## UBT Union Bank \&Trust.



## 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 is a month for fresh starts, and sales tend to reflect that. It's also a good time to nab some holiday clearance and summer faves on the cheap. Shop for:

- Home organizers
- Bedding and linens
- Fitness equipment
- Televisions, electronics, and video games
- Cosmetics and skincare
- Pajamas
- Clothing and suits
- Boats and motorcycles
- Patio furniture


## 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)
- Cell phones
- Winter coats, clothing, and gear
- Carpeting and flooring
- Tires


## 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
- Luggage
- Chocolate
- Jewelry


## April

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

- Vacuums
- Cameras
- Home office items
- Easter candy, toys, and decorations
- 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
- Home décor
- Small kitchen appliances
- Mattresses
- Office furniture
- Jewelry
- 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
- Home fitness equipment
- Dishes
- Power tools
- Movie tickets and summer family entertainment


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## 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
- Patriotic items
- Coats
- Personal electronics
- Appliances
- Home furnishings
- Video games


## August

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

- School supplies
- Kids' clothing
- Linens and storage containers
- Office furniture
- Outdoor products
- Swimsuits


## 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:

- Mattresses
- iPhones
- Appliances
- Lawnmowers
- 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
- 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
- Blankets and throws
- Slippers and robes
- Candles and other small gift items
- Jewelry
- 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 and skincare
- Fragrances
- 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!

