

BACK-TO-SCHOOL SHOPPING

BUDGET



by Kristen Carter

The first day of school is right around the corner. That means it's time to start hitting the stores and crossing off items on your kids' back-to-school shopping lists. This can be an expensive hassle, of course, so here are some tips to make the process as painless as possible.

1. Take Inventory

Before purchasing anything new, look through your kids' school supplies from previous years to see if there is anything that can be reused. Perhaps there is a notebook from last year that was barely even opened. Just tear out the pages that have already been written on, and nobody will know the difference. Also, remember that colored pencils can be sharpened and that scissors that work at home will also work at school. Creatively "recycling" school supplies in this manner could cut your back-to-school shopping list in half or more, if you're lucky.

2. Set a Budget

In the moment, it can be difficult to say no to a pouting child who's begging for a brand-new backpack (even though the one she's been using for years will do just fine). Remember, though, that there is a big difference between wanting and needing something. Set a realistic budget before leaving the house. If your kids object, use this as a teaching moment and explain that fewer impulse buys now means more ice cream later.

3. Do Some Critical Thinking

School-issued back-to-school lists are an excellent guide, but following them to the letter can sometimes lead to unnecessary purchases. Treat them as flexible suggestions, and consider your child's individual needs while looking over the school's list. For example, if the school's list includes crayons and colored pencils, but you haven't seen your child use a crayon for years, skip the crayons



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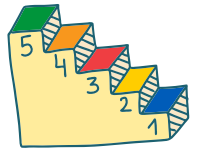
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and buy only a nice set of colored pencils. Remember, you can always go back and purchase more supplies if necessary.

4. Learn from the Past

It's difficult to predict which stores will have the best back-to-school deals, but you can make a good guess by looking at what each has done in past years. For example, Target had excellent deals on school uniforms last year, so it's reasonable to expect that it will have similar price cuts on uniforms this year.

5. Search for Deals Online

Whether you end up buying from online vendors or simply using information found online to guide your in-store purchases, the Internet is a great source of information. Back-to-school deals will be highly advertised, making it easy to compare prices ahead of time or even on the go. It's also wise to search for coupons and special discount codes ahead of time. Consult company websites, consumer blogs, fellow parents on the net, and sites like Amazon and eBay to find the best ways to save money.

Back-to-school costs can add up in a hurry. However, armed with these money-saving tips, you can relax. You'll save dollars, time, and stress, and you'll be able to rest assured that your kids will be returning to school with exactly what they need. ■



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