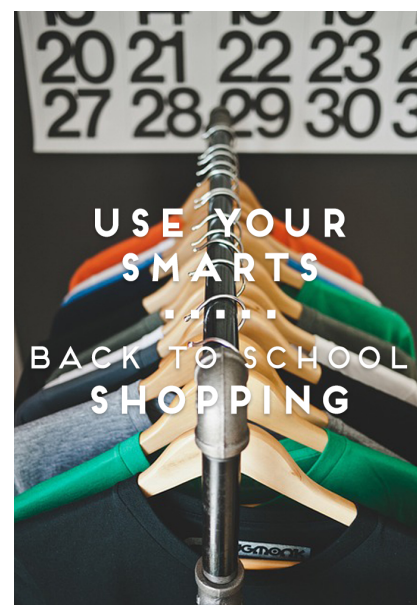


Study Up! // Back to School Shopping the Smart Way



Head back to school in style without breaking the bank.

Here's the Deal

It's hard to believe that it is "back to school" time again!! Just look in the malls and "super" stores and you will see kids and families getting ready. As you prepare to "bust your budget" for these extra expenses this month, consider the following tips to help you weather the budget surge, as well as the shopping wars.

1. Prepare a list. Use the supply list that the schools may provide but also consider each child's needs. Not everything on the school's classroom list has to be purchased, and not everything the kids want should be purchased. Take inventory of what is already on hand at home. Have a discussion with each child about the items being placed on the list. Allow them to have some say, and some decision making power in the

process.

2. Do your 'homework'. Shop the ads and online. Know prices, know features in electronics, know what's in fashion, etc. Children can even shop the ads for the best buys and see how they can make their money go further.

3. Set a budget. Kids need to know there is a limit and there will need to be choices. Have the children involved in pricing and deciding. Would they rather have 5 outfits at a less expensive price, or one pair of expensive jeans? Besides giving children a voice, making decisions also teaches them how to prioritize, how to manage money and how to learn the difference between needs and wants.

4. Consider options. Are there some things that can be picked up 'second hand', like clothes? Tees, sweaters, and jeans are usually great bargains at second hand stores. Are there some items that can wait until part way through the school year, like clothes going on sale later in the fall? Buy in bulk—usually there are “3 for ____”, etc. type sales that can help extend your budget.

5. Set boundaries before shopping. Having a talk with the kids about behavior, ground rules, etc. makes a big difference. Review the list they have helped create, and remind them this is not going to be a battle of wills, that we want this to be a fun time together. If you have a chance to go individually with the kids, that is even better, but either way, be rested and fed before going.

How to be a Good Consumer

a) Save the receipt. This should be a matter of practice for most of our purchases anyway—but especially when we may very well need to return an item, or at least the potential for returning is there.

b) Know the return policy. Sometimes in our frenzy to get the kids outfitted we don't take the time in advance to really check sizes or needs, and end up making purchases just to get done with the shopping. We figure we will just get it now, check it out when we get home, and then return it if we need to. Be careful of falling into that thinking. Sometimes you don't make it back to the store in time to meet their return policies to get cash back—or any refund at all.

c) Make sure the advertised offer is legit. That means watching out for bogus “sales” by knowing the standard price of common back to school items. It also means not being sucked in by the old “bait and switch” tactic some stores use. On items where you know quality counts—such as in back packs, insulated lunch boxes, or school electronics—know why you want the “higher” price.

d) Understand any warranty options and “extended warranty” on school electronics. Study this carefully, know why you want the warranty, or if you even do. Often, it is not worth the added cost.

e) Be careful if shopping for back to school items online. Clothing size, fit, quality, servicing, or any other problems, are often more difficult and time consuming to take care of when items have been purchased online.

This article was written by Teresa Hunsaker