## stock up - Janurtiy

All things Christmas on sale. Christmas toys, wrapping paper, gift cards, gift wrap, bows, bags, ornaments, stockings, gifts. It's all $50 \%$ off. That's the best time to shop actually, so there is always still the good stuff left.

Weeks later, it'll start going to $60 \%$ off, $75 \%$ off, $90 \%$ off, but by then, everything is picked over. So, shop the day after to about a week after Christmas at the $50 \%$ and you'll score the best deals.

If your smart about it, you can have most of your shopping done for the next year, a whole year early! This is how I personally save MASSIVE amounts at Christmas time. A few new friends pop into your life during the year, no problem. Your budget is not even dented yet!

China ware. If you're looking to buy china ware, wait until January. Worst time to sell it; best time to buy it!
Small appliances. OK, so I know that most people think Black Friday is the best time to purchase...well...everything. But it's not. You'll score the best deals on small appliances in January as Christmas is over and stores are making room on their shelves for the newest models. I know...it's SO last season.

Diet Foods (think New Years Resolutions) Healthy Choice, South Beach, Lean Cuisine, Special K, Kashi, Slim Fast, 100 Calorie Packs...

Super Bowl Sunday. You'll see things like soda, chips, dips, cheese, sandwich items, crackers, snacks, hot wings

Seasonal Produce. Oranges, pears, grapefruit, tangerines, broccoli, carrots, cauliflower, celery, chard, collards, kale, kiwi, avocado, cabbage, spinach

Winter Health. Cold medicines and vitamins

## Notes

## stock up - Felfinuaty

National Canned Food Month: canned fruit, vegetables, meats: tuna, chicken, salmon, pie fillings
Superbowl Football Game Day Foods: chips, salsa, refried beans, party munchies, dips, cheese, sandwich items, crackers, snacks, wings, cut fruit \& veggie trays

Frozen Foods: pizza, chicken nuggets, fries
National Hot Breakfast Month: Malt O Meal, oatmeal, Eggo Waffles, syrup
Valentine's: boxed and bar chocolate, Hershey's, flower arrangements, candles, after V-Day sales are good too. Stock up cards for your little ones for the following year!

Chinese New Year: soy sauce, teriyaki sauce, noodles

## Broadway tickets

## Cell phones

## TV's and home theater systems

Exercise equipment: sporting goods stores run sales on discontinued items and last year's models in February. Great time to stock up on those soccer cleats or baseball jersey. Have a guy in your life? Your next years' Christmas present can be snagged at rock bottom prices at these sales!

Seasonal Produce: artichoke, asparagus, raspberries, potatoes, strawberries, broccoli, carrots, cauliflower, celery, chard, collards, kale, kiwi, avocado, spinach

Air conditioners / Fans: since it's technically still winter, it's the last thing on your mind, right?! It shouldn't be. You'll find clearance tags and great deals on 'summery' supplies.

## Notes

## stock up - Mouch

Frozen food continues to be on sale. Things like frozen meals and entrees, veggies, side dishes, desserts, and juice concentrate.

March Madness things like soda pop, chips, dips, cheese, crackers, wings, cut fruit \& veggie trays
After St. Patrick's Day clearance decorations and food (corned beef, cabbage, eggs, ham, etc.)

## Post Cereal

Seasonal Produce like artichokes, asparagus, avocado, Haas, broccoli, cabbage, carrots, cauliflower, celery, chard, collards, fennel, kale, leek, lemon, lime, mushrooms, onions, orange, peas, radish, rhubarb, spinach, strawberries, and tangerines.

## Garden Supplies and Rain wear

## Easter Items

Winter Clothing Clearance Items
Luggage: planning a summer vacation? Luggage is at its best prices in March.
Skiing Equipment: winter is just about over; spring is beginning...that means clearance for all those winter supplies.

House ware items: If you're looking for a new pots/pan set, now's the time to buy!

## stock up - april

Baking supplies such as sugar and spice and everything nice, baking mixes, flour, chocolate chips, and refrigerated cookie dough

Earth Day items such as natural and organic foods and personal care products, reusable bags and water bottles, Energy Star appliances, LED lighting

Seasonal produce such as mushrooms, onions, artichokes, asparagus, avocados, beets, broccoli, cabbages, carrots, grapefruit, peas, rhubarb, strawberries

Easter: ham, eggs, etc.

Clearance: after Easter sales are the time to stock up on decorating, baskets, etc. for the next year.
Winter shoes, slippers, socks, hosiery: it's all going on clearance now to make room for spring items. Now is a great time to check your local shoe stores for deals as well as your favorite retailers online.

## Sewing supplies

## stock up - May

Memorial Day supplies such as BBQ sauce, ketchup, condiments, charcoal, salad dressing, chips, dips, S'mores, and even things like suntan lotion and insect repellent

Gardening supplies such as plants, flowers, seeds, railroad ties, fencing, watering cans, plant food, soil, weed killers, mulch

Seasonal produce such as artichokes (my favorite!), asparagus, avocados, beets, corn, green beans, onions, peas (pod), potatoes, raspberries, strawberries

Cinco de Mayo items like Mexican food ingredients, tortillas, sauces, salsa's, corn husks, seasonings, etc.
Paper products such as paper plates, cups, plastic utensils, napkins, paper towel
Mother's Day is also in May and many stores will offer different specials for special meals, flowers, jewelry, etc.

