

Style on Dime #32: Cashing In On Year-end Clearances

Written by Marcia Humphrey
Tuesday, 13 January 2009 02:12

Right now you may be in the midst of putting away all of your holiday decorations; taking down the lights, the wreaths, the tree ornaments. Well I have decided to leave mine up a while longer. The festive décor will help to keep things a bit brighter during the shorter winter days. Besides, right now I am preparing for a much more important event: clearance shopping season.

Everyone knows about the four main seasons; spring, summer, fall, and winter. The ones that are sometimes forgotten are just as important; spring clearance season, summer clearance season, fall clearance season, and my all-time favorite, winter clearance season! It's my favorite because in November the stores are crammed with holiday gifts, and we all know that they can't possibly sell all that stuff! That's where we come in. Now is the time to take advantage of these super deals. I'm not just talking about buying next year's wrapping paper or replacing a few ornaments. I want you to buy all the goodies (and necessities) you need for 2009 at these wonderful clearance prices!

Buy Birthday Gifts!

Before it's all said and done, the winter merchandise will be reduced by as much as 90%! You know your son, daughter, mama, daddy, etc., have a birthday every year. Instead of waiting until the day of your loved one's birthday, get it now. Yes, now! Don't let excuses stand in your way. The Christmas gift sets sold at Target and Wal-mart are already 50% off, and many of them make great gifts all year round. (Just watch out for the expiration date on food items; you wouldn't want to give someone an old wine, moldy cheese and crackers gift set!) You probably already know mama's favorite color, and if you can't remember her size, call her from the store. Just think of the stress that will be relieved, not to mention the money that will be saved. (Whenever you have to pick up a present on the day of the celebration, you are most likely stuck paying full price!)

Buy That New Refrigerator!

New models will soon be replacing the old ones, so if you need a fridge, washer, dryer, or any major appliance, run over to Best Buy, Home Depot, Lowes, or Sears. Do a little comparative shopping and don't be afraid to ask about any available scratch and dent specials. Trust me, the potential savings of \$200 or more will be worth your time.

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Buy your Kids Next Year's Coat!

Instead of waiting and buying little Johnny's coat in the fall, just before he needs it, get it now! Simply purchase a size or two larger than his current size. My strategy of anticipating my children's sizes for the following year has worked about 99% of the time. You will pay a fraction of the cost of next fall's prices. Don't forget the matching hat and gloves (two sets of each, if your kids always lose them, like mine do).

Buy Christmas Gifts for '09!

Now I admit that you can't make all of your Christmas gift purchases a year in advance, but you can make many of them. For instance, you know that you always get your favorite uncle a tie, your favorite aunt a scarf, and your granny some socks and a nightgown, because that is what she likes. Well, there's no need to wait and paying full-price next year. Get it now and I promise that the gifts will not be out of style next year. If you have a curious kid around, remember to designate a good hiding place for the gifts to be stowed in the garage or basement.

I am sure that right now you are thinking, "I barely managed to buy gifts for everyone on my 2008 list and you want to send me back to the mall?" Yes! If you take a second to think about it, I'm sure you can come up with a couple of nonessential expenses that could be cut out temporarily; weekly Caribou Coffee runs, weekly hair appointments (instead go every two or three weeks- remember it's temporary), and standing nail appointments could be adjusted also. Even saving as little as \$10 a week for gifts and needed 2009 purchases could put a big dent in your to-do list, and you can still enjoy the blessing of gift-giving without your bank account balance reading zero.

So here is my challenge to you. Challenge yourself to be more proactive this year. Your child's birthday still comes every year without fail, right? Since purchases are inevitable, be as smart as possible about them. To help you endure this January cold spell, step into the nearest mall and enjoy the hot deals of winter clearance season. Make it a fun outing by inviting a lively companion and Enjoy!

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Marcia Humphrey is an interior decorator and home stager who specializes in achieving high style at a low cost. A native of Michigan, she and her husband Lonnie have three children.