



Sale! Sale! Sale! SINK!!!

Sales save money – but only if you’ve got it to spend

Sales are a bit like public holidays: they pop up at various times of the year, and some are so regular that folk wait for them to come around. The major ones can save you money, especially when the goods on offer are those big purchases like washing machines and fridges. If essentials like these are on the blink, though, it isn't always convenient to wait for the next sale, and it's a case of shopping around to get the best deal on a timely replacement. Other things not needed in a panic, however, such as clothes and personal accessories, they are usually a lot cheaper if you can hang out for when the sales are on. Then there are presents for family and friends; and provided they don't have a use-by date they can be bought well in advance, often much cheaper than at normal times. So, sales are good, aren't they? They save money, don't they?

Well, it really depends on the kind of person you are. If you are one of those who rush in, grabbing anything within reach before someone else snaffles it; whether or not you really want it; caring not a fig for the cost; because, if it's in a sale it must be cheaper than when it's not – yes? The budget-conscious are less likely to make this mistake: they consider, deliberate and are rarely influenced by the hype surrounding the can't-afford-to-miss opportunities. These advertising campaigns are the honey pots for the spendthrift bees.

They can't seem to help themselves. "Do you really need another handbag?" Well, yes, at that discounted price I do; despite the fact that I've already got 40 sitting in the bottom of my wardrobe that I hardly ever use. And those designer shoes – wow! They're like 50% off! That means two pairs for the price of one – what a bargain! And the tactic is not just limited to department stores and boutiques: ordinary supermarkets jump on the band wagon with their huge reductions and half-price sales. Fine if the goods bought are long-life; but fresh food...? Bulk buying at the times of the special offers only really works if items can be frozen; whereas three cauliflowers or broccoli for the price of two is only okay if they are used fairly soon. Should one or two of them have to be binned because they are going off, they weren't exactly a good buy.

At the time of writing, the big one is here – the Black Friday Sales. The bees are going berserk, spending money like it's going out of fashion. Next it will be the Boxing Day Sales, and later still the End of Financial Year Sales. Sale! Sale! Sale! But wait, there's more - here comes the day of reckoning. Credit cards are maxed out and there's only two bucks left in the bank account. Having blown all that cash in a mindless frenzy, where does the money come from to pay the rent, register the car and keep up the insurance payments, and...?

Is it really so hard to think before you go off half-cocked and spend money you don't have?

What about tomorrow, and the day after tomorrow when the final demands roll in; worse still the threat of legal proceedings for non-payment; or maybe an impending eviction for being in arrears with the rent? It could happen; all too frequently it does. There are already too many homeless people living on the streets or in their cars; we don't need any more. You don't truly want to be one of them, surely?

So, when the sales come round, do a bit of window shopping by all means. Think how nice it would be to wear that new discounted top, or dress, or a pair of those designer jeans; then remind yourself that getting sucked in to buy is going to cause you grief for a very long time; particularly if you use your credit card that you only pay the minimum each month. By the time you've finished paying off for that must-have item, it will have cost over three times the price you paid in the sale. How cheap will it be then?

I do believe, however, that my advice will fall on deaf ears. The addicted ones will still flock to sale after sale after sale. Let's hope that when they realise they are starting to sink, that they are really good swimmers.

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