



# Extension News Column

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The long, lazy days of summer are getting shorter and school is just around the corner. As summer draws to a close, many parents will be seen dragging their children through the store to stock up on all those supplies that the well equipped student needs.

Hang on to your wallet! Back to school is a two month long retail extravaganza designed to cost you money. Before checking a single back to school sales flyer, you need to know both what you need and what you have on hand.

Download the school supplies list from the School District website or pick one up at a local store. Then go through the house and see what you have that is already on the list. Items that are already on hand will save you money. Check for rulers, notebooks, folders, notebook paper, or any other item that might be used. Mark these items off the list, then go to the store for what is needed.

I remember when my children were preparing for the start of school and the back to school aisles looked like a toy store to them. That new Toy Story notebook may be what they want, but too many items like this may break your budget. Use this shopping opportunity to teach your student about finances. Put them on a budget and help make the decisions to live within that budget. If they really want that cartoon character backpack, it may be they have to use last year's notebook. What a great time to teach lifelong lessons on money management.

Shop early. Many stores offer loss leaders--products offered at prices below their actual cost to entice you into the store. These begin to pop up in discount stores and office supply stores mid-July. If you can pick up loss leaders for items you know you'll need--like lined notebook paper, pencils, crayons and report folders--you'll spare the budget for big-ticket buys.

Shop everywhere. Check for school supply bargains at non-traditional places such as grocery stores, hardware stores, craft stores, or drug stores. Many of these retailers offer great deals on school supplies in an effort to get you in the door. While you are doing your regular shopping, keep your eyes open.

Buy in bulk. Another way to save is to buy in bulk from warehouse or office supply stores. Then you can divide up your purchases and split the costs with other families.

Shop late. None of us want to be dragging children through the aisles the night before school starts. Talk about pressure.

See if your student can begin the year with leftovers from last year. Items in the same store one week later might just be deeply discounted. When they are marked down is the time to stock up on all those items that they will need throughout the year—notebook paper, notebooks, pencils, pens, and crayons. Remember that these items make great stocking stuffers at Christmas time. Last year, I purchased large crayon sets for \$1 that found their way into a family gift at Christmas.

If you are stocking up, make sure you can easily find those supplies when they are needed. Set aside a shelf or a box for the extra supplies. Then you can find them and will not have to make special trips to the store and pay higher prices later.

Though it is tempting to buy cheaper items, sometimes that isn't the best idea. Spend more money on the items that must take the wear and tear of daily use.

If purchasing a backpack, make sure it will last. Look for good construction and strong zippers. You might even consider buying one with a money back guarantee, particularly if your child is hard on these items.

Back to school is an exciting time. Be prepared when the time comes. You'll save money, time, and sanity as you get your children ready to go.