

— A Complete —

# Back-to-School Checklist for Parents



Success Starts Here.



First State  
Community Bank

# Gearing up for Back-to-School Shopping



It may feel like summer just began, but the first day of school is almost here! It is always exciting to get ready for a new school year, but many families can experience sticker shock at the cost of the supplies, clothing, and gear their children need.

A 2018 survey found that the [average household spends \\$685](#) getting their kids ready for the upcoming school year. Families with at least one college student pay even more, spending an average of \$976 on back-to-school shopping.

If these rising costs are stressing you out, there's good news: Some savvy back-to-school shopping tips can help you save money without skimping on the items your children need to be successful at school. Use this guide, along with our printable back-to-school shopping checklist, to organize your shopping strategy and discover new ways to save.



# Before You Begin: Tips on Getting Your Children Involved



Before you head to the store, consider the different ways you could include your kids in back-to-school shopping. Sure, it might be easier and faster to zip through the store and stockpile on supplies without kids in tow. But research has shown that children who [develop financial literacy skills](#) grow up to be healthier, happier, and more confident as adults.

Back-to-school shopping is an opportunity to teach your kids about money in a way that's easy for them to understand. Even young shoppers can help with price comparisons, and they can help ransack your house for items and supplies you already own and brainstorm which of them can be reused for the upcoming school year.

By involving your children in smart shopping decisions, you can help instill healthy financial habits that will benefit them throughout their lives. It may add a little work to your plate, but it will create excellent teachable moments that can double as fun family activities.

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# Getting Started: Find out Which Items You Already Have



Before you head out the door to buy new school supplies, take an inventory of the supplies you already own and can repurpose or reuse for the upcoming school year. Things such as protractors and calculators, for example, should keep from one year to the next unless they're broken.

In addition, it's common to have extra pencils, paper, or binders from past school years that were never used. And even though kids tend to grow like weeds, they might have clothing items that still fit from the previous year. Consider going through each child's closet to figure out what items still fit. Remove everything that's too small or that your child simply won't wear for another school year. Then you can build a clothing shopping list to replace the items you've pulled out of the closet.



As you search your house for reusable items, here are some questions to ask yourself:

- ✓ **What supplies do we already have that can be reused?**
- ✓ **Are there items provided by the school that we don't need to purchase?**
- ✓ **What items are not included on the school list that we need to factor into our budget?**

Think back-to-school clothes and special equipment for extracurricular activities, such as swimming lessons, music classes, or after-school camps.

- ✓ **Are there supplies that can be purchased later on?**

If your child still fits into their tennis shoes, for example, you might want to start the school year in that old pair. With a little extra time to shop for shoes, you might be able to find a better deal—or, at the very least, you can spread out the cost of back-to-school shopping over a few months instead of buying everything all at once.

### **PRO SHOPPING TIP:**

Get your kid(s) involved by having them help create a list of school supplies they will need this year. You can also ask them to go through their belongings to find items that can be reused. Make it into a treasure hunt—and a lesson about smart shopping—by adding up how much those reused supplies are saving you!

# Smart Ways to Save on Back-to-School Shopping



Even if your home search turns up a ton of reusable supplies, you're almost certain to need a shopping trip or two to fill out the rest of your back-to-school checklist—especially if your kids went through a growth spurt over the summer!

When shopping is unavoidable, your best bet is to use money-saving strategies to cut down on the costs of this year's shopping bill. Here are some of our favorites:



**Use clearance and sales** to purchase new supplies and to stock up on supplies that you know you'll need eventually. Competitive pricing during back-to-school season can sometimes create big savings opportunities that are hard to come by at other times of the year. A little extra spending now may sting when you reach the checkout, but you'll be thanking yourself in the future.

