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## Shop Smart for Back-to-School

When school is just around the corner, parents and children alike begin to think about the purchases that need to be made for the new year. Because expenses for school can add up quickly, especially for families with multiple children, it's important that families have a plan to contain spending, yet get those items that are needed.



The first step for any planned spending trip is to establish a budget for your purchases. Because money is typically limited, establishing a budget will help to keep spending under control. When planning your budget, think of all the items that will be needed to start the school year. It is possible that some item can be purchased after the start of the school year, so focus on those things that are truly needed.

After you have established your budget, you'll need to make a list. Shopping with a list helps keep you focused on what is needed and helps to avoid impulse purchases. When shopping for school supplies, divide your list into several categories. These could include clothing, classroom supplies, individual supplies (notebooks, pencils, backpacks, etc.), sporting needs, music, etc. It may help to first make a list for each child individually then combine the lists for ease in shopping.



When making your list, it's always a good idea to take inventory of what you already have. Often times, you will find supplies at home from last year that can be used again this year or even some that you bought previously and forgot about. For clothing, check each child's wardrobe. Purchase only those items that your child has outgrown or worn out. Add pieces that can go with clothing your child already has. Teach children not to feel that they must have the newest, trendiest clothes as trends tend to die out quickly after the start of the school year.

If your child must wear a uniform or other required clothing, check to see if the school has a shop where used items can be bought and sold. If not, check with parents of children who may be leaving the school and see if they would be willing to sell their items at a reduced price.

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Comparison shop. Compare prices in store fliers, websites, etc. to find the best price for what you need. Also, remember that many good sales happen after the kids go back to school, so buy only what will be needed in the first few weeks.

If your state offers it, take advantage of special “tax-free holidays.” These “holidays” help reduce costs by waiving taxes up to a certain dollar amount. The amount saved from taxes can allow you to make additional purchases.

As much as possible, avoid the use of credit cards, unless you can pay off the balance when the bill comes due. Any advantage you make with a sale price can quickly be erased by interest charges. Shopping without credit cards can also help to avoid frivolous spending on items that you may not actually need.

To help avoid the financial crunch around the start of school there are several steps you can take.

- Check layaway options at stores, especially for big-ticket items such as musical instruments. Layaway helps spread the cost of large items over a longer period of time, making it easier on the budget.
- Make purchases throughout the year for basic supplies, including clothing. Watch store fliers for special sales, take advantage of clearance sales in stores, and consider shopping at garage sales, consignment shops and thrift stores.
- You can also set an established amount of money aside each month in a special account for school purchases. This allows you to have the money you need when you need it.

Armed with a plan, shopping for school expenses can be easy and expenses can be kept under control.