

Best after-holiday buys

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Long for the feel of warm cashmere? Hit the Net after Christmas. "Winter is the big cashmere selling season," says Mendelsohn. And what was already discounted before the holidays "will be discounted even deeper after the holidays," she says. Ditto those cocktail dresses and women's glam wear most people associate with the holiday party circuit.

You might also find some good buys on jewelry. Christmas and Valentine's Day are "big buying time." But if a store "hasn't moved a lot of product," you might be able to pick up some good deals, Mendelsohn says.

If you're buying jewelry online, "do your homework," she says. Know what you're buying and how it should be priced. Have it checked out when you receive it. And "if it's too good to be true -- every place is selling it for substantially more -- that's when you need to be wary," she says.

Another warning sign: merchandise that mentions designer names with phrases like "mirror image" or "inspired by."

"It's a copy," says Mendelsohn.

Where you probably won't see deep discounts: mass market goods like toys and books. "The margins aren't big enough," she says. Also not on sale: the newest versions of electronic games and goods.

Shopping smart

To make the most of your after-holiday buying power, here are some tips from the experts:

Comparison shop, especially for bigger-ticket items like home appliances. "It really pays to shop around," says Ritchey. "When you're looking to buy a car, don't just buy the first car you see. The same thing applies to appliances. You're talking about a large-ticket item you're going to use for many a year."

Save a little shoe leather by including some online bargain-hunting sites like www.smartbargains.com, www.overstock.com and www.bluefly.com in your search.

About to make a purchase online? Before you hit "buy," open up a second browser window, go to a search engine and enter the name of the site, the plus sign (+) and phrases like "promotional code" or "coupon code" in quotes. The reason: Some online retailers have (often unadvertised) discounts, for those who plug in the number code from a coupon. (Or try www.couponmountain.com, www.WOW-coupons.com, www.couponcraze.com and www.slickdeals.net.) Stick to the sites that offer the codes for free, and a few minutes of surfing can net you a nice little savings, especially when you combine it with rebates and after-holiday sales.

Another way to save: At online sites or brick-and-mortar stores you really like, sign up to receive news of sales and promotions. They not only send you notices for sales, but incentives as well, says Mendelsohn.

Check out those credit card membership benefits, too. Sometimes they will include deals and discounts for certain retailers, says Mendelsohn.

And stick to only those items you truly need. "It's only a deal if you really need it," says Glink. "If you're just shopping for the discount, you're wasting your money."

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