday season.
- Wrapping paper—January, of course!

I might not ever be as good as my mom at bargain hunting, but knowing when to shop might make me almost as good. If you're one to make resolutions every new year, resolve to save money and correcting your small errors by including a check on your <u>free credit report</u> to make a huge difference in your purchases in 2010 by timing your purchases.

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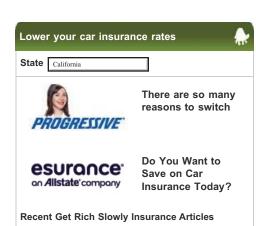
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Personal Finance Tip: Sometimes lowering the APR on your credit card is as easy as calling customer service and asking specifically, "My APR is X.XX, is there any way you can lower that? I've been a customer since X". It's important to stress how long you've been a customer because it shows that you appreciate your relationship with the company.