

Back-To-School Savings

Q: Is there any way to get through the back-to-school season without spending a small fortune?

A: Back-to-school time is the second largest shopping season of the year. If all that spending makes your head pound, take heart. **American Southwest Credit Union** has your back! We'll help you navigate it with your budget and sanity intact. Read on for 12 back-to-school saving tips.



1.) Do a house-wide sweep

Before you spend a penny, scour your closets and drawers to see what you have lying around the house. Round up all the supplies and list everything you've found. Keep the list handy so that you don't forget what you have and end up buying things you don't need.

Also, while digging through your kids' closets, sort and purge. This way, their closets won't be cluttered with junk and you'll know exactly what each child needs.

2.) Get the teacher-approved list

Pay close attention to specifics on the supply list sent home by your child's teacher or found at major retailers. This will prevent you from being forced to later repurchase supplies that fit the teacher's criteria.

3.) Spread your purchases

Spreading your back-to-school shopping throughout the summer will allow you to take advantage of weekly sales. Also, by scattering your purchases, you won't feel the financial squeeze as much as you would if you bought everything at once.

4.) Take advantage of sales-tax holidays

Many states have a sales-tax holiday sometime during the summer. Look up the timing of your state's tax holiday and do your shopping at that time.

5.) Organize a clothing swap

Organize a clothing swap party with other parents in your area. Choose a date and venue, and instruct all attendants to show up with three or more items of gently used children's clothing. At the party, parents can exchange their kids' outgrown clothing and go home with incredible finds - all free of charge!

6. Find the best prices

Hunt for specials in the weekly circulars and look up coupons and deals online, on sites like RetailMeNot and CouponCabin. You can also check out PriceGrabber.com or use the ShopSavvy app to find the lowest possible price on an item.

7.) Use Twitter and Facebook to save

Many companies send coupon links to followers and let them know about upcoming sales. Monitor your favorite stores' Twitter feeds and Facebook updates to find super deals.

8.) Save through Ebates

When you buy through Ebates, you earn cash back on every purchase. You'll also find exclusive deals and offers on the site. You can shop major stores like Macy's, Walmart and Kohl's on Ebates. It's like getting paid to shop!

9.) Time it right

Purchase what your child needs for now, and save the rest for later. You'll find deep discounts on fall clothing just a few weeks into the school year.

10.) Set limits

Every year there's a must-have school supply or clothing trend that costs a bundle. Set limits. Allow your child to choose one or two pricier items - but that's it!

11.) Cash or debit card only!

Paying with cash or using your debit card so it draws from your checking account helps you stay within your budget. Resist the urge to charge if you can. This will help ensure you aren't paying interest long after the pencils have already broken.

12.) Plan ahead

When school supplies and backpacks are ridiculously discounted a few weeks into the school year, stock up for next year.