

# SAVVY SHOPPER SECRETS

## CLOTHES

Shop out of season. "Get your summer wardrobe in September when many items are marked down to make room for the winter ranges, and buy your winter clothes in March. On average, retailers will knock off up to 50 per cent," says money-saving expert Sean O'Meara of [watchmywallet.co.uk](http://watchmywallet.co.uk). No time to trawl from shop to shop in search of what's on sale and when? "Try [stylecompare.co.uk](http://stylecompare.co.uk) where you can search for the best price by brand or product," suggests Sean.

Also, it's best to buy classic, quality clothes that will be relevant in months or years to come. Often, this means designer clothes, but even those needn't break the bank. "Browse websites that sell last season's designer items," says Helen Pickard, co-founder of [goodvalueformoney.com](http://goodvalueformoney.com). Some, like [cocosa.com](http://cocosa.com) and [brandalley.co.uk](http://brandalley.co.uk), are members-only discount shopping clubs. "With BrandAlley you can get at least 50 per cent off," says Helen.

While the January sales are good for saving money on big purchases you may have been planning for a while, did you know you could bag even bigger bargains if you wait?

IWONA TOKC-WILDE reveals all

## DOMESTIC GOODS AND ELECTRONICS

Kitchen appliances, TVs and laptops and other big-ticket items go on sale in January, but you may not realise that it's possible to secure bigger discounts if you wait until spring. "The big chains and online retailers refresh their product lines in April, so they reduce prices in the weeks before," says money-saving expert Sean O'Meara. "The website [electricaldiscountuk.co.uk](http://electricaldiscountuk.co.uk) sells brand names at up to 40 per cent off the recommended retail price (RRP) in April." Get digital cameras in April too says Sean, adding, "Manufacturers release new models and cut prices on older ones just before the peak holiday season."

If you want a new mobile phone, wait till June or December when shops drop their prices in fierce sales competition. "June in the run up to the school holidays when parents want to keep in touch with their children more easily and December because mobiles are popular gifts," says Mark Di Vincenzo, author of *Buy Shoes on Wednesday and Tweet at 4.00* (HarperPaperbacks, £8.99). This doesn't apply to iPhones, as their demand is always high. "But with other smartphones, wait four months after the model comes out to save 40 per cent," he adds.

# WELCOME

## HOMES

If you're trying to sell a home that won't shift, you'd be forgiven for thinking it's a buyers' market and you'll pick up bargains at any time of year. "Wrong!" says Matthew Pryke from estate agents Fine & Country. "We advise buyers wanting a bargain to avoid spring – the busiest time in the property market," he says.

"It's the ideal time for choice but competition for properties is fierce." Last March, the Land Registry registered 60,828 sales in England and Wales (excluding London) – up to 18,000 more than in each month of the first six months of 2012. "Sellers may become frustrated over lack of viewings and could consider a lower offer," says Tom Hood at estate agents Hydes of Bristol.

You'll get a better bargain during November, December and January. A few days either side of Christmas Day is something of a bullseye to aim for, says Matthew, "With the festive season in full swing, sellers may feel more generous towards the few buyers looking at homes during Christmas week." When the viewings fall to an all-year low, sellers question why their property isn't attracting interest. "They may lower their price or accept an offer that's up to ten per cent off," says Peter Joseph from online estate agents [ithinkproperty.co.uk](http://ithinkproperty.co.uk).

## EATING OUT AND ENTERTAINMENT

If you want to treat yourself to a meal in a top restaurant without making your bank manager wince, catch special offers just before the school holidays. "Restaurants are usually emptier in March, June and November because families hold back on their spending, needing the money for the holidays," says Helen. "You could get two meals for the price of one or free starters and desserts, with savings of £10- £20 per head." "Book tickets for West End shows in January and February when everyone else is recovering from Christmas spending," says Helen. The theatres are keen to get bums on seats, even if it means slashing prices. "You can usually find a meal deal thrown in as well, which means saving over £30 per head," she adds.

## HOLIDAYS

The best holiday deals depend on the holiday type, when you want to go and your destination. "For package holidays in half-terms and during the summer holidays, book in January to get early booking discounts, free kid's places and low deposits," says Bob Atkinson from [travelsupermarket.com](http://travelsupermarket.com). If you're not limited to when you can go, book during 'shoulder season'. "This means in between peak and off-peak season," explains Sean O'Meara. "October is a good time to visit the Mediterranean and southern Europe – flights and hotels can be up to ten per cent cheaper than in summer months. See [skyscanner.net](http://skyscanner.net) for flights."

If it's hotel rooms you're after, book at the end of the year's quarter. "Call hotels at the end of March, June, September or December when they are eager to shift rooms."

## CARS

With the average car losing 55 per cent of its value in the first three years, the best way to get the most for your money is to buy a used one just after UK registration plates change in March and September. Many customers buying new cars trade in their old model as a part exchange and dealers are left with a glut of used cars, which drives down their prices. "You can get a good deal at Christmas, the quietest period for car sales," says Sean. "Sporty convertibles like an Audi TT can be up to £500 cheaper during winter." If nothing but a new car will do, you're advised to wait until a new model comes out and haggle for last year's version. "Manufacturers launch their new models between September and December," says Ben Reynolds, co-founder of the best-price listing site [theranktank.com](http://theranktank.com).

## GYM AND SPORTS EQUIPMENT

Keeping fit can be expensive, especially if you choose a gym over the great outdoors. Still, you can get cheaper gym membership if you sign up in July and August. "Most people who've made New Year's resolutions to get fit will have abandoned them by the spring while others will exercise outside when the weather's warm," says Mark. "In the summer, gyms often waive joining fees and give away a free month to entice new members." Good quality sports equipment is pricey all year round too, but most sports retailers hold sales in April, September and October, in order to shift stock. "The sales are even bigger in September, after the start of the football and rugby seasons, and then again in October, after the big back-to-school rush has died down."

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