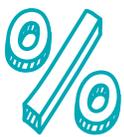


**Search for coupons in print and digital ads.** Retailers are eager to win as much back-to-school shopping business as possible, and coupons from both retail stores and product manufacturers can add up to a lot of savings over time. Also, pay attention to online promotional codes from retailers. Following brands on social media might help you discover limited-time deals that offer better savings for loyal customers.



**Find out which stores offer price-matching.** Retailers such as Walmart will advertise everyday low prices, but many businesses are also willing to price-match their competitors. Remember to bring in competitors' advertisements to get the discounted rate.





**Take advantage of tax-free shopping days.** In Missouri, shoppers can purchase clothing, computers, and other [back-to-school supplies](#) tax-free August 2-4. When you're spending hundreds of dollars on supplies, the gift of no tax can really add up.



**Prioritize generic brands** over name brands and trendy items with your kids. Trendy name brands may have social cache with your kids and their friends, but parents pay a premium for these products. Consider using the difference in prices for name versus generic brands to teach your children about financial responsibility. If name-brand items are a must, consider waiting until later in the year to buy these trendy items—styles change fast, so shop for items your kids will be excited to use or wear all year long.



**Buy in bulk.** Notebooks, erasers, pens, pencils, folders, crayons, and glue are just some of the items you're certain to burn through over time—especially if you have multiple kids. You might pay a little more up front, but you'll save a bunch on the back end.



**Organize a supplies swap with neighbors or friends.** If you have kids in different grades, you likely have plenty of supplies that can be pooled and redistributed to younger kids who will need those items. It's a good excuse for a social gathering, and it's an easy way to cut down on your shopping bill.

**SALE!**

**Shop garage sales and thrift stores to get perfectly good supplies at a steep discount.** Students don't really need a brand-new graphing calculator, so why not buy a used one and put that extra money toward other costs? You might also be able to find activities equipment and gear, clothing, and other select school supplies.

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**Hold off on your back-to-school clothing splurge.** Clothing retailers know kids and their parents want to start school in nice, new outfits. As a result, you won't find the best clothing deals when back-to-school shopping. If your kids' old clothes still fit, experts say you're better off [waiting until September](#), when the back-to-school shopping rush is over. This is when retailers will start marking down their youth clothing.



**Purchase clothes out of season when possible.** As fall approaches, deals on summer clothes are going to be everywhere. Just make sure to buy clothes with room for your kids to grow into them.



**Pay for back-to-school supplies with a credit card that offers rewards.** This tip only saves you money if you're able to pay off the balance before interest is charged, but a credit card that generates rewards for spending can earn you a nice kickback for your back-to-school bill.

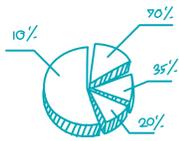


**Pack lunches instead of buying the school lunch.** In Missouri, the average cost of an elementary school lunch is \$2.55, and middle and high school lunches cost an average of \$2.80. Packing lunches can [save up to \\$480 per child during the school year](#). This can help offset the cost of additional back-to-school spending.



**Put together a list** of essential supplies and stick to it. By using a back-to-school shopping checklist, you can keep yourself from making impulse purchases of items you and your kids may want but don't really need. (If you need help making a list, you're in luck—we've included one for you below!)

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**Set a budget** and stick to it. Make sure it's a reasonable budget that accounts for the supplies your kids will need. Setting a realistic budget will also help you plan for these expenses, if you're attempting to save money over time to pay for school costs.



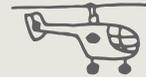
**Save throughout the year** (e.g., by using a tool such as [Pocket Change](#)) to ease the financial burden of back-to-school shopping. No matter how smart you are about saving money, there's no question that back-to-school season places added stress on your bank account. If you're able to save ahead of time, it could soften the blow come August.

# Your Back-to-School Checklist

Many schools will provide a basic list of supplies for the upcoming school year (if you didn't receive one, check the school's website). But this list may not include many essential items that are needed to help your child be comfortable and excel in the classroom. With that in mind, we've put together a list of common supplies that many families will be shopping for this year.



