

Is that clearance item a bargain or not?

You collect your mail and find a flyer advertising a big clearance sale on clothing items at your favorite store. Do you interpret 'clearance items' as something inferior the store wants to get rid of, or do you find clearance items irresistible? Don't make the mistake of thinking in such black and white terms. Some clearance sales yield true bargains, while others do represent a bunch of poor quality items that will prove to be a waste of money. So how do you know the difference?

In the example case of clothing being the clearance item on sale, you need to see how this sale might suit your particular needs. If it's September and all bathing suits and summer wear is on sale, the reason it's on sale is obvious. The store wants to make room for fall inventory and get rid of the summer inventory almost no one will buy until next spring.

If your budget allows, you can save a lot of money picking up heavily discounted clearance items that you won't have to shop for at full price come spring. If you've got several kids to outfit for school, these clearance items are not a bargain. Your money is better spent getting the upcoming necessities. You also don't want to make the mistake of charging the items and then paying interest each month until you pay it off.

Some clearance items, such as linens, bedding and cookware are great bargains. These items aren't seasonal, but for some reason just haven't been moving. Perhaps you're one of those who loves those lacy pillows and plush pink towels, bucking the current popular trend towards deep tones that everyone else swoops up. Take advantage of this sale!

Cosmetic items are frequent entries on clearance sales flyers. There's nothing wrong with the products. The store may want to move out last season's lipstick container style or face cream jar to introduce the new containers. Sometimes, an improved face cream or shampoo forces the store to clear the shelves to avoid confusing customers with two seemingly identical products. A good rule of thumb here is that when the only difference is in the packaging, cosmetic clearance items are bargains.

Holiday items become clearance items the day after the occasion, be it Easter or Mother's Day. That \$12 box of Valentine's chocolates may be cleared out for \$4 on February 15th. If you're a chocolate lover, go for it - it will be as enjoyable today as yesterday.

The true value of items on sale is determined by you. The only caveat is, don't

overextend your finances to buy every sale item you find. That's no bargain at all.