



Stretching the Dollar While Back-To-School Shopping

Back-to-school time can be bittersweet for parents and kids alike. For kids it means an end to the care-free days of summer. And for parents it means an expensive annual tradition. But back-to-school shopping doesn't have to break the bank. By planning ahead, there are plenty of ways to be a smart shopper and save.

Family Foundations suggests the following tips for parents as they kick-off back-to-school shopping.

- **Begin with a plan.** Start by taking an inventory of what you currently have at home and talking with your kids about what they will need. Use the school's supply list as your reference and stick to your list of essentials.
- **Clip coupons and be on the lookout for sales.** Coupons mean money in your pocket. Be sure to check out the weekend newspaper circulars because stores will be advertising big sales. Study them and compare prices on different items to get the best bang for your buck. Check to see if your state has a back-to-school tax-free shopping holiday and use that time to do your shopping.
- **Stay on budget! Develop a budget and stick to it.** Or, limit your kids' spending with a pre-paid gift card. You can monitor where kids shop and limit spending amounts with pre-paid gift cards, which nearly every retailer offers for both in-store and online purchases. This is also a great opportunity to teach your older kids about responsible spending habits. Let them do the comparison shopping and point out if they get the more expensive item, they will have to cut back in other areas. Not only will they learn about smart shopping, they will value what you buy for them much more.
- **Remember kids grow quickly.** When shopping for clothes, look for articles of clothing that are basic and never go out of style. You can even buy a couple of sizes too big to keep in the closet for a later time. Buy items on the sale rack, but be mindful of the store's return policy. Head to outlet malls and discount stores. Purchase items that allow for kids to grow such as blouses and shirts with long tails, as well as pants with elastic waistbands and overalls.
- **Buy in bulk.** Buying supplies like pens or notebooks in large quantities can save you money in the long run. If the quantity is too large, see if you can split the cost and the items with another parent. Consult neighbors and friends who have completed the grade your child is entering to make sure you're getting the right items.
- **Avoid the parking lot and shop online.** Save time and money. Stores often put their best sales online and it's a great way to compare prices. With access to countless stores at your fingertips, you can keep track of your spending and cross items off of your list in no time. However, beware of identity theft and credit card fraud. Protect yourself by making sure the online transactions are secure. When in doubt, pick up the phone and call. Most online retail sites also have toll-free numbers.
- **Hang onto your receipts.** Return items that don't fit or won't get used. Beware of the return policy as some stores put a limit on how long you can wait before returning an item. If the item goes on sale after you purchase it, ask the store to give you credit for the difference.

- **Delay if you can.** You don't need to buy everything before school starts. Once kids see what others are using and wearing, they always seem to have some new ideas about what they need. The sales at the stores usually extend past the first day of school so you can still benefit from them.

Family Foundations stands ready to help. To reach us, call (904) 396-4846 or go online to www.familyfoundations.org.

About Family Foundations

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