

Back To School Money Saving Tips

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As the long days of summer wind down, parents roll up their sleeves in preparation for back-to-school shopping. Although school supply lists seem to grow longer every year, ***you can get everything you need without breaking the bank.*** Following practical spending tips and knowing what to avoid will help you obtain all those classroom essentials for less. If all the end-of-summer shopping has been especially hard on your wallet, [Money 4 You Payday Loans](#) can help you get your budget back on track.

Back To School Money-Saving Tips

According to a [National Retail Federation](#) Survey, ***parents will spend up to \$670 on back-to-school items for one child.*** You don't have to be one of them.



- Take inventory of your child's wardrobe. Get rid of anything that can no longer be worn. ***Make a list of what you need to replace.*** Keep it simple. Your child doesn't need a different outfit for every day of the week.
- Look at what you spent last year and ***challenge yourself to spend less this year.*** Decide on a budget and put the allotted amount of cash in an envelope for each child. You'll likely be more cautious with limited resources.
- Pay attention to timing. ***August is the best time to "cash in" on back-to-school sales.***
- ***Comparison shop online*** beforehand so you know what you can expect to spend.
- Take your frugal spending habits a step further by ***using coupons and buying items on clearance at end-of-season sales.*** Look for resale bargains at garage sales and thrift shops. ***You can find many school supplies at the dollar store.*** Check social media for promotions and sign up for email alerts from your favorite retailers so you can take advantage of back-to-school deals.
- ***Purchase frequently-used items in bulk*** to save money and have supplies on hand at all times. Children go through an amazing amount of pens, pencils, and paper, so buy them in large quantities.
- ***Host a clothing-exchange party.*** Ask each parent on your guest list to bring a minimum number of clean, gently-used apparel items.
- ***Plan your child's lunches.*** Not only does this put you in charge of what they're eating, but you can plan your menu around what's on sale at the grocery store.

What Not To Do

Avoiding common shopping pitfalls prevents you from overspending during back-to-school season.

- ***Don't shop without a list.*** Stores offer sales to entice you to buy more than what you came in for. You're less likely to "buy into" their strategy if you have your inventory with you.
- Don't purchase the trendiest items. ***When styles change, your kids will want new clothes and backpacks*** to keep up with what's "in." Overly-stylish articles usually aren't designed to last long anyway.

- Don't let your kids be completely in charge of what they need. ***Set limits, and use this as an opportunity to teach them about budgeting.***
- ***Don't use credit cards.*** It's harder to stay disciplined and stick to a budget when all you have to do is swipe a card.

Back to School Smart with Money 4 You Payday Loans

If you're looking for extra funds for school supplies, or your back-to-school shopping has left you with little to spend on other things you need, ***Money 4 You Payday Loans can help tide you over until you get back on your feet.*** Serving Utah and Idaho, we offer unparalleled customer service. Locally-owned and operated, [we have been providing professional, confidential lending services for over 20 years](#). Stop by one of [our 22 locations](#), call us at 855-MY-MONEY, or [contact us online](#) for same-day loan approval!