

Consumer Choice

Planning Major Purchases Around Seasonal Sales

One way families can stretch their resources is to take advantage of seasonal sales. This can be difficult—products and services never seem to be on sale when you need them most. However, taking a long-range view of your family's needs and planning large or major purchases to coincide with seasonal sales can lead to substantial savings.

Not all businesses follow a timetable for sales. Some businesses follow a timetable unique to their products or to their company. Various factors—such as the economy, excess inventory, or special purchases—will influence a business's decision to have sales at other times of the year. That's why it is important to keep an eye on prices throughout the year.

Remember that price is not the only consideration when making purchases. Quality, warranty coverage, availability of quality service, dealer reliability, and other factors are also important considerations.

General Guidelines

The following general guidelines may be helpful.

- Know your family's needs and wants. Buy only what is in your family's financial plan. A "good buy" is only a "good buy" when your family needs it and can afford it.

- Where possible, buy off-season. As a general rule, seasonal items (such as winter coats and swimsuits) are less expensive during pre-season promotions and late-season clearances. Also, certain goods (such as household linens) are traditionally sold at reduced prices at certain times of the year.

- Consider shopping at the start and the close of a big sale. You generally find the best selection when a sale begins and the lowest prices as the sale ends.

- Be sure the sale price is really lower—it may be the regular price at another store.

- If possible, take a copy of the advertisement with you when you shop for specific sale items—to check price, model, size, and sale dates. If the sale item is not available, see if the store offers rain checks.

- Examine sale items carefully. This is especially important if the items are seconds, irregulars, or slightly damaged.

- Consider your expenses—

such as transportation, babysitters, and the value of your time and energy—when shopping for sale items.

- Find out the store's policy on rain checks, returns, and exchanges.

Consumer Calendar Notebook

You may want to consider organizing a Consumer Calendar Notebook. It is helpful to divide the Notebook into three parts.

Use **Part I** to list your family's expected needs throughout the year, such as major appliances and furnishings, school and work clothes, home maintenance and repair items, and hobby and sporting gear. You might also want to list some less expensive items, such as small appliances.

Since price is generally not the only consideration when making purchases, do some non-price comparison shopping (among various brands of products, as well as among several stores) ahead of time for as many items as feasible.

After noting current prices for

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your top choices (such as the top two, three, or more brands and models you are interested in) at various businesses, you can then watch for sales at these and other stores. This information can provide a ready reference to see whether or not that sale price is a true bargain.

Use **Part II** to list special occasions (such as birthdays, anniversaries, graduations) where you need to purchase gifts. While any one purchase may not be considered a large or major purchase, together they could represent a substantial cost. With an organized gift list for the year, you can shop for presents—even Christmas gifts—when they are on sale.

(Note: December is the major retailing month of the year, and traditionally not a prime period for sales. If your gifts have already been purchased, you can escape high gift prices common this month.)

Make special inserts in your notebook that include clothing sizes, family likes and dislikes—anything that will make the Notebook more useful. Again, do some price and non-price comparison shopping ahead of time, where feasible. Then, as you purchase these gifts, note the item purchased, the cost, and where the receipt is located.

Part III can be setup like a personal Consumer Calendar and act as a monthly reminder. After looking at the Consumer Calendar—which identifies some general types of seasonal sales and when they typically occur—enter items you want to purchase from Part I under the appropriate month(s) when they are most likely to be on sale.

Enter gift ideas (from Part II) a month or two earlier than needed (or even earlier, depending upon when sales for that item generally occur and if it is likely that the person's tastes, preferences, and sizes won't change). It is probably a good idea to enter the exact date of the special occasion—along with the gift idea—so you won't forget when it is needed.

Remember, not all businesses follow a timetable (or the same timetable) for sales, so keep an eye on prices throughout the year. Armed with your Consumer Calendar Notebook, you should be much better prepared to take advantage of the opportunities to get good buys throughout the year.

References

Consumer Calendar, Janet Wilson, Cooperative Extension Service, University of Nebraska-Lincoln, HEG 88-224, May 1988.

Your Shopping Dollar, Money Management Institute, © by Household Finance Corporation, 1980.

Discussions with 25 manufacturers and retailers, August-September 1992.

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Consumer Calendar

<p>JANUARY WATCH FOR: storewide, post-holiday, and inventory sales. WORTH CHECKING: clothing for all family members; household linens; furniture; china and glassware; toys; luggage; sleepwear; shoes; resort wear; used cars; Christmas wrappings, decorations, and cards.</p>	<p>FEBRUARY WATCH FOR: final winter clearances; Washington's and Lincoln's Birthday sales; Valentine's Day specials; pre-season sales. WORTH CHECKING: sportswear; air conditioners; furniture; mattresses; lamps and other home furnishings; shoes; used cars; jewelry.</p>	<p>MARCH WATCH FOR: special-purchase sales; pre-Easter sales. WORTH CHECKING: winter coats; air conditioners; luggage; clothes washers and dryers; gardening/landscaping equipment and supplies; outdoor furniture; china and glassware; winter sports equipment.</p>
<p>APRIL WATCH FOR: after-Easter sales. WORTH CHECKING: coats; spring clothing for all family members (after Easter); paints; outdoor furniture; gardening/landscaping equipment and supplies.</p>	<p>MAY WATCH FOR: Mother's Day sales; Memorial Day sales. WORTH CHECKING: household linens; luggage; jewelry; handbags; mattresses; outdoor furniture; gardening/landscaping equipment and supplies.</p>	<p>JUNE WATCH FOR: summer sportswear sales; Father's Day sales. WORTH CHECKING: sportswear; men's and boys' wear; sleepwear; major appliances.</p>
<p>JULY WATCH FOR: summer clearances; after 4th of July sales; pre-fall sales. WORTH CHECKING: summer clothing; shoes; major appliances; air conditioners; household linens; new cars.</p>	<p>AUGUST WATCH FOR: store-wide summer clearances; final clearances on summer clothes; car sales; back-to-school sales. WORTH CHECKING: summer sportswear; coats; household linens; lamps and other home furnishings; furniture; shoes; new cars.</p>	<p>SEPTEMBER WATCH FOR: Labor Day sales; back-to-school promotions; home improvement sales. WORTH CHECKING: children's clothing; paints; china and glassware; furniture; mattresses; lamps and other home furnishings; outdoor furniture; gardening/landscaping equipment and supplies; cars (current model clearances); bicycles.</p>
<p>OCTOBER WATCH FOR: Columbus Day sales; car sales; storewide clearances. WORTH CHECKING: school clothes; coats; fall and winter clothing; sleepwear; cars (last year's model clearances, some new model promotions); major appliances; school supplies; fishing equipment; bicycles.</p>	<p>NOVEMBER WATCH FOR: Veteran's Day and Election Day sales; post-Thanksgiving sales; pre-Christmas promotions. WORTH CHECKING: family clothing; water heaters; ranges and microwave ovens; household linens; used cars; bicycles; sleepwear; jewelry.</p>	<p>DECEMBER WATCH FOR: post-Christmas clearances on wrappings, decorations, cards, toys, and games. WORTH CHECKING: generally, not Christmas presents (check children's clothing, resort wear, winter clothing specials, and gift items AFTER 12/21); gift certificates for better buys later; used cars; microwave ovens; jewelry.</p>

Personal Consumer Calendar

JANUARY	FEBRUARY	MARCH
APRIL	MAY	JUNE
JULY	AUGUST	SEPTEMBER
OCTOBER	NOVEMBER	DECEMBER



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