

FINANCING YOUR CHILD'S SCHOOL YEAR

Options and Resources For Anyone On A Budget



According to Huntington Bank's Backpack Index, in 2015 parents paid on average over one grand per child in school expenses, fees, and supplies (<http://huntington-ir.com/ne/news/hban072915.htm>). High school can be as much as \$1500 per year for each student depending on the activities they're involved in.

It's clear that public school isn't free after all, so what is a parent on a limited budget to do about it? The first thing to do is to accept it, and the next thing to do is to plan for it. If you're a low-income parent, keep reading; there will be options and resources for you too.

Items You'll Likely Be Responsible for in Public School

You may be surprised to learn about how much each parent is expected to buy for each child in school. Much of this is due to less funding for public schools and also simply technological advances and an unwillingness for local governments to raise taxes to pay for the additional expenses.

Books: Often you will need to pay book fees for your child to get to use the books at school. Some schools now have the option of electronic books that your child will keep on a tablet, but others still have regular books.

Each district and school within the district is often very different. The fees can be as little as a hundred dollars per child, and in some cases, much more. A parent in Indiana reported spending more than a thousand dollars in book fees for her five kids:

<http://indianapublicmedia.org/stateimpact/2014/09/24/textbook-fees/>

So, remember, it all adds up.

Uniforms: Many public schools require that students wear their uniform. This can become an additional expense for parents that they weren't planning for, with each uniform costing upwards of \$100. And your child will need more than one to be clean. Even schools that do not require uniforms have outfits they expect your child to buy for gym class or PE.

Instruments: If your child will be in any type of music program, you'll be responsible for buying or renting the instruments. Depending on which one your child ends up playing (which without having lessons already they won't get to pick on their own), it can cost thousands or on average \$100 a month to rent from a local rent shop.

Electronics: Some schools require that your child has a laptop or tablet or both. It depends on your area. Often the schools supply them, but charge a fee for using them. You can usually use

your own if they're approved by the school too. So, if your child already has these devices, ask if they can use theirs to avoid that fee.

General Supplies: Today, through middle school, (and some high schools), most parents are being asked to provide general supplies such as hand sanitizer, paper towels, art supplies, toilet paper, and more to help keep the school full of supplies throughout the year.

Activity Fees: If your child is involved in any type of activity, even field day, there is likely to be a fee involved that is going to be paid up front at the start of the year. In some cases, such as band, football, cheer and those types of activities, it can cost hundreds of dollars a month per child to be involved.

Classroom Fees: Certain classes that have extra equipment such as science class may require an additional classroom fee, to help pay for the maintenance of the class and the equipment needed to conduct the class correctly.

Parking Fees: If your high school student wants to drive to school, a parking pass can put you back a couple hundred dollars. This is true even in districts that don't have a good bussing system.

Bussing Fees: Some school districts have buses but charge parents a monthly fee for each child that takes a bus. These fees can range from 100 dollars a year to even a couple thousand a year, depending on where you live.

Testing Fees: To pass dual credit classes or honors classes and get college credit for them, your child will have to pay a testing fee. These range from \$100 dollars and less per honors test. While this isn't directly related to your school, it is an important thing to consider as soon as you can. The tests for college entrance aren't free. Neither is applying to a college. Everyone has to pay a fee for the test, and everyone pays a fee for each college application.

It can truly be overwhelming to realize that public school isn't free. The best thing you can do is to find out how your school works before your child goes to the school, so you will be prepared. You can call the school the year before your child is to go, and ask them about costs in relation to the things your child wants to be involved in.

Don't call during busy times such as the first day of the school year or the end of the school year. They should be happy to send you current information, realizing that it will probably be more expensive the following year. If you can't get information this way, ask friends with older kids to clue you in.

How to Create a Budget with School Expenses in Mind

Once you know what is expected of you as a parent of a public-school student, it'll be a lot easier to budget for it. Find out what last year's list was. Contact any specialty classes to find out the fees if you can't get the information from the admin office of the school.

You'll need to know everything that your child may need, plus the extras as mentioned before - such as whether your child will be in a band, sports, choir or other activities. Whatever figure you come up with, multiply it by 1.5 so you'll have a buffer, then multiply it by how many kids you'll have in school.

Including the above, let's make a list of the potential expenses for your child's public-school journey.

- Activity fees
- After-school activities
- Athletic equipment
- Backpacks
- Band fees
- Before/after-school child care
- Books
- Class fees
- Clothing
- Computers
- Folders/binders
- General supplies
- Homecoming
- Honor society
- Instruments
- Lunch
- Paper/notebooks
- Pens/pencils
- Pictures
- Prom
- Shoes
- Sport fees
- Uniforms
- College testing
- