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If you want to buy a new iPhone 12, you're not alone. Four out of 10 iPhone users say they plan to upgrade once the new model is released, according to a recent survey of SellCell.com, a phone price comparison site. Apple has scheduled a special event for September 15, and some iPhone fans expect to learn about the new phone series at the time. But in material sent to members of the media, the event was labeled Time Flies, so there is speculation about the announcement, which is about Apple watches. When they go on sale, it's a very good bet that the new iPhone will be hot sellers. iPhones are going to sell lights-outs, money expert Clark Howard said on his podcast recently. They're going to sell incredible numbers as people decide it's a development worth keeping. But Clark says updating the iPhone 12 is not a good idea right now. Instead, he has suggestions on how to replace the current iPhone and still save money. Clark says if you're on the market for a new iPhone, you can consider other models - or if you just wait a while. Get a Deal From a Phone retailer If you buy your new iPhone when it first comes out, you'll pay Apple's suggested retail price. But if you wait a few weeks and buy from a phone provider or retailer, you can save some money on the same model. If you're willing to give people who just need the latest phone then and there to get theirs, and you wait three weeks, you'll probably find deals that you don't get, Clark says on the podcast. Buy a New Older Generation Phone New iPhone release have such an effect on the mobile market that older generation phones – yes, brand-new devices – will usually drop in price, Clark says. Many people want the latest and great when Apple has an inflection point, and the new iPhone will be an inflection point says. Buy a used phone Clark says you can take advantage of the used phone market to get a better deal when people start trading their phones to get an iPhone 12. The value of the used iPhone will be much, much lower ... and you'll be able to find people used to it, and now you don't like iPhones at a lower price than they would have been before, so I strongly recommend waiting, he says. I can attest to the value of buying a refurbished iPhone as I've been mine for a couple of years. If you decide to go ahead and buy one of the brand new iPhones as soon as they're available, SellCell COO Sarah McConomy says there will probably be silver lining down the road. Many consumers might think the iPhone is too expensive. But when it comes to trading in that iPhone a few years later, that phone will actually put more money back in your pocket than other phone brand McConomy says. Compare it to other brands on the market and you will see the two years later, it's worth a lot less. To further illustrate his point, here are cellphone depreciation figures from SellCell.com, which show how much of the top most recent models fell in price in June 2020 (the latest available information such as writing). Mobile Phone Original MSRPTrade-in ValueDepreciation (\$)Depreciation (%) Apple iPhone XS Max (64 GB)\$1,099.00\$475.00\$624.0056.8% Apple iPhone XS (64GB)\$999.00\$440.00\$559.0056% Apple iPhone XR (64GB)\$749.00 \$350.75 \$39 8.2553.2% Samsung Galaxy S9+ (64GB)\$840.00\$205.00\$635.0075.6% Samsung Galaxy S9 (64GB)\$719.00\$173.00\$546.0075.9% Samsung Galaxy Note 9 (128 GB)\$1,000.00 \$276.00\$724.0072.4% Google Pixel 3 XL (64 GB)\$899.00\$188.00\$711.007.1% Google Pixel 3 (64GB)\$799.00\$166.00\$633.0079.2% Sony XZ2 Premium (64GB)\$74GB)\$799.00\$166.00\$633.0079.2% Sony XZ2 Premium (64GB)\$74GB)\$799.00\$166.00\$633.007.2% Sony XZ2 Premium (64GB)\$799.00\$166.00 00\$633.00.00 999.00 \$127.60 \$871.4087.2% Sony XZ2 (64 GB)\$799.00 \$105.00\$694.0086.9% LG V40 ThinQ (64GB)\$900.00\$147.40\$752.6083.6 % LG G7 ThinQ (64GB)\$749.00 \$77.00 \$672.0089.7% Although many are excited about the latest iPhone willing to stand on long lines and pay top dollar pre-order, Clark has a better idea: If you want to save money on a new iPhone, the key is to wait a little after its release. The new 5G iPhone will be an inflection point, and you'll be able to find people used to and now don't like iPhones at a lower price than they would have been before, so I strongly recommend waiting. And if you are on the market for a phone that has been made as new without price, here are the top 10 refurbished phone deals. Additional content Clark.com As mentioned earlier, the sun is an obvious time unit for people. But what about weeks, months and years? The years are quite simple. Man coined the concept of the year because the seasons are repeated annually. The ability to predict seasons is essential for life when planting plants or trying to prepare for winter. Most plants sprout and produce fruit on an annual schedule, so this is a natural increment. Advertisement A year is defined as the time the Earth orbits the sun once. To do this, about 10 00 If you measure exactly how long it takes for the Earth to orbit the sun, the number is actually 365.242199 days (according to Encyclopedia Britannica). If you add an extra day every four years, you get an average of 365.25 days per year, which is quite close to the actual number. That's why we have leap years that are a day longer than usual. To get even closer to the actual number, every 100 years is not a leap year, but every 400 years is a leap year. Put all these rules together, we can see that a year's leap year can be divided not only by 4 - it must also be