



Ontario Home Economics Association

Ask A Professional Home Economist

For Immediate Release

Stress-Free Back-to-School Shopping

by Patricia White, B.A.Sc., P.H.Ec.

While parents welcome the end of summer and the return to routine activities, September brings the challenge of getting the kids ready for going back to school. This can be an opportunity to involve your child in some financial decision-making and a great learning experience for the future. At the same time, these tips may ease the financial hit for those all-important back-to-school purchases.

Consider the following pointers for your school shopping:

- Have your child try on last year's clothes just in case something still fits; too small items can be handed down to family or friends or given to a local charity.
- Make a list of needs once you and your child have determined what is useable in the current wardrobe. This is an ideal time to discuss the differences between "needs" and "wants". Here's where decision-making becomes real for your child.
- Establish a dollar amount for the clothes and school items by estimating the costs, considering what is essential and establishing a spending plan that's within your budget.
- Review advertisements and flyers for specials.
- Shop on a weekday when the stores are less crowded; avoid the rush of the last weekend before school starts.
- Remember, you don't have to purchase the whole list before the first day of school; prioritize for the first week and plan out your spending for the next few weeks to lessen the load on your budget.
- Be responsible in using credit for purchases; pay with cash or debit whenever possible. Avoid using credit unless you know that you can pay the whole bill when the statement comes in. Carrying a purchase on your credit card over several months adds to the cost of the purchase with the interest charges and may mean that you are still paying for clothes long after they are worn out.

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For younger children:

- Consider what is most important to your child for the first day of school; practical things like socks and underwear may be more necessary than the new shoes or back-pack, but they mean less to your child for that important first impression.
- Keep a newer summer outfit available for the first week of school since the weather is often as warm as in July and your child will want to wear a “new” outfit that week.

For teenagers:

- Gradually shift responsibility for clothing purchases to older children who have part-time or summer earnings.
- Use this as an opportunity to discuss the options of name brands versus lesser-known brands.
- Let them make some purchases without you to learn by doing.
- Remember the first week of school expenses such as a combination lock, student’s card and gym clothing.

Involving your child in financial planning and decision-making at this level are the first steps on the road to a becoming a wise consumer. Plan your shopping together and the back-to-school experience will be a memorable time for you and your child.

- 30 -

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The Ontario Home Economics Association, a self-regulated body of Professional Home Economists, promotes high professional standards among its members so that they may assist families and individuals to achieve and maintain a desirable quality of life.

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