

SUPER SHOPPER – GET THE MOST FOR YOUR BUCKS!

To many shoppers, the word “sale” is magical. They think of lots of great bargains! Sales seem to pop up anytime and anywhere. However, shoppers need to be sure they are really getting a good deal, especially in times of economic slowdown.

BE CAREFUL BEFORE BUYING

- Shop around. What’s on sale at one store might be cheaper at regular price at another store. You also can save on gas by checking around online, rather than driving to each store.
- Was the price too high to begin with and then marked down?
- There may be more than one price on the tag. Be sure the price has really been lowered from its normal selling price and not from the manufacturer’s suggested retail price.
- Ask yourself, “Would I buy this if it were not on sale?” Remember, a poorly made item is no bargain, no matter how low the price is.

BEWARE OF HIGH-PRESSURE “SALES PITCHES”

Don’t fall for these tricky lines:

- “Sign now or lose the chance to join.”
- “Special discount—today only.”
- A sad story by the salesperson, such as: “If I sell three more, I’ll get a trip to Florida,” or “My boss won’t fire me.”
- “We’ll tear up the contract if you change your mind.”

HOW TO JUST SAY “NO” TO PRESSURE

- Get all promises in writing.
- Be suspicious of promises that seem too good to be true. They usually are.

- If you are being pressured, **do not** buy the item right away, no matter what. Tell the salesperson you want to think it over. **Do not** buy at all if the high pressure continues.
- Never sign anything under pressure or if you don’t understand it. A sales contract is a legal agreement you must follow.

RULES ABOUT RETURNING ITEMS

Look for a sign at the cash register telling how to return items that don’t fit or work right. You can also ask the cashier before you buy an item if it can be brought back for exchange or refund. If the store sign states, “All sales final,” make your purchase very cautiously. You probably won’t be allowed to exchange it or get your money back on it afterward.

LAYAWAY PLANS

You might find something on sale that you really need. Layaway can be a handy way to pay for it. You can afford to buy the item if you only have to pay a little at a time. Before you buy, find out how layaway works at that store. Some things to look out for are:

- What happens if you cancel the purchase? How much money, if any, do you get back?
- How often do you have to make payments?
- How much do you have to pay, and where do you pay?
- What happens if you miss a payment or are late?
- Does the store charge anything to put items on layaway? Be sure to think about that cost when comparing prices at different stores.
- Look at the total cost of the item, not just what each payment will be.

ANNUAL SALES CALENDAR

Following is a sales calendar, telling which month certain items usually go on sale. Sales dates vary more than they once did, however, and stores in your town might not follow this calendar exactly. Events such as recent layoffs or town festivals can cause stores to run a sale on certain items.

Month	Traditional Sale Items
January	After-holiday sales, toys, CDs and DVDs, linens, treadmills, houses and condos, refrigerators, and storewide clearances on winter clothing, mattresses, and furniture
February	Used automobiles, rugs, sports equipment, final clearance on winter items
March	Spring sales on clothing, skates, garden supplies, housewares, humidifiers, and laundry equipment
April	After-holiday sales on spring clothing, fabrics, digital cameras, and paint
May	Small consumer electronics, outdoor furniture, jewelry, luggage, automobile tires
June	Swimwear, summer sports gear, indoor furniture, Graduation Day and Father's Day promotions, small appliances, and mattresses
July	Fourth of July sales and clearance sales for summer clothing, bathing suits, children's clothes, men's shirts, home appliances, sports equipment, indoor and outdoor furniture
August	Labor Day and back-to-school specials on school supplies, computers, clothing, mattresses, coats, air conditioners, dehumidifiers, fans, and clearance sales on summer clothes, garden equipment and supplies, and outdoor furniture
September	Preseason sales on fall and winter clothing, children's clothing, mufflers, batteries, hardware, paints, housewares, and garden supplies
October	Veterans' Day and Columbus Day sales on coats, bikes, digital cameras, and gas grills
November	Veterans' Day, Thanksgiving weekend, and pre-holiday promotions on toys, gifts, games, and water heaters
December	Pre-holiday and after-holiday sales on gift items, children's wear, coats, small consumer electronics, new automobiles, and bikes

Reference: Calendar of deals: What's on sale when [Electronic version]. (2007, July). *Consumer Reports*. (The Annual Sales Calendar above has been partially adapted from this source.)

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