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What to buy this season

A guide to great winter deals

After living through holiday sales and after-Christmas markdowns, you may think there's nothing else that could possibly hit the reduced racks. But some products have a prime savings season—a time of year when prices can be so low you can't afford to miss out, even in these tough times. Here's what to look for now.

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Find the furniture deals

Furniture manufacturers traditionally ship new collections to retailers in February and March.

To make way for the new pieces, stores offer deep discounts on last year's models. That means great prices for you on just about anything you need for every corner of your home. Whether you like to shop at the big warehouse stores or small, high-design showrooms, you'll find sales from January through March. (The same cycle happens again September through October.)



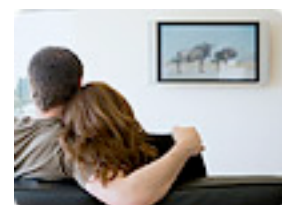
Remember, even the best deals go sour if your new sofa or armoire doesn't fit in with the room or your personal style. For help in planning the perfect furniture purchase, check out the Room Planner on the American Home Furnishings Alliance website (ahfa.us) or the Arrange-a-Room feature on the *Better Homes and Gardens* website (www.bhg.com/decorating/arrange-a-room).

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A big drop in TV prices

If you're looking for a new television but missed the holiday electronic sales, you're in luck.

It can be better to wait until early spring, especially if you've held off on upgrading to a digital or high-definition TV. That's because most Japanese manufacturers time their new product introductions with the end of their fiscal year in March. Like furniture retailers, electronics salespeople need to move old models out to make room for the new—and many times the manufacturers themselves offer a direct discount to consumers.



To read up on specific models, prices, and possible discounts, do some research on CNET.com before you shop. To catch up on the new HDTV technology, go to the FAQ on About.com

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The white sale lives on

Right now is white sale season, when sheets, towels, and just about everything else for bed and bath hit the sales racks. It's not unusual to save as much as 40 percent.



The winter white sale tradition was started in 1878 by textile giant John Wanamaker to give the industry a post-holiday boost. If you want to grab today's deals, you'll need to move quickly; white sales at stores and websites usually last only until the end of this month.

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Spring means savings in the kitchen

You could be a pro in the kitchen with the right cookware, utensils, and small appliances.



Spring is a great time to shop for those items because the wedding gift buying season is in full swing. Manufacturers, stores, and web retailers, ready to meet the rush, often mark down kitchen items from March through May. This is also a great time to get a deal on specialty items such as a crêpe pan or popover tins, which at full price may seem unaffordable, considering you don't use them every day.

Just starting out in your home? Pots and pans sold in sets often cost less than buying the same cookware in individual pieces and can be a great way to jump start your kitchen.

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Writer **Walecia Konrad** is a freelance journalist covering business and consumer affairs. She has written for *The New York Times*, *Money*, and *BusinessWeek*.



Tips for Better Budgeting

- › Use **BudgetTracker.com** to help you track of your daily spending.
- › **Make savings automatic.** Set up a direct deposit each month from your checking account into a separate savings account. You'll be surprised how fast even a few dollars a month add up.
- › **Know your goals.** Making a list of long- and short-term financial targets can help you to focus and makes saving money easy.



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