

Savvy shoppers know there's a best time to buy everything. Winter coats, swimsuits, electronics, furniture... Knowing when to shop for specific items (whether they're obviously seasonal or not) can be a very effective way to stay on budget and save money. Here's the quarterly breakdown of what items to shop for.



First Quarter: January - March

- Late winter is the best time to buy gas grills and air conditioners as manufacturers and retailers get rid of last year's stock in preparation for spring and summer sales. It's also a good time to buy water sports equipment (including boats) as well as winter apparel. The later into winter you get, the better the prices on hats, gloves, coats and boots.

Second Quarter: April - June

- Japanese manufacturers' fiscal year ends in March and they're eager to get rid of old stock, so spring and early summer is the best time to purchase TVs and other electronics. Spring is also peak home buying season, so if you're shopping for a new house be prepared for fierce competition. Spring is also a great time to shop thrift stores. After spring cleaning, many households donate their unused or unnecessary items, so thrift stores will have lots of new inventory.

Third Quarter: July - September

- Summer is peak sale time for furniture, kids' clothing and school supplies. New furniture inventory comes out in August, so July is the best time to look for on-sale home furnishings. Retailers are also preparing for back to school sales, so children's clothing and school supplies will be cheapest this time of year. Third quarter is also the time to book your holiday travel tickets. Plane tickets should be purchased two months in advance, especially for peak travel times such as Thanksgiving and Christmas.

Fourth Quarter: October - December

- Fall and early winter is the best season to purchase a car, because the new models roll out in late summer. That means the older models are on clearance to make room for the brand-new vehicles. Grills and other summer appliances also start to go on sale this time of year. Christmas sales start early and continue through most of the holiday season. For most toys and games, now is the time to buy.

In addition to shopping during the right time of year, savvy shoppers also know the benefit of buying on the right day of the week. For example, appliances tend to be cheaper on Sundays and major holiday weekends, like Memorial Day or Independence Day. Computers and other electronics are typically less expensive on Mondays, when manufacturers apply their rebates. By planning ahead and shopping at the best time you can stretch your budget a lot more!