Auto repair shops and tire specialty stores are offering great sales on tires this month.
Want to upgrade your TV? This month is the best month of the year to do that. Grab last year's model at a fraction of the cost. Check those clearances and shop around.

## Notes

## stack up - June

Fourth of July foods like hot dogs, hamburgers, BBQ sauce, ketchup, condiments, charcoal, salad dressing, potato chips, dips

Seasonal produce like apricots, blackberries, blueberries, nectarines, peaches, potatoes, boysenberries, cherries, corn, cucumbers, eggplant, grapes, honeydews, raspberries, onions, summer squash, strawberries, tomatoes, watermelon

Father's Day foods like meat, steaks, etc.
Dairy like milk, yogurt, eggs, cheese, ice cream, and so on. Be on the lookout for in-store dairy coupons and booklets.

## Albertson's usually runs a spend $\$ 100$, get $\$ 20$ Catalina coupon

## Gardening supplies

Men's clothing is on sale. Nothing says Happy Father's Day like a new shirt or tie. Score the best deals in men's clothing this month. Years ago when I was married, I would go to Sears (in their actual stores; not online) and pick up a ton of great deals on men's clothing. They would have jackets for \$10-\$20 and men's Dockers for only $\$ 4.95$ (the bigger sizes do better on eBay). I would buy in bulk to resale and make a ton in profits!

Tools: check Sears, Harbor Freight, and other hardware stores for some great deals.
Floor coverings and rugs

4th of July BBQ items such as hot dogs, hamburgers, other meats, BBQ sauce, ketchup, condiments, charcoal, salad dressing, potato chips, dips

Back to School supplies such as crayons, pencils, folders, binders. This is my favorite month for Back to School items. Staples has some of the best deals of the whole season going on in July, so start shopping now! Check out those weekly ads and you can score some great deals. My favorite are pencils for a penny! Oh yeah!

National Ice Cream Month....boo yah!
Seasonal produce: some pears will be on sale, green beans, blueberries, corn, cucumbers, eggplants, figs, garlic, grapes, nectarines, red onions, Valencia oranges, peaches, bell peppers, , summer squash, tomatoes, plums, potatoes, watermelon

Technology: iPods, iPads, iPhones, CD players, DVD players, and the like are all on sale in July. Yes, there REALLY IS a ‘Christmas in July!'

Speaking of Christmas in July, scour the ads, check online, walk down the clearance toy aisles, and your likely to see some fantastic toy deals. Perfect time for scoring those Christmas presents on the sly. Most people think Christmas in July is a myth. I tell you, sometimes, its BETTER than Black Friday. I know, gasp right.

## stock up - august

Back to school supplies such as erasers, pens, crayons, paper, binders, backpacks, notebooks, markers, note cards, penny deals are this month (YAY). Search the blog every week for the current Staples deals!

Back to school snack foods. Things like cereal, granola bars, fruit snacks, fruit drinks, peanut butter, jelly, deli meats, pudding cups, Kraft sale, ice cream, General Mills cereal.

Seasonal produce such as Avocados, peppers, pears, beans, berries, cherries, corn-on-the-cob, cucumbers, eggplants, figs, seedless grapes, melons, onions, peaches.

Clearance items like insect repellent, sunscreen, and charcoal (any end of summer items) patio sets, etc.
School supplies: stores like Staples, Target, and other retailers are starting to stock their shelves with school supplies and they are running some fabulous sales! Every year, I get all my school supplies during August.

Staples has a lot of penny sales during this month as well. I have my kids go with me. If the limit is say 2 per item. I have my kids pay, their limit is 2 . They are customers too and what checker can resist receiving a penny from a little child! They get to pick out supplies on the cheap.

It's a lot of fun. I love motivating them for school in simple ways. They look forward to shopping for school supplies.

## Department store cosmetics

Jackets/Coats: Okay, really...who's thinking about coats in August?! Well, I am! l'm quite literally obsessed with coats. I already have 28 of them in my closet, and every year, I just "have to" have another one...or two. :)

## stock up - September

Back to School supplies through Labor Day such as pens, pencils, backpacks, erasers, folders, binders, dividers and snack food items like cereals, granola bars, and breakfast items

Diabetes supplies such as glucose meters, Glucerna cereal, diabetic care
Seasonal produce such as apples, artichokes, beans, cucumbers, eggplants, apples, bell peppers, chili peppers, grapes, onion, Valencia orange, pears (Asian, Bartlett), pomegranate, squash, tomatillos, tomatoes, winter squash. l've even started seeing produce like cauliflower and broccoli on sale right now for $99 \phi$ a head.

