

Cold, Calculated Savings: Items to Buy in Winter

Every December you are bombarded with suggestions (some subtle, some not-so-much) for items to buy for the holidays. But what about items to buy AFTER the holidays? If you can wait a few days or weeks, you could land yourself some outrageous deals. In fact, if a loved one wants an item on the list below, you might even want to give them a gift card and advise them to pick it up when it goes on sale. That way, they not only get what they want, but they also get more money to spend on other desired items.

Jewelry

The period between the December holidays and Valentine's Day is slow for the bling business. In fact, if you are planning on buying your significant other some adornment for Valentine's Day, the prices in early January could be drastically different from what they will be a month later.

Two wheels and a seat

If you are in a cold weather part of the country, folks in your area don't think of winter as the best time to ride with the wind in their face. As a result, they tend to not buy their new wheels then. Retailers know this and are desperate to move motorcycles and bicycles after the holidays. If you were planning on getting a set of wheels, look for special sales and other deals in the first part of the year.

A house

It's almost an iron-clad guarantee: if there's enjoyable or rewarding activity that you really wouldn't want to do in winter, you can score a deal on it during January or February. That goes for buying a home too. Most people don't want to scrape aside snow to get a closer look at a patio or deck. If you can find a property that has already been on the market for a few months and doesn't look to be going anytime soon, you might be able to get the seller to accept a low-ball offer.

Video games

Games have become a hugely popular holiday gift request for people of all ages. Retailers know this, filling their prices with helium to see how high people will jump to catch them. After the holiday a lot of the price inflation has leaked out and the cost comes back down to earth, perhaps even at the lowest level of the year.

Cameras

The big electronics trade shows happen in January and February, which means new camera models are unveiled. If you can wait until after these shows are over, you can get a perfectly fine "old" model at a great bargain.

Things for next winter

Whether it's holiday decorations or winter clothes, the "Stock-up and Stash" approach can save you a bundle, if you've got the room. However, avoid paying \$100 per month for a storage locker so you can provide a home for your "deals."

A vehicle

Usually by January the newer model of most every vehicle has been out for a few months and dealerships are trying to push out the last of the "old" models from their stock to make room for the new fleet. They need to sell, so sharpen your negotiating skills!