

## HOW TO SAVE ON BACK TO SCHOOL

Shopping for back-to-school supplies can send parents into sticker shock. Aside from standard items such as pencils and paper, students from kindergarten through 12th grade often need pricier items, such as laptops and headphones. That partly explains why parents are expected to spend, on average, nearly \$685 on back-to-school supplies this year, according to data from the National Retail Federation. Parents can cut down on their expenses by researching prices and delaying some purchases, says Kristin Cook, managing editor of Ben's Bargains.

While there are good deals to be found in August, some stores will offer even better discounts starting in September.

### Strategies When Buying the Basics

Prices for paper, pens, and pencils don't vary much by store, but the items do add up. Don't overlook supplies you may already have on hand. Organizing a swap with other parents can also save money. One family might have an extra notebook that they'd exchange for lined paper, for instance. Because school supplies are relatively inexpensive and priced similarly at various stores, look for retailers that are offering discounts for purchasing school basics.

### Smart Tech Strategies for Electronics

Several apps and services are available to help track prices for big-ticket electronics items. If you are shopping for back-to-school supplies at a walk-in store, bar code scanners to find out whether cheaper prices are available elsewhere. The best strategy may be to wait for Black Friday sales on electronics, which now start as early as October. If students don't have an older laptop or tablet to use until the holiday sales kick off, there are still discounts to be found, although they might not be as deep as those offered later in the year.

### Hold Off on Apparel

While growing kids need new clothing, resist buying an entire fall wardrobe in August because retailers typically slash fall clothing prices in September. She recommends buying one back-to-school outfit in August and returning the next month to score deals on more apparel. Preteens and teenagers are old enough to be involved in budgeting. Even better, give them half the budget to spend themselves, which will motivate them to stretch their money and find deals.

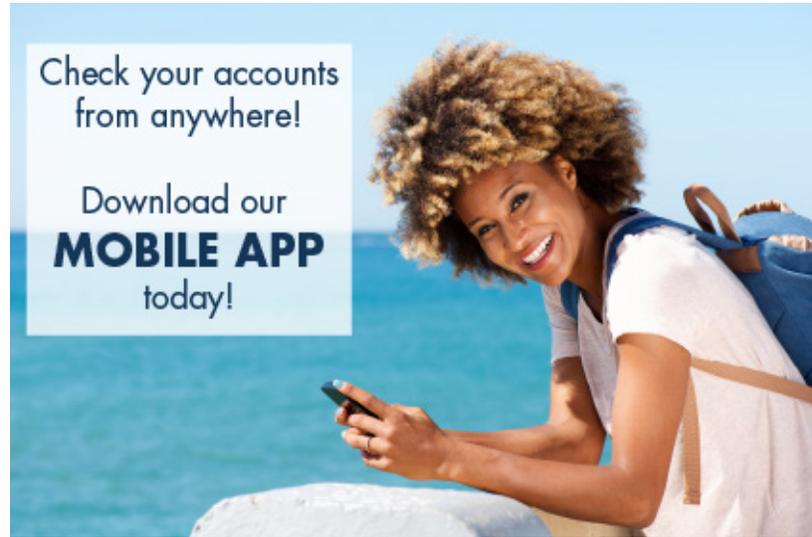
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