divided by 400, if this century-old year. So 1700, 1800 and 1900 weren't leap years, but it was 2,000. This raises the average length of the year to 365.2425 days, which is even closer to the actual actual The problem with the concept of a year is that it is difficult to determine the exact length of a year unless society is fairly good astronomers. Many cultures where astronomers didn't have it relied more on the moon's cycle. The lunar cycle lasts about 29.5 days (29.530588 days is the exact number), and almost anyone can track the moon's cycle simply by looking at the sky every night. With festive shopping chaos, you feel you need to buy everything now, now, now, or else you'll risk missing out on the best deals. Not all items reach the lowest price point during the holidays, though. Retailers often rely on inventory changes and manufacturer discounts to determine discounts, and three-day holiday weekends are often the most popular sales times. Online disruptors like Amazon have recently changed markets as well, lowering prices year-round and forcing traditional retailers to keep up. The key to scoring is great: You always do your research before buying every big item, says Jerry Thomas, president of marketing research firm Decision Analyst. People who do business are much smarter than consuming their own business, he says. Regardless of the time of year, people have to do their homework if it's a great purchase. If you are on the market for a big purchase like new furniture or appliances, or simply want to plan ahead for next year's gifting budget, use this guide to begin your search. The sale of vehiclesCar dealerships is about weekends. Buying new cars, holiday sales events are very good bets, says Matt DeLorenzo, senior managing editor of Kelley Blue Book. This year, memorial day events are a little better than Labor Day sales events because manufacturers have been able to control stocks in anticipations of a possible slowdown. The holiday sales events seem to be a good time and manufacturers are looking to close their calendar year sales on a strong note. If you don't necessarily need the latest and greatest, set your sights on the fourth quarter. The new models will reach the plot from September to October, so traders will start marking old shares in the autumn. Look for the closing model year instead of the new model year, DeLorenzo says. Traders will be more eager to move those older units off their land. Used car sales also tend to follow holiday cycles. Typically it will follow the big sales event, and if a lot of people have rented vehicles, they tend to come back those times of the year DeLorenzo says. You will see a greater selection of certified preowned vehicles, especially around the time of major sales events, because they take newer vehicles in the trade or on lease Of course, not everyone can wait until the end of the year or a three-day holiday weekend to get started on the item. Entry. You are short of time, car dealerships are also known to drop prices towards the end of each month. HomesThree advantages of buying a home during certain seasons, but it really depends on exactly what you are looking for. During the spring and summer months the biggest buying boom, sales during this time make up nearly half of annual purchases. Warm weather usually inspires more listings, an uptick in open houses and more closed deals. It also brings more competition. You'll have more choices in these months, but an increase in the number of potential buyers can increase bids. You can still buy a home during the slower winter market. There may be less choice, but if you don't come across your dream home, you'll often have better luck negotiating during winter buyers market. Regardless, be aware that the local market is faring. You really need to go in and study that market for a while, says Thomas. Then, regardless of the time of year, when you have a house that is attractive to you and good value comes on the market, you will immediately recognize it and you will make an offer. If you haven't done that upfront work, if a good house comes on the market or a good deal comes on the market, you're apt to miss it. MattressesMatrac retailers traditionally schedule sales around national holidays - especially on three-day weekends when shoppers can browse for an extra day. You'll find deep discounts on mattresses around President's Day in February, according to Consumer Reports. Stores like Mattress Company and department stores like Macy's reliably feature deals on Memorial Day, Fourth of July and Labor Day. New models usually become available during the summer months (June to September), which makes May a great time to shop for it. Today's mattress market has evolved exclusively from brick-and-mortar retailers, though. The market has been disrupted by a number of online-only sellers such as Casper, Nectar Sleep and Tuft & Needle. These brands tend to be lower prices than traditional retailers throughout the year, but usually offer discount codes during the same holiday cycles. Bed linenIf the bed linen cabinet has expired with new sheets, towels and duvets, mark the calendar. January is white sale season and this is the best time to buy these home essentials. Started in 1878 by John Wanamaker to boost post-holiday sales at his department store, January has a long tradition of offering steep discounts on bedding and bedding for his home. White sales in 2018 are up 80 percent off bedding stores like Belk and Macy's and a 70 percent drop in prices at online home retailers like Wayfair