



NEW YORK STATE SENATOR

Patty Ritchie

Going Back to School on a Budget

PATTY RITCHIE August 24, 2015

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Senator Ritchie's Weekly Column

It's no secret—back-to-school shopping can be expensive. This year, the average family is shelling out \$70.93 per elementary student for school supplies. The amount is even greater for older students, with the average cost of supplies for middle school totaling \$91 and high school reaching \$157.

Combine costs for supplies like paper and pencils with other items students might need—such as new clothing, sneakers, backpacks and more—and totals for most families can be hundreds, if not thousands of dollars. In fact, according to the National Retail Federation, the average family will spend about \$630 on students grades kindergarten through 12th and \$899 on college students.

One of the biggest benefits to back to school shopping in New York is the state's constant exemption from its four percent sales tax on clothing and footwear purchases of less than \$110. I was pleased to vote in favor of this important tax break, which saves middle class families hundreds of dollars a year—adding up to \$876 million statewide annually—and is especially important when it comes to not only back-to-school shopping, but also holiday shopping.

As a parent and grandparent, I know there are ways to cut costs when it comes to back-to-school spending. Here are a few of my favorite tips:

Don't forget to budget: One of the best ways to ensure you don't overspend is by creating a budget, and sticking to it. Also, don't leave home without a shopping list—this will help you avoid the temptation to buy things you don't necessarily need.

Get thrifty: Local consignment shops and thrift stores can offer items students need—which are sometimes brand new—for a fraction of the price. They're also great places to shop for college students who are in need of items to furnish dorm rooms.

Check with friends: Does your child need a musical instrument for band? A piece of equipment for their sports team? Rather than shelling out big bucks, check with friends and neighbors first. They might have equipment their child no longer needs that you can take off their hands.

Think ahead: In the coming weeks, retailers will typically slash prices on warm weather apparel. Often times, you can save money in the long run by buying things you anticipate your children might need for next year's spring and summer seasons.

Check your home: Before you go out and buy all the items on your child's back to school shopping list, take a look around your home. You might already have the essentials—like rulers, scissors, pencils and paper—and can save cash by using what you have on hand.

If at the end of your back-to-school shopping you find yourself with money to spare, consider donating to a local charity that helps provide lower income families with the supplies they need to start the school year off on the right foot. Many charities hold school supply drives where they collect items like paper, pencils, crayons, backpacks and other necessities.

Whether you're a student, a parent, or an educator, I'd like to extend my best wishes to you for an enjoyable and successful start to the new school year!