

Back to School Shopping that Doesn't Break Your Bank

QUESTIONS? Contact ANH at 1.800.556.1548

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Back to School is a challenging time for parents on a budget. The key to staying within your budget while ensuring that your child has all of his/her academic needs met is to stick to basics, buy only needed supplies and nothing overly fancy, purchase as much as possible at back to school sales (*including supplies you don't need right now but will later in the year*) and look around your home for supplies that don't need to be replaced. Doing all of the above should help key your budget on track and give your spending dollars more power and better uses.

You don't have to be a parent to benefit from the tips and suggestions outlined below. This information is not just for parents. While parents do have many expenses and have to prioritize in order to save money where they can in order to spend more on quality education for their kids, anyone can benefit by knowing where, when and how to bargain shop. End of summer or back to school sales are the time to shop for any needed office supplies, clothing or anything else that's sale and that you would normally replace at a more expensive time instead. Many of these tips will help your dollars have more earning power as well.

Conversely, some parents cannot take full advantage of sale prices without incurring debt, paying in full out of pocket not being an option. The best option in such a scenario is to make a list early in the summer and purchase supplies over a period of a few months. One can also space out purchases for the next school year over the previous one. All that's needed is a copy of next year's supply list, which should be readily available from the school or next year's teacher. Paying for items on credit to take advantage of a sale doesn't pay off and there are deals to be found throughout the year. But if you can afford to buy all supplies at once, the end of summer is the least expensive time to do so.

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Tips On Back To School Savings

The Best Bargains

Start by looking for sales and see what your local stores have to offer. But aside from checking through circulars, cutting out coupons and looking for sales, all of which can save hundreds of dollars, also check prices online. Great places for online deals include:

- www.overstock.com
- www.ebay.com
- www.dailytool.com
- www.craigslist.com
- www.bestwebbuys.com/books
- www.schoolpopsupplies.com

On the last site teachers can list all supplies needed for their class and 10% of profits go to the school of your choice.

In recent years, more and more schools require students to wear uniforms, including many public schools throughout the nation. These uniforms often need to be purchased directly from the school or from a select manufacturer. Still, even in these situations, there are ways to save. Aside from the proven method of passing them down to younger children, school often require that only the blazer or sweater be purchased from the school. All other clothing, while having to be a certain color and style, can be purchased at any of the mentioned outlets. The key to saving money in this situation is to purchase whatever possible from a wholesaler or discount outfit and only buy what you have to from the school. Another way to save responsibly in this situation is to repair whatever wear and tear inevitably happens, when reasonable and possible to do so, before purchasing replacements.

School Clothing



For schools without uniforms, school appropriate clothing can be purchased at **Ross, TJ Maxx, Marshall's, WalMart** or online at one of the above links. These should include both classroom as well as gymnastic attire. Parents with more than one child of the same gender often save clothing from one child for another. This is recommended.

As With All Shopping, Make a List

This easy to do but important step will save you from buying items you don't need just because they're available. Doing so will also help ensure that you've bought everything you do need.

Taking this principle one step further, ask your child's school or teacher what supplies he or she will need throughout the year. There's no other time in the year when deals on supplies will be this readily available. Buying now can save a lot in the future, but be sure to buy only materials that will in fact be needed.



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Tips On Back To School Savings

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Not Everything Needs to be Replaced, So Don't

Simply put, one plus one is still two even if the calculator just had its third birthday. There's no need to buy new just for the sake of doing so. It's better to spend that extra money on educational toys or tutoring that can enhance your child's education. Whether an eraser is two weeks or two months old, it still gets rid of errors. Don't make one of your own by replacing them too often. As well, just as is the case with school clothing, older children's school supplies can be saved for their younger brothers or sisters to use down the road.

Along these lines, before going out to the store or online to buy new supplies, see what you may have lying around at home. Half the supplies you need may be right there going to waste.

Where to Turn for Help



For some, bargains alone won't cut it. Many organizations have local initiatives to help parents in need with school supplies and/or clothing. Many Parent Teacher Associations raise funds for parents in need of a little help. Many organizations also have funds set aside for similar projects. Your local United Way may be one such place or their staff may be able to refer you to an organization in your area that provides such assistance. The first step is to call your school and inquire.

Alternatively, you can also call manufacturers of school supplies and ask whether they can provide some in the form of a donation. This is usually accomplished easier if the request comes from a school or PTA.

Help for Veterans



Woodlines Online, a Texas Community Portal that features real estate and other products and services, is donating school supplies to children and grandchildren of veterans who saw Active Duty. See:

<http://www.woodlandsonline.com/anps/anim.cfm?annid=2382> for full details.

Other Ideas to Save

Form a parent group that buys old school supplies from other children. Some supplies may no longer be needed as children advance to higher grade levels. Other parents may want to purchase brand new supplies while others are happy to make do with slightly used ones. Organize a School Supply Exchange or Sale together with your school's PTA. It's a great way of making sure all students have complete sets of supplies.

Don't Break the Bank

Implementing these tips will allow you to buy more while paying less. Still, supplies and clothing do cost something. So as not to throw off your budget it is recommended that you look for other ways to save to offset some of these expenses. This is helped by the fact that August and September are still warm months, ideal for outdoor activities. Throwing around a ball in the backyard or local park, teaching your child how to ride a bike or just going for a family walk can all be far more rewarding and far less costly than going to movies. Choose your activities wisely. You'll be happier (and healthier) for it and so will your budget.



Have questions on saving and budgeting?
Call A New Horizon's counselors at:

1.800.556.1548



A New Horizon is committed to your financial wellness needs and will work with you individually to promote savings and growth of good financial habits. Aside from checking your local paper or circulars for coupons, you are encouraged to review our monthly topics which are filled with savings tips and ideas on a variety of subjects that relate to the daily lives of our clients.

Visit www.anewhorizon.org/library to find a wealth of information on many financial subjects and our archived monthly topics.

Want to give the gift of Financial Freedom? Tell a friend about A New Horizon! We are here to help.

A New Horizon is currently gathering school supplies and clothes for parents who need. There are fewer greater causes than that of ensuring a child's education by providing him or her with the supplies needed to succeed academically. To donate to this worthy cause or to sponsor a seminar to parents on how to shop for school, please call 1 800 556-1548 ext 1521. Those who benefit from this service will thank you greatly for helping ensure their child's academic success.



For more information on this topic, call a Certified Credit Counselor at
1.800.556.1548 or visit our Learning Center at www.anewhorizon.org

