

Summer is almost over, and fall will be here before you know it. That means back to school shopping is on its way. Have you budgeted for school supplies and new clothes yet? According to the National Retail Federation, U.S. spending on supplies will reach \$83.6 billion in 2017. Here are a few tips to keep your back to school shopping from squeezing the family budget.

Take inventory of what you already have. Once you receive your shopping list from the school (or create your own), check off any items you already have around the house. Notebooks, pens and pencils, and scissors are examples of items you don't need to purchase every year. This tip also applies to clothing. Basics never go out of style, so you don't need to buy your child a whole new wardrobe every year. When you do need to get them new clothes, buy sizes they can grow into.

Start looking for sales and coupons early. Going back to school shopping last minute is a sure-fire way to spend more than you need to. Start going through that pile of "junk mail" flyers you get every week for school supplies you'll need. Spreading out the shopping over several weeks not only makes it easier on your budget, but is a good way to make sure you buy as many items as you can while they're on sale, rather than getting everything in one giant trip and only buying a few discounted items. It's also a good idea to be open to refurbished versions of big-ticket items like graphing calculators, computers and tablets. These gently used items often come at discounts of up to 40 percent, and many retailers still offer a warranty on them.

Organize a back to school swap. Round up a couple of other families with kids the same gender as yours but different ages, and host an annual clothes swap. You can trade toys and books, too, for additional savings. Many schools that have uniforms organize this type of event, so be sure to check with the school office to see when and where the swap will take place, as well as the condition requirements for clothing to be swap-able.

Have the kids help. You can use back to school shopping as an opportunity to teach your kids about budgeting and price comparing. Give teens a set budget for their items, and then go through their list with them to separate the "wants" from the "needs" before shopping. Have younger children participate by decorating plain binders, folders and notebooks (which are cheaper than character-decorated items) to personalize them.

