

Smart Ways to Cut Back-to-School Costs

The end of summer inevitably means a mailbox overflowing with back-to-school sale advertisements. But before you fill your shopping cart, ask yourself these five questions to keep more money in your pockets as you kick off the school year.

Do I have a budget?

The answer, if you want to save money, should be yes. Check your bank account balance and [decide how much you can spend](#) on new items, and how much you want to spend. This will be especially important if you need big purchases like a computer. Aim to come in under budget. If you have a couple bucks left over, reward yourself with a latte — or save them for a rainy day.

Do I really need this?

The best way to save is to not spend at all. Restrict your list to items that you've run out of or need more of, not those you want. It's a good philosophy for all shopping, not just back-to-school.

How do I balance discount vs. full price?

Basic school supplies — such as pens and pencils, folders and three-ring binders — are simple and largely the same; it's [not worth paying more](#) for a brand or a pop star's face on the front. The same goes for clothes (better to wait for when the season changes) and textbooks (there are so many avenues to buy used, rent or go electronic).

But with other items, you'll be rewarded later for spending more now. Computers and calculators bought new will last longer and likely require less upkeep than used models.

Can I pack lunch more often this year?

The biggest savings don't come in once-a-year sales — saving is a habit that follows you through every season. Cut back on the everyday expenses that could be costing you hundreds of dollars a year. If you send your kid off with lunch money, consider packing her meals instead. Invest in some Tupperware that you can stuff with sandwiches, fruit or leftovers. You'll be surprised at how much you can save, even in just a month.

What about next year — and the year after that?

Looking ahead can help save you some extra dollars. Find an unbeatable deal on notebooks? Stash a couple away for next year. For big-ticket items, discounts are your friend — but again, getting the cheapest on the market might mean you'll have to buy a new computer in two years, or that backpack will snap in six months. Keep your sights focused on the long term to avoid having to shell out more money before you have to.

Back-to-school shopping doesn't have to be a drag. Keep these questions in mind as you prepare for the new school year and you'll be in the right mindset to save money.

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