



Hot tips for shoppers

Chilly gloom can have its saving grace

Erica Thompson

WINTER is not the time to hibernate for savvy shoppers.

Traditionally the low season for many retailers, the cooler months can be brimming with savings if you know where to look and what to buy.

"Sales do drop off at this time of the year and ... you can bargain with retailers, particularly for products that are out of season," says Queensland University of Technology marketing lecturer Bill Proud.

For instance, purchasing an airconditioner when it's cold outside can cut installation costs.

"There are savings to be made mainly because you're not buying at the peak of the demand cycle," says Graham MacKrell, executive director of the Air Conditioning and Mechanical Contractors Association Queensland.

However, he cautions consumers to do their homework first and make sure they choose a properly licensed contractor.

Australian Bridal Industry Academy chairman John O'Meara says you can save between 20 and 30 per cent by

having a winter wedding. "The reception is usually the highest cost and most venues offer fairly seductive rates in winter just to fill up the place," he says.

You can also secure good prices on everything from car hire to flowers, marriage celebrants to photographers.

"The peak wedding months are usually between October and March, so winter is an ideal time if you want to save some money," he says: with the possible exception of North Queensland, where the cooler months tend to be the most popular.

While house hunting is fierce all year round, you're more likely to negotiate a bargain in winter because it's the real estate low season.

This is also the time to view holiday homes, away from the summer euphoria that often tricks buyer's into making bad investment decisions.

But for all the specials out there, the cold weather can be bad for budgets.

Jennifer Steenland of savings website Savingsmart says many of us splurge on winter woollies and crank up the heater without

thinking of the consequences. "We are having an unseasonably cold winter so far this year and in a bid to keep warm many of us are spending more than we need to," she says.

Layering your clothing, rather than buying heavy winter gear that is unlikely to get much of an outing in Queensland, is a simple way to cut costs.

Mrs Steenland also recommends purchasing energy-efficient appliances, which will save you money on power bills and help the environment.

If you are going to shop, Mr Proud says, make sure you take advantage of the mid-season and end-of-season sales.

"You end up with last year's fashion next year if you buy it now, but they can be really good value," he says.

"Things like manchester and cooking ware also tend to be quite seasonal, so keep an eye out and get in early."

Consumers should also wield their bargaining power for summer gear like outdoor furniture and barbecues, he says. "You may find they throw in a few extras or a discount."

Now is also the time to grab

early-bird specials for the summer travel season, with many travel operators offering significant discounts for advance bookings.

But if it's a winter getaway that you're after, Mrs Steenland says to check last-minute accommodation websites like Wotif.com. "Hotels drop their rates rather than have empty rooms so you benefit from the great value."

Keeping the kids amused over the winter holidays doesn't have to be expensive either, she says. "Many local councils offer free or low cost entertainment in the school holidays," she says. "Organisations like RACQ or NRMA also have some great discounts for its members on travel and accommodation, and often to theme parks on the Gold Coast, Australia Zoo, and more."

Jennifer will be sharing more great savings tips at GLAM (Girls Learning About Money) this Thursday at Suncorp Centre. Tickets \$20. Contact tina.mcelligott@suncorp.com.au



SALE
ITEMS ON EVERY CORNER

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SAVINGS to be made ... for savvy winter shoppers.