and Overstock.com, according to RetailMeNot.TelevisionTelevision shopping is all about Black Friday. From the beginning of November, you will find deals on almost every TV, from the 32-inch LED screen to the 4K HDR visual experience with all bells and whistles. If you miss out (or don't want to wake up at 3am), don't worry. Offers really continue after Cyber Week all the way to the Super Bowl, says Sara Skirboll, shopping and trends expert at RetailMeNot. TV manufacturers usually release new models in the spring, between February and April, so they still score a lot from last year's top sellers just in time for Super Bowl Sunday.Additionally, avoid stress creating a home theater. Finding a TV mounting service can do a lot and get you watching your favorite shows in no time. AppliancesAppliance sales come around when manufacturers release new models. Fortunately, home appliance models don't change too drastically every year, so you won't miss buying last year's model. These inventory changes usually happen in the autumn months, but some may change. The devices are also marked during Black Friday and three-day holiday weekends. Home Depot offered up to 40 percent off appliances this Labor Day, and Best Buy had a similar discount on Black Friday.You can find the lowest prices for kitchen appliances - especially kitchen ranges, dishwashers and refrigerators - in November, according to Consumer Reports. Prices, while lower than in other seasons, can fluctuate during the month, so monitoring is key. The data shows that the eye on the model's price over a week can save you hundreds of dollars, according to Consumer Reports.Unlike some other items, though, you can't always wait until the best time of year if the refrigerator gives off or microwave short circuits. In this case, you will often find online offers throughout the year, or end-of-month sales when salespeople want a last-minute commission. Home furniture furniture manufacturers have two refilling periods throughout the year: February and August. This means the best time to hit the showroom floor is when salespeople are looking to wipe out last year's inventory, in January and July. If you have your eyes on a new sofa or bedroom suite, prices will fall as these months go on, but you can also risk lower stocks. There are differences from store to store, but keep in mind that you can see different seasonal offers during the two sales periods. January distances lean more on heavy fabrics and dark forests, while July sales will be lighter upholstery and spring palette. For even more savings, ask salespeople if you can take the way you have showroom floor samples if you're still in good condition. Computers and techSales for laptops, headphones and tablets are all about back-to-school. Consumer reports advise these items in August, the peak of the school shopping season. This year, Apple packed a pair of Beats headphones for each laptop or tablet as a back-to-school business, while Best Buy offered \$150 of all MacBook Pros. This Cyber Week, retailers like Best Buy, Target, Amazon and Walmart offered dozens of deals on tech items ranging from Roku Smart TVs and Xbox Ones to Fire tablets and Chromebooks.JewelryA best time to buy jewelry when demand is low but supply is high. In other words, at any time, it is not close to a great holiday. In general, don't buy jewelry every big holiday season, says Skirboll. You'll find better deals during off-peak times. So don't get close to Valentine's Day, Christmas, Mother's Day. Try to buy in between times and you will find better savings. If you're looking for diamonds for a significant other or other loved one, plan ahead and shop ahead of the gifting season approaches. ToysA best time to buy a child must-have toy in December, when Santa's workshop is in full swing. The best time to buy toys is actually the 10 days leading up to Christmas, Skirboll says. That's when the stiffest discounts will be. But don't wait too long. The most popular games are also the ones that are most likely to sell. Keep an eye on prices in early November, so you can snag the best deal of any kind before you're gone. Outdoor itemsA best time to buy any items for summer garden parties or barbecues, of course, when the temperature cools down. Outdoor grills, patio furniture and even air conditioners all go on sale in the fall when demand drops. This is the best time to stock up next year. Look to retailers like Lowe's, Home Depot and even Bed, Bath & Beyond in August and September for clearance prices for summer items. You might even score some big clearance deals in October, but you can also risk depleted stocks for the longer you wait. Fitness equipment and gym membershipsAlthhough a home fitness devil or more, the group fitness gym-goer, has two times each year to find the best discounts: only after New Year's Eve, and when the weather heats up in summer. Historically, we see the best deals on fitness equipment coming up in January, Skirboll says. Fitness brands want to take advantage of new year's resolution makers' enthusiasm for marking off their products. Gyms and fitness studios, too, traditionally waive enrollment fees or offer monthly discounts during January.When the weather breaks in spring and summer, many gyms and fitness equipment retailers offer steep discounts again as customers forgo indoor exercise in the great outdoors. You may not see discounts steep, january, but the slump in indoor indoor reliable sales during the warmer months. Months.

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