



NEW HORIZONS CREDIT UNION

Solutions for the Real World®

Back-to-School Savings: Start the Year Without Stressing Your Budget



August is here, and for many families that means back-to-school season. New backpacks, fresh supplies, and a wardrobe refresh. It's exciting, but it can also get expensive fast. The good news? You don't have to overspend to set your child up for success. Here are a few practical tips to keep more money in your pocket while still getting ready for the year ahead.



NEWWAVE

Savers Account





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Check What You Can Reuse

Before you buy anything new, take a look at what you already have. That backpack from last year might still have plenty of life left. Pencils, binders, and even some clothing can often carry over. A quick closet audit can save you from buying duplicates and free up cash for the things you really need.



Shop Sales and Spread Out Your Trips

Tax-free weekends and back-to-school sales are your best friend this time of year. Keep an eye out for deals on the big-ticket items and stock up when prices drop. Instead of trying to buy everything in one trip, spread your shopping out over a few weeks. It's much easier on the budget and helps you catch the best sales as they pop up.

Put Your Rewards to Work

Be strategic about how you pay. If you have a credit card or checking account with cash-back rewards, now is the time to use them. New Horizons CU offers an Ultimate Cash Back checking account and Visa credit cards with rewards that can help stretch your dollars further. Every little bit counts.





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Stick to Everyday Basics

Trends are tempting, but they're also expensive and often short-lived. Focus on the pieces your child can wear everyday or in many different scenarios. A solid foundation of everyday basics goes a lot further than a closet full of trendy items that'll be out of style by spring.

Look for Free Community Events

Many local nonprofits host back-to-school events that offer free school supplies, haircuts, and even medical checkups. These events can be a huge help and a great way to connect with your community. A quick online search or a look at your local library's bulletin board can point you in the right direction.

Bonus Tip: Start a Savings Habit Early

Back-to-school season is also a great time to teach your child about money. Opening a New Wave Savers Account gets them started with their own savings, plus access to quarterly financial literacy newsletters, giveaways, and contests throughout the year. It's a small step that builds smart habits for life.

The start of a new school year is full of excitement and a little planning goes a long way in making sure the financial stress doesn't overshadow it. Happy shopping, and here's to a great year ahead.

