

Back-to-School Budgeting Checklist

Stay organized, save money, and start the school year stress-free!

■ School Supplies

- Review teacher supply list before shopping
- Inventory what you already have at home
- Set a spending limit for supplies
- Watch for back-to-school sales & coupons
- Buy in bulk for shared items or multiple kids

■ Clothing & Shoes

- Take inventory of last year's clothes & shoes
- Create a 'must buy' list (size changes, worn-out items)
- Shop off-season clearance for future savings
- Consider thrift or consignment for gently used items
- Set a per-child clothing budget

■ Lunch & Snacks

- Create a reusable lunch system (bags, containers, water bottles)
- Stock up on non-perishable snacks during sales
- Plan weekly lunch menus to avoid last-minute spending
- Buy in bulk where possible to save

■ Transportation & Fees

- Confirm bus routes or carpool arrangements
- Budget for school activity fees, sports, or clubs
- Plan for gas costs if driving daily

■ Schedule & Routine

- Establish a consistent morning routine
- Set a homework/study schedule
- Review after-school care arrangements & costs

■ Technology & Extras

- Check if devices need updates or repairs
- Purchase required software or apps
- Budget for internet costs if needed for schoolwork

■ Money-Saving Tips

- Shop early for best selection, late for best prices
- Join local 'buy nothing' or swap groups for free items
- Spread out purchases over several weeks to avoid budget strain