

How to Shop Smart for Back-to-School Costs and Save

Want to save on back-to-school costs? ASG Education Programs New Zealand's (ASG) tips will help you.

At ASG, we understand that preparing children for back-to-school can prove a challenge for many families. All too often, back-to-school expenses coincide with the shock parents can receive of the holidays and festive season credit card bills.

ASG recommends using the 3Rs of literacy and numeracy – reading, writing and arithmetic – and the 3Rs of the environmental movement – reduce, reuse, and recycle – to help you get organised.

In summary:

3Rs of literacy and numeracy – reading, writing and arithmetic

- Read the school requirements lists for each child.
- Write a list – be sure to check what you already have at home and cross the items off the list.
- Make a budget and stick to it – get the children to help by adding up the cost of each item.
- Determine the items you can delay buying.
- Prioritise your purchases – put the high-expense items at the top of the list (savings here make the biggest difference).
- Use the internet to shop around for prices and compare value – sign up for newsletters that may alert you to savings during the year.

3Rs of the environmental movement – reduce, reuse, and recycle

- Buy less of everything – uniform items, stationery items, etc.
- Swap items between your own children and the children of family and friends or through schools.
- Reuse items around the house or duplicate items for back-to-school.
- Buy items second-hand through school exchanges, opportunity shops, co-ops or online.
- Focus your energy on getting the best deals on your highest-priced items.
- Sell online or donate items that children have outgrown or don't need, to charities or opportunity shops.

Additional tips to avoid arguments with the children while shopping and becoming more financially savvy:

- Set boundaries with children before you hit the shops.
- Make agreements to give children high-priced electrical items for their next birthday if you can't afford them in time for back-to-school.
- Learn to say "no" or to set a date to review children's requests for expensive items.
- Let each child buy one special item of their choice to a dollar value limit and agree on this before you hit the shops.
- Avoid the high-priced shops altogether if you don't want to pay the price.
- Check shops' return policies and/or guarantees before buying.
- Weigh up quality versus price – an item isn't a bargain if it falls apart after the first use.
- Go easy on the credit cards or credit charges may eat up any savings you make on the costs.
- Help children label their items so they don't lose them.

Here is a detailed outline of ASG's recommended steps to smart shopping to save on Back-To-School costs:

For Uniforms:

- Do shop around for school uniform requirements, just as you would for other purchases.
- Consider buying the more expensive items, such as blazers, second-hand through school exchanges or co-ops or online.
- Put off purchasing all the uniform requirements at the beginning of the year – purchase the winter uniform later and the sports uniform requirements if your child makes a team.

For Uniforms continued:

- Reduce the number of items you buy as part of your child's school uniform, such as shirts, and launder more frequently.
- You can purchase additional items as the school year progresses, if needed.
- Buy the more costly uniform items a size or two larger to allow growing room for your child.
- The purchasing of required uniforms can represent one of the most costly areas of expenditure especially for children attending independent schools where choice is largely restricted.

For Computers:

- Many schools require their students to have laptop or notebook computers. This purchase can be an expensive trap as computers represent one of the most costly back-to-school items. New software developments mean computer hardware is superseded quickly, giving it a short life span.
- Many schools have computer rental packages that may prove a more prudent method of supplying your child with a laptop and enable you to spread the payments over the course of the year. Compare online laptop computer packages with the school recommended models to ensure value.
- Although initially more expensive, a laptop computer can offer your child greater flexibility because it can be used both at home and at school.
- Check the specifications of the school's suggested laptop as you may be able to hand down your current laptop to your child and upgrade your own model.
- It really pays parents to investigate their purchasing or leasing options to ensure they make informed choices.

Shop smart by shopping around:

- Buy it new cheaper at discount stores or online, buy it second-hand, or swap to meet your needs.
- Check out discount stores for great value on everyday items – you'll find lots of discounts at the back-to-school sales at the discount chains but a visit to your local \$2 Shop may also prove worthwhile.
- Consider buying from several different stores as their advertised specials may represent a great buy but their prices on other goods may not.
- Join with other parents in your neighbourhood and buy in bulk. (Bulk buying can reduce retail prices to almost wholesale.) Don't forget to check out online purchasing options over the web for bargains.
- More and more parents are becoming astute buyers using a variety of options available for purchasing new goods and access to the Internet is making savvy buying increasingly available.
- Investigate second-hand bookstores, library and garage sales, school exchanges and co-ops, local newspaper advertisements and Trademe (www.trademe.co.nz) to purchase second-hand school goods for your children.
- Some people think buying second-hand has a stigma attached to it, but shopping second-hand reduces consumerism, can be great fun and is now one of the world's largest growing trends, as evidenced by the success of Trademe.

It's not all about costs though. Ms Kordovoulos says the lifetime benefits of schooling can far outweigh the costs.

- As parents, we naturally dream of our children growing up to lead successful and fulfilling lives. We envisage a world in which our children have the opportunity to pursue their chosen career without limit. Quality schooling – whatever the schooling system of choice – can provide the path to these opportunities.
- Schooling offers the literacy and numeracy skills to equip children for life. It is difficult to overestimate the importance of schooling because it forms the basis for any future education and learning.
- During children's years of schooling, they explore their interests, develop their skills, and discover the possibilities for their future training and careers.
- Past research suggests that young people who complete secondary school have richer education and career outcomes than early school leavers. School completers are more likely to earn more, work full-time, experience shorter and less frequent periods of unemployment, and to be concentrated in high-skill occupations with broader opportunities for training and extensive career prospects.
- Start planning today to fund the education dreams you have for your children.

ASG offers parents a proven and proactive way to nurture and fund the education dreams they have for their children.

Find out more about ASG and ASG's Education Program™ from www.asg.co.nz or phone 0800 994 274 for more information.

For further information please contact: ASG Education Programs New Zealand

Telephone: (09) 366 7670 Fax: (09) 373 2030 Email: info@asg.co.nz Mail: PO Box 893, Shortland Street, Auckland 1140

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ABN 21 087 648 879 AFSL 236665 Registered Office 23-35 Hanover Street Oakleigh VIC 3166 Australia