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BACK TO SCHOOL

Avoid the back-to-school sting

A few packs of pencils and erasers may only cost a dollar or two, but long lists of school supplies can add up in a big way—like the financial equivalent of a death by a thousand cuts.

Jeff Schwartz, executive director of Consolidated Credit, is worried that the extra expenses will only serve to inflate Canadians' growing household debt levels.

"If you have a couple of kids, you're looking at a couple hundred dollars outside of your normal spending budget," says Schwartz. "If you're living paycheck-to-paycheck, that back-to-school spending will find its way to your credit card."

Schwartz also fears the amounts could climb significantly if parents and children blur the lines between wants and needs.

"When we put this data together, we made every effort to make inexpensive choices," notes Schwartz. "Store-brand school supplies may not be as appealing to a 10-year-old who wants his favourite superhero on his pencil case."

In order to help curb back-to-school spending, the team at Consolidated Credit put together the following tips to get students back in the classroom without blowing the budget:

- Go in with a plan. This season is big business for retailers and they are going to put a lot of effort into separating you from your dollar. A shopping list with a set budget is your best defence against

dazzling promotions and impulse purchases.

- Buy in bulk. Even if you only have one child, chances are they will have the same school requirements year-after-year. Have a "school supplies drawer" at home and buy up large quantities of supplies when you see them on sale, then dole them out every September.

- See what you have at home first. Even if you have a less-formal "junk drawer" instead of a planned-out "school supplies drawer," there is still a chance that you can check many items off your school supplies list with household items. Maybe you over-bought last year, or maybe you have some reusable items like binders or pencil cases.

- Comparison shop. Take advantage of competing business and scour flyers for deals. Use comparison shopping apps such as Flipp to help speed things up. The savings will add up, particularly on bigger-ticket items such as schoolbags and electronics.

- A lesson outside the classroom. Sticking to a budget and searching for the best deals will not only help your bottom line, it will teach a valuable lesson to your children. Get them involved in every step of the process, from creating a budget to comparison shopping. Teaching good money management during these formative years will set your children up for financial success.

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