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Back-to-School Budgeting Checklist: *Set Yourself Up for a Stress-Free School Year!*

Step 1: List All Back-to-School Expenses

- School supplies (notebooks, pens, folders, etc.)
- Backpacks and lunchboxes
- Clothing and shoes
- Electronics (laptop, calculator, headphones)
- Activity fees (sports, clubs, music)
- Medical checkups or immunizations
- Other (snacks, water bottles, etc.): _____

Step 2: Set Your Total Budget

- Decide on your overall spending limit \$ _____
- Allocate amounts for each category \$ _____

Step 3: Shop Smart

- Check for supplies you already have
- Look for tax-free weekends and sales
- Use coupons, loyalty programs, and price-matching
- Consider gently used or secondhand items

Step 4: Track Your Spending

- Save receipts or use a budgeting app
- Adjust as needed to stay within your plan

Step 5: Plan for Unexpected Costs

- Set aside a small “just in case” fund \$ _____

Step 6: Talk to Your Kids

- Involve them in budgeting decisions
- Teach needs vs. wants

Step 7: Review and Reflect

- Review what worked
- Note what you’d do differently next year

Bonus Tips:

- Keep a folder or envelope for school receipts
- If you need help with costs, look for local nonprofits or school supply drives