

September 2015

# Keeping In Touch

## 13 Ways to Spend Less on Back-to-School Shopping

If you have school-age kids, I hope you have an extra \$630 in your bank account to spend in the next month.

According to the National Retail Federation, that's how much the average household will spend to send their K-12 students back to school this year. If you have a college student, expect your costs to creep up past \$900 before you give that final wave goodbye.

But maybe you don't have \$630 extra in your checking account. Well, we certainly don't want you to have to pull out the credit card. Instead, follow these tips for getting your kids back to school on the cheap.



### 1. Live (and shop) by the list

Your school likely gives you a supply list. Use it. Read it. Memorize it. Ingrain those items in your brain. And then avoid the temptation to buy anything not on the list.

Of course, you'll need to supplement the school list with one of your own. Your list should include clothes, backpacks, lunch bags, and anything else you deem a necessity for back-to-school success.

### 2. Empty your closets and drawers

Don't take your list to the store just yet. Take it to your kids' closets.

Pull out their mounds of clothes and weed through them. Find out what they have that is school-ready and what needs to be purchased to give them a complete wardrobe. This is also a great time to declutter. Box up all the

unwanted and ill-fitting clothes and ship them out to the thrift store ASAP.

Next, head to your junk drawer, office, or desk. Pull everything out and look for pencils, erasers, calculators, rulers, and glue sticks. When I moved last year, I found a lifetime supply of glue sticks lurking in the corners—items bought and apparently forgotten. You may find the same in your home.

Once you're done with this step, your list should magically be shorter.

### 3. Look for cheap secondhand supplies

Summer is garage sale season. That means plenty of people may be looking to unload their excess, such as the lifetime supply of glue sticks they find in their junk drawers. Don't overlook these sales as an opportunity to score cheap back-to-school supplies.

*Continued on back*

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## Classes

### Homebuyer Education

- **September 28 & 29**, Monday & Tuesday, 5:45-9:45 p.m., Best Western Kelly Inn, 1767 44th St. S., Fargo

### Tenant Education

- **September 15**, Tuesday, 6-9 p.m., The Village Family Service Center, 1201 25th St. S., Fargo

*Pre-registration required.  
To register, call The Village  
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You can also check your local thrift stores and log on to Freecycle to find items being sold for a song or given away. No, we don't want your children heading to school looking like paupers, but plenty of "secondhand" items are actually brand new or have seen very little use.

#### **4. Organize a clothing swap**

Identify a few friends with kids of complimentary sizes and ask everyone to bring their castoffs. Then meet for coffee, cookies, and the opportunity to refresh your kids' wardrobes for free.

#### **5. Stock up on office supply loss leaders**

Penny pencils and 10-cent folders are popping up all over. Office supply stores, and even your grocer, are offering deeply discounted school supplies right now.

They want you to head in for the bargains and buy everything else on your list, too, but you save money by sticking only to those loss leaders each week.

Keep in mind that driving 30 minutes to buy a dollar's worth of pencils probably doesn't make much sense financially. However, if you live or work near a big-box office supply store, making a weekly run can be a smart way to stock up for cheap.

#### **6. Watch for coupons**

Coupons aren't only for items in the grocery aisles. At this time of year, it's not unusual to find coupons in the newspaper and online for pens, paper, Post-it notes, markers, and more.

If you're shopping online, whether it's for clothes or school supplies, don't forget to look for coupon codes for specific sites. RetailMeNot is my go-to spot to find website coupons and special offers.

#### **7. Buy in bulk**

Warehouse clubs can be another good source of savings for back-to-school shopping. The jumbo size packages may not make sense for your family alone, but you could probably find friends who would be more than happy to split a purchase.

#### **8. Check out discount stores**

One of my struggles has long been finding durable backpacks at a decent price.

For years, I purchased the practically free ones offered at our local grocery and drugstores. However, they usually made it only a month or two before ripping. Then, we moved to the office supply stores, but even during the 50 percent-off sales, the backpacks were expensive and the quality questionable. Last year, I discovered that Marshalls had backpacks, and we were able to buy good-quality bags at a not-outrageous price.

Discounters like Marshalls and T.J. Maxx can also be a good place to buy shoes and clothes if you have a tween or teen with designer tastes, but you don't have a designer budget. College students can find discounted bedding and kitchen supplies there, too.

#### **9. Don't overstock your college kids**

Speaking of college students, sometimes less is more. Retailers, particularly electronics stores, do an excellent job of convincing us that college kids need to be totally decked out with the latest and greatest gadgets.

However, remember that list we talked about at the beginning? Even at the college level, schools will generally provide a rundown of what students should bring to the dorm and to class. If it's not on the list, don't buy it.

#### **10. Compare prices for big-ticket items**

Of course, there are times when you will need to make a big purchase, such as a laptop, for your college student or even your high schooler.

This is when it's time to fire up the price comparison sites and search for the best deal. PriceGrabber, Nextag, and Shopzilla are all good places to find the best price. Then, if you end up buying online, don't forget to stop by RetailMeNot to look for a coupon code before checking out.

#### **11. Use discounted gift cards**

Another way to save on both in-store and online purchases is to use a discounted gift card. These are sold by sites, like Raise, Cardpool, Plastic Jungle, and ABC Gift Cards, that make a living off other people's unwanted plastic.

Some sites buy cards at a discount from those looking to turn their gift cards into cash, while others offer a platform for buyers and sellers to connect directly. Either way, you could save as much as 10 percent or more using these gift cards.

#### **12. Wait for the September clearance sales**

If you can hold out until September, you can score some serious savings in the fall clearance season. Clothes, backpacks, and lunch bags will all see their prices slashed in the weeks after the start of school.

Try brown-bagging lunches for the first weeks or wait to do the bulk of your clothes shopping after Labor Day. If you really can't wait to buy this year's items, keep an eye on the sales and consider stocking up for next year.

#### **13. Exercise your right to say "no"**

Finally, you can save a bundle of cash on back-to-school shopping if you practice firmly saying "no" to items not on the list. Let's try it together.

No, you may not have the Teenage Mutant Ninja Turtle folders when they cost five times more than the plain ones.

No, you do not need a tenth pair of jeans this year.

No, I will not buy you a Kindle Fire to celebrate that you're entering middle school.

Ten percent of parents told the National Retail Federation that 100 percent of their purchases were influenced by their children. If you let the kids run the show, you're going to be spending way more than needed.

Save money by taking them out of the equation and, you guessed it, sticking to your list.

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