

A photograph of a young woman and an older man with a beard, both smiling and looking at a tablet computer. The woman is pointing at the screen. They are in a casual indoor setting.

UBT

Union Bank & Trust®

Best time to buy

A savvy shopper's guide to the best deals each month

It's a new year, and UBT wants to help you save money by shopping smart. Timing your purchases to coincide with retail holiday sales, end-of-season (and off-season) discounts, and manufacturer deals will no doubt reduce shopping stress and leave more money in your pocket. So shop smart and have a great year!

January

January ushers in the new year, bringing fresh starts and resolutions for many along with some holiday clearance deals. Check for discounts on:

- Home organizers
- Bedding and linens
- Gym memberships and fitness equipment
- Televisions, electronics, and video games
- Cosmetics and skincare
- Pajamas
- Clothing and suits
- Boats and motorcycles
- Patio furniture
- Small kitchen appliances

February

February may invoke thoughts of chocolate, candy, and jewelry, but it's the non-traditional Valentine gifts that are a bargain. Look at these items for your sweetheart – or yourself:

- Home theater components (including some TVs)
- Furniture, mattresses, and major appliances (President's Day sales)
- Cell phones
- Winter coats, clothing, and gear
- Carpeting and flooring
- Tires
- Chocolate (after Valentine's Day)

March

March means madness for summer items, spring prep, and nearly anything green. Look for reduced pricing on:

- Gas grills and air conditioners
- Golf clubs
- Tax software
- St. Patrick's Day apparel and decor
- Jewelry

April

April brings showers of great sales on spring cleaning and organizing, vacations, Easter overflow, and more, including:

- Vacuums
- Home office items
- Easter candy, toys, and decorations
- Gardening and landscaping equipment
- Home improvement supplies
- Cruises
- Running shoes
- Cookware and bakeware

May

May flowers are blooming, and so are spring and Memorial Day sales. Consider buying the following in May:

- Spring jackets and clothing
- Outdoor adventure gear (REI's best sale of the year)
- Home décor
- Appliances
- Mattresses
- Office furniture
- Car care items

June

June's deals abound as America gets ready to get married, get fit, and DIY their way through the summer. Shop for:

- Gym memberships
- Activewear
- Home fitness equipment
- Dishes
- Power tools
- Movie tickets and summer family entertainment

July

In July, the mercury may be rising, but it's also when many prices drop. Look for Christmas in July specials and scope out rock-bottom prices on:

- Summer clothes and outdoor gear
- Patriotic items
- Cameras and personal electronics
- Coats
- Appliances
- Home furnishings
- Video games

August

August brings summer's end, back to school, and big sales on all related categories. Look for:

- Laptops, school supplies, and kids' clothing (back-to-school deals)
- Outdoor products, swimsuits, and luggage (end of summer)
- Linens and storage containers
- Office furniture

September

September's 30 days are chock full of Labor Day sale bargains on everything from beds to bicycles and even Broadway. This is the month to buy:

- iPhones
- Grills, appliances, and lawnmowers
- Mattresses
- Airfare
- Bicycles
- Broadway tickets and other live performances

October

October holds clearance sales and the start of holiday discounts, so scare up some deals on candy, cookware, cars, and more:

- Candy (before and after Halloween)
- Jeans
- Lawnmowers
- Perennial plants
- Cookware
- Toys and games
- Wedding floral and supplies
- Cars

November

November is the month for Thanksgiving prep, Black Friday deals, and Halloween clearance.

Look for:

- Large and small kitchen appliances
- Televisions, cameras, and other electronics
- Halloween candy and décor
- Tools
- Candles and other small gift items
- Clothing, Jewelry, Slippers, and robes
- Blankets and throws
- Tires and car care items

December

December shoppers can score big on everything from electronics (as Black Friday sales continue), toys, and holiday trimmings to fun things to enjoy next summer. Snap up deals on:

- Televisions and other electronics
- Toys
- Christmas decorations
- Champagne
- High-end cosmetics, skincare, and fragrances
- Sporting goods and golf clubs
- Spas and pools

We hope we've given you some purchasing pointers on what we have found to be the best buys each month, though there will certainly be other deals to watch for. Keep in mind, however, that it's not a bargain if you can't use it. Happy shopping!