

Parade

Back to School 2014: How to Save the Most



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Are you one of the millions of parents who are in the throes of back-to-school shopping—or are about to be? With tax-free shopping happening in more than a dozen states this month, the race is on to save the most when buying school supplies and everything else that you need to send your children back to school and college. My own daughters go back around Labor Day so we'll be hitting the stores soon enough.

The National Retail Federation says that the average family is going to spend about \$670 on back to school for students in K-12 in 2014, and about \$916 on back to college. To me, unless you're buying a new computer for your student or splurging on multiple pairs of Ugg boots, that just seems like too much money to be going out of your budget for back to school.

While my daughters definitely are not deprived in how they shop for back to school, I have taught them how to be smart about the money they spend. For example, my college-aged daughter bought used textbooks last year, and sold them back to the bookstore at the end of each semester. She may not have recouped all of her costs, but she did walk away with some cash in her pocket. My high schooler has come to accept that a three-ring binder from last year that is still in perfectly good condition will be a perfectly acceptable three-ring binder for this coming school year.

That's just one example of how our family "shops" at home first before hitting the stores, and why yours should, too. "Check closets, drawers, and the attic before adding items to your list. That way, you'll avoid buying stuff that your kids already have," says CreditDonkey founder Charles Tran. "This may seem like a no-brainer, but duplicate purchases happen all the time."

Also, if you find super-cheap supplies, stock up on them. In years past Staples would offer penny deals on notebooks, index cards, pencils, and more. I would buy as many as the limit would allow, and found I never ran out of supplies before the school year was over. I still have some spiral notebooks and unopened boxes of Number Two pencils. I've also taken advantage of store rewards programs to offset the cost of back-to-school supplies. Now is a great time to cash in those CVS Extra Bucks and Walgreens Balance Rewards to save on back to school.

Another way to save: don't be afraid to ask stores to price match. Many are offering this promise for back to school 2014. Walmart has its Ad Match Guarantee plus its new Savings Catcher. Staples has a 110% price match guarantee, meaning the store will refund to you 10% *more* than what you'd spent somewhere else (even online) for school supplies.

Finally, look for freebies wherever you can, whether they're buy one, get one free deals (such as the shoe offers that Payless promotes from time to time), or bona fide freebies like the one I found for children's haircuts. **Remington College is providing free haircuts for any student age 17 or younger. This offer is good throughout August at participating campus locations, which range from Honolulu, Hawaii, to Cleveland, Ohio.**