## BASIC SCHOOL SUPPLIES



- |  |  |  |
|--|--|--|
| <input type="checkbox"/> Backpack                    | <input type="checkbox"/> Erasers           | <input type="checkbox"/> Book covers   |
| <input type="checkbox"/> Lunch bag                   | <input type="checkbox"/> Glue sticks       | <input type="checkbox"/> Sticky notes  |
| <input type="checkbox"/> Freezer packs for lunch bag | <input type="checkbox"/> Scissors          | <input type="checkbox"/> Dictionary  |
| <input type="checkbox"/> Reusable water bottle       | <input type="checkbox"/> Highlighters      | <input type="checkbox"/> Thesaurus   |
| <input type="checkbox"/> Pencils (No. 2)             | <input type="checkbox"/> Pocket folders    | <input type="checkbox"/> Index cards/flash cards                                 |
| <input type="checkbox"/> Portable pencil sharpener   | <input type="checkbox"/> Spiral notebooks  | <input type="checkbox"/> Tissues   |
| <input type="checkbox"/> Pens (red and black/blue)   | <input type="checkbox"/> Loose leaf paper  | <input type="checkbox"/> Agenda or planner to keep track of homework assignments |
| <input type="checkbox"/> Markers                     | <input type="checkbox"/> Three-ring binder | <input type="checkbox"/> Mini stapler  |
| <input type="checkbox"/> Colored pencils/crayons     | <input type="checkbox"/> Binder dividers   | <input type="checkbox"/> Smock   |
| <input type="checkbox"/> Pencil case                 | <input type="checkbox"/> Calculator        | <input type="checkbox"/> Graph paper   |
| <input type="checkbox"/> Ruler                       | <input type="checkbox"/> Protractor        |  |

## EXTRAS



## CLOTHING

- Hooded rain jacket
- Winter coat
- T-shirts
- Long-sleeved shirts
- Sweatshirts
- Jeans/pants
- Shorts (regular and athletic)
- Sweatshirts
- Fleece jacket
- Leggings/tights
- Winter hat
- Gloves
- Belt
- Rain boots
- Snow boots
- Closed-toe shoes (rubber sole)
- Athletic shoes

## MISCELLANEOUS

- Bike/scooter/skateboard + helmet and reflective gear
- Bus pass
- List of important phone numbers
- Disinfecting wipes/hand sanitizer
- Wallet/zippered pouch for lunch money
- Small umbrella
- Ponytail holders and/or hair clips
- Wrist watch
- Alarm clock
- Spare contact lenses/glasses

## AFTER-SCHOOL ACTIVITIES GEAR

- Duffel/equipment bag
- Hat/sunglasses
- Sunscreen
- Mouthguard
- Combination lock
- Swimsuit and cap/goggles
- Beach towel

## SUPPLIES FOR OLDER STUDENTS

- Laptop/tablet
- Phone and laptop chargers
- Portable charger
- Graphing calculator
- USB flash drive
- Protective cases for technology
- Headphones



# Conclusion



With all of the buzz and excitement that comes with going back to school, families shouldn't have to stress about how shopping for supplies will affect their personal finances. By creating a plan for back-to-school shopping and taking advantage of opportunities to save, you'll be able to lower your school costs while also providing a good example of financial responsibility for your kids.

If you're interested in learning more ways to save money and plan for your financial future, [contact the FSCB team](#) to see how we can help.

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## About FSCB

Since 1954, First State Community Bank has been a leading financial resource to residents and businesses across the state of Missouri. First State Community Bank has built its reputation on an unyielding commitment to delivering the best possible service to customers and partners, from the Junior Savers who open an account with \$1 to those who take out multimillion-dollar commercial loans. Our mission is to help our customers achieve financial success on their terms, whether that means buying a new home, starting a business, or planning for retirement. We are here to help you reach your financial goals today and into the future.

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