Column Name- The Heartland Minute

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"Stretching the Dollar at Back-to-School Time"

Back-to-school time can be both exciting and overwhelming as kids and their parents anticipate the opportunities and uncertainties of the year ahead. It also can be a time when families feel additional financial pressures with the school fees that include textbook costs and lunch account deposits along with classroom supply requests and the children's need for clothing and athletic shoes.

Here are some ideas to consider to help lower stress and maximize your dollars. Start by looking for school supplies that you may have in the house already that were left over from the last school year, and compare those to the school list for the year ahead. Also, many of those old supplies that aren't able to be used in school still have value as part of a homework station or refilling office supplies in the house.

When you get past that, and actually get out to shop for supplies, try to compare prices on items to maximize sales. Look to see what is available in the stores and then comparison shop to see where the best deals are. Buying all your school supplies at once might put too much of a financial strain on your budget. At that point, try prioritizing items on the list.

Along with school supplies, you may be assessing the children's wardrobe and filling in the gaps. A lot of kids have gone through some major growth spurts this summer! First, take stock of the outfits, weed out what still fits, what doesn't, and what is in good enough shape to keep using for school clothes. Make a list of what you need and head out to shop. Many of the fall clothing purchases can be postponed until a time when the weather starts to change.

Secondhand stores or garage sales can also be a way to add unique and good-value pieces to the wardrobe, allowing kids to have a combination of both new and repurposed clothing. Just as with school supplies, try taking your list of clothing needs and set a budget. It's a great time to talk with your kids about what is a want versus what is a need and communicating the spending limits to help them understand the thought process of budgeting. While you are on that subject, maybe you as a family can have the conversation about joining 4-H. That would be a great way of applying and developing those skills about clothes shopping on a budget, and learn many other important life skills along the way!

We wish everyone a happy and healthy school year!

Information comes from K-State Research and Extension Agent, Joy Miller.

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