Fall cooking ingredients like soup making products, comfort foods like chili, chicken pot pies, and pork \& beans, baking (a 5 pound bag of sugar was on sale this week at my local store for $\$ 2$ ), etc.

Summer clothing is starting to be clearanced out this month (generally after school has begun).
Some winter clothing accessories like scarves.
Fall Fashion: stores continue to begin to stock their shelves with coats and that means a nice 30-50\% off for you!

## Gardening supplies

A new car: okay, maybe not NEW, but last years model for sure. For over a decade, I worked in banking. I know that the minute you drive that brand new model off the lot, you lose $\$ 2 k$ right off the bat. If you REALLY want to save money. Buy a car that is $3-5$ years old and has no more than 30,000 miles on it. That is the best bang for your buck. It'll last you a long time and someone ELSE lost those thousands of dollars in the first years of owning a brand NEW car.

## Notes

# stock up - Octaber 

Halloween candy, costumes, fresh \& canned pumpkins, apples, caramel apple ingredients, and other Halloween accessories

Baking items like canned pumpkin, evaporated milk, baking chips, pie crust, sugar, chocolate chips, etc.

Seasonal produce such as almonds, apples, artichokes, arugula, beets, broccoli, Brussels sprouts, turnips, yams, cabbage, chard, cranberries, chestnuts, lemons, spinach, winter squash, parsnip, pears, pomegranates, potatoes, sweet potatoes, pumpkin

Seafood - it's Natural Seafood Month
Dog Food - it's Adopt a Shelter-Dog Month
Misc. things like Quaker oatmeal (get it as low as free to $30 \phi$ a box), cold/flu, and toys.

It's also a great month to shop ahead for Christmas gifts. I never wait until December to buy Christmas gifts. You'll find the BEST deals July - October!

Pre-Black Friday Deals: ringing in 4th on the list, aside from Black Friday, Cyber Monday, and Christmas in July, the weekend before Halloween and continuing through Halloween you'll find some pretty amazing pre-Black Friday deals. You'll see everything from clothes to toys to electronics up to $30 \%$ off! Shopping for Christmas gifts in December is the WORST time you can possibly buy if you want to save money!

Jeans: retailers expected to sell a ton of denim jeans for back to school, but they didn't sell enough. Good news for you: they're heavily discounted. Check Sears and JC Penney's (in the actual stores; not online) this month for some fabulous deals! I've seen them as low as $\$ 4.95$ at Sears and $\$ 6.95$ at JC Penney's.

## stock up - november

Holiday staples like turkey, canned pureed pumpkin, soup, spaghetti sauce, stuffing mixes, Del Monte fruit, boxed potatoes, broth, ham, gravy mixes, ready-to-bake rolls, frozen pies, cranberry sauce, gelatin, marshmallows

Seasonal produce like apples, beets, broccoli, Brussels sprouts, cabbage, carrots, celery, tomatoes, cranberries, kiwis, lemons, oranges, pears, potatoes, pumpkin, squash, yams

Baking Supplies like nuts, chocolate chips, evaporated milk, sweetened condensed milk, coconut, cake mixes

After Halloween clearance sales are the time to stock up on things for the next year.
Misc. Items like Black Friday, crackers, cocoa, coffee, tea, cheese's, butter (which you can freeze), salami's

## Linens and bedding

Women's shoes: great time to stock up. Remember that as an adult, your foot size doesn't change, so if you have a particular brand and style of shoes that you like to keep one pair on hand every year, feel free to STOCK UP for years to come if you find them at a great deal!

## Notes

## stock up - December

Christmas dinner items such as Egg Nog (eww gross!), deli platters, ham, instant potatoes, gravy mixes, rolls, frozen pies, cranberry sauce, Jello, and marshmallows.

Baking items such as flour, sugar, butter, cream, cake mixes, brownie mixes, muffin mixes, breads, pie crusts, and whipped cream. Per reader Anna, seasonings are also usually half off this month. Great time to stock up for the year as they have a long expiration date! Thanks Anna!

New Year items such as crackers, party trays, salami's, cheese's, butter, dessert mixes, and more.
Canned foods such as soup, broth, condensed milk, vegetables, fruits, and spaghetti sauce.

Thanksgiving Clearance. Purchase next years' Thanksgiving decorations, extra table settings, and turkey carving products now once they're at least $50 \%$ off.

Misc. things you'll see are photo deals, more toys, and batteries.
Thanksgiving decorations and foods: if you like, say olives or Stove Top Stuffing year round, now's a good time to pick them up. Anything Thanksgiving related will be on sale. Check the products expiration date and purchase accordingly to supply your family for 3-6 months of those products. Doing so, will keep your grocery bill down.

Children's clothing: these items are on major clearance! You'll score some great deals. Remember to check Sears and JC Penney's for some great clearance deals. They usually have snowsuits that retail upwards of \$50-\$60 for only \$5-\$6.

Resell them on eBay or Craigslist and make some money! I sold children's clothing for many years and that is exactly what I did. People pay more for brand name clothing, even more so with tags attached. Get yourself a clothing rack off Craigslist to store the clothes on and your good to go.

## Notes

