

THE WALL STREET JOURNAL.

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SUNDAY JOURNAL

How to Shop Smartly Every Month

Most Items Have Seasons; Use Them to Your Advantage



ILLUSTRATION: TERRY WONG

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This will be the last edition of Best Buys, so rather than talk about what you should buy in February (accessories, fine jewelry, canned food and cameras), here are five shopping tips that will help you save every month.

Shop Seasonally

Produce isn't the only item with a season. Just about everything we buy—from clothes to recreational gear to electronics—has a season. Workout gear goes on sale in January, when everyone has just made their health and wellness resolutions. Big-screen TVs go on sale around the start of February, when everyone is gearing up to watch the Super Bowl and the Oscars. In March, cleaning supplies go on sale so consumers can stock up for their spring cleaning.

As a general rule, you'll find some of the best deals at the beginning and end of an item's "season." You'll see great introductory offers at the start as retailers ramp up, then you'll see even better deals when the item is put on clearance.

Why are the deals so good when demand for an item is at its highest? Because stores have such a wide range of inventory and they are constantly rotating stock. Plus, there is heavy competition both online and in stores, so if Store X isn't offering a great deal, Stores Y and Z will be, and X will lose your business.

Never Pay Full Price

Most everything goes on sale eventually. We tend to pay full price when we make impulse purchases—when we go into a grocery store after work without a meal plan or wait until the day before a ski vacation to buy snow gear.

Instead of waiting for the toothpaste to run out, stock up on it when you see a great sale. Always have a backup on items you use regularly. If you know you'll need a new winter jacket next year, buy one when it goes on clearance at the end of this season. In fact, clothing, shoes and accessories are items you should never pay full price for. With the exception of some luxury brands, it all goes on sale.

As long as you plan your purchases, there will rarely be an instance where you have no choice but to pay full price.

Take the Time to Save

Time is valuable, but so is money. Fortunately, it often takes little time to save lots of money.

Taking 10 seconds to search for a coupon code before making an online purchase could save you around 20%. Spending 30 seconds going onto a museum's website could save you \$40 on your family's admission.

A little research ahead of your purchase can make all the difference. It's not just looking for discounts, but comparing prices between stores, which thanks to the Internet also takes only seconds.

Use Store Policies

Stores advertise lots of policies that people rarely take advantage of. For example, just about every retailer has a price-match policy, assuring consumers that they'll get the best price, but few people follow up and save. Get a price match if you find a better price from a competitor.

Ask for a price adjustment if the item goes down in price after your purchase. Most stores offer a window of 14 days for you to get back the difference between what you paid and the new sale price.

Request a rain check if an item is on sale and out of stock. When the item is back in stock, you'll get the sale price even if it's not on sale.

Remember to mail in those rebates. Stores are doing everything in their power to get you to shop with them. Let them court you with their savings and you'll come out the winner.

Guilt-Free Shopping

We all want to give back but we don't always have it in our power to do so. Fortunately, retailers are giving shoppers several opportunities to shop and give back at the same time.

Amazon has smile.amazon.com where you can designate a charity to receive 0.5% back on your eligible purchases. This month, Macy's is giving 10% on select red dresses to the American Heart Association's Go Red For Women movement to raise awareness about heart disease among women.

Buy a new pair of shoes from kindrunner.com and it will send you a prepaid shipping box to donate your shoes to someone in need. In turn, you get \$10 Kindness Cash Rewards to use on a future purchase.

Retailers are finding so many creative ways to blend shopping and giving back. Seek

them out, and make your dollars count.

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