# Back-to-school shopping on a budget: Tips for parents.

BY MANDY BURRELL



Getting ready for the new school term can be a significant expense, with <u>many families often struggling</u> to <u>budget</u>. Summer break costs and the need for new uniforms and supplies can quickly add up. If you're facing financial challenges, back-to-school shopping can be particularly stressful.

It's completely normal to feel anxious or embarrassed if you can't afford brand-new items for your children, or worry about how they might feel compared to their friends. However, there are <u>ways to reduce costs and support available for families in need</u>.

There are also a few things to consider before you even start shopping on a budget, from seeing what you have already, to maximising your income.

## How to save money on back-to-school shopping

# 7 things to consider before you start shopping on a budget

• Get the help you're entitled to

There are a range of different <u>benefits and grants</u> available to families, so <u>make sure you're getting everything you're entitled to</u>. If you or your partner are getting certain benefits, you may be eligible for the <u>Scottish Child Payment</u> and <u>Best Start Grants School Age Payment</u>. You could also see if you can apply for a <u>school clothing grant</u> from your local council, and you can find out about more family benefits and available support here.

• Take an inventory

Before you hit the stores for back-to-school supplies, take a look at what you already have at home. You might be surprised to find unused exercise books, leftover packs of pencils, lunchboxes and backpacks, still in good condition. Involve your children in this process too; many are keen on protecting the environment and will be eager to help. Repurposing these items can save you both time and money.

• Know your school's uniform policy

Ensure you know your school's uniform policy, which items need branding, and where you can buy them. You can find this information from your school handbook, on their

website, or you can just contact the school to check. School uniforms with logos often need to be purchased from specific retailers, or if you want to be really savvy, most schools have arrangements where you can source pre-loved uniforms. Or, there are often other community initiatives available to find these items; you can find a list <a href="here.">here.</a> Local Facebook groups are another great option, where you can find out about uniform clothes swapping.

If your child's uniform doesn't have to be branded, then you can start thinking about hunting for the best deals on budget-friendly clothing, in the school's colours instead.

#### • Save money on equipment

If your children are in secondary school, they will have growing needs around sportswear and tech equipment, such as laptops. Some schools, charities, and schemes offer second-hand laptops for schoolwork, so check with your school or local council for information about these resources.

#### · Community networking

It's also worth asking family members, friends, neighbours, or colleagues if their children have outgrown their uniforms and they're happy to pass these on. Again, it's another opportunity to reduce costs and protect the environment.

### • Create your shopping list

Now that you've made some enquiries and figured out which back-to-school essentials you can get for free, make a list of all the items you still need to buy for the school year ahead.

## Devise your budget

From that list, start to create a budget by first prioritising essential over non-essential items, considering any items of clothing still needed, books, stationery, sports kits, shoes, devices, lunch boxes and school bags. Determine how much you're able to spend and allocate amounts for each.

Get your children involved too, if that's a possibility. Maybe they have a little bit of money saved, or they might have their own ideas, and this can be an important lesson in financial literacy. There are also plenty of <u>budgeting tools</u> that can be really helpful.



# Savvy shopping on a budget-make your money go the extra mile

So you've done the groundwork and know which items you've already got in, which items you can get for free, what grants and benefits you're entitled to, and what you're budget is. How can you get the best deals for your money?

### Spread out your shopping

Firstly, don't feel pressured to buy everything at once. Spread out your shopping to avoid overspending and keep to your budget. Think about what you need to buy now and what can wait until later on in the year, such as winter coats.

#### • Shop second-hand

Whether it's for clothes, books, stationery or sports kits, <u>shopping second-hand</u> is a brilliant option. Charity shops are fantastic places to find these back-to-school essentials on a budget and even more, including bags, lunch boxes and coats. They can be just as good as new ones but at a fraction of the cost. There are also plenty of online secondhand options. Facebook Marketplace and online thrift stores are excellent resources for finding second-hand and sometimes unused, back-to-school essentials.

# • Price comparison and shopping around

If you can carve out the time, it's definitely worth comparing prices online before making a purchase, to ensure you're getting the best deal. Buying back-to-school supplies from multiple retailers can often save you money.

#### Bulk buying

Remember that bulk buying, especially with staples like pencils, crayons, and notebooks, can save you money too.

## • Keep an eye on the sales

During the back-to-school season, various retail stores offer weekly clearance and promotional events, especially around the end of June and July. Supermarkets and some other retailers announce their sales in advance, so keep an eye on this online and in-store for announcements. Try and plan your shopping around this so you can snag the best deals.

Remember, the most important thing is that your children feel supported going back to school. Don't hesitate to reach out for help and support. If you would like further help on how to maximise income from benefits and grants, or some signposting within the local community, then please do get in touch with us.