

Beating the back-to-school budget blues

• Get a head start on saving

Don't wait until the last week before school starts to buy school supplies. Start now and you can take advantage of sales each week to save the most money.

• Don't buy everything at once

You don't have to buy the entire list of supplies in one sweep. Purchase a few items at a time, as they are put on sale, and you will maximize your savings.

• Shop at different stores and only buy the sale items.

Each week stores have what they call loss leaders. These are items that are offered at a very low price,

usually low enough that the store actually loses money on the items. This is an excellent way to stock up on school (or home) supplies that are always needed like pencils, pens, highlighters, computer paper and notebooks.

• Stock up when supplies are at their lowest price.

If the school supply list says you only need five notebooks for the year, but you remember having to buy extras last year, stock up now while they're on sale. Remember, buying a lot of items simply because they are on sale doesn't save you any money unless those items are actually going to be used in a timely manner.

• Use cash for your purchases.

It doesn't matter what you're buying, almost all financial experts agree that using cash is one of the best ways to make sure you don't go over budget. After all, if you don't have it, you can't spend it.

• Consider buying used.

Check out second-hand stores, eBay and yard sales. These are all great places to find larger items such as backpacks that may be in close-to-new condition for a fraction of the cost. Most schools offer second-hand uniforms for sale; this is a great way to avoid heavy costs.

• Check out the dollar bins and clearance shelves.

For items such as sandwich containers, baskets, even flashcards, dollar bins are a great place to get these items cheap. Look on the clearance shelves for items such as water bottles and lunch bags.

• Take advantage of recycling programs, rebates and coupons.

These can often be found either in the sales ads, advertised in the store or by email notifications.

• Plan school meals and grocery lists ahead of time

• Team up with other Parents to buy bulk wholesale items

SDN Lady McKell Children's Education and Care Centre

At SDN Lady McKell we work closely with the local community to support all children's needs

SDN Lady McKell employs university trained teachers. All our educators are experienced and qualified or working towards qualifications. Traineeships are offered as a commitment to building local skills.

At SDN Lady McKell we

- support children with additional needs
- have beautiful indoor and outdoor spaces
- support educational programs that respond to children's interests
- provide a preschool program for 3-5 year olds.

2-4 McKell Place, Goulburn. Call 4821 2442 to arrange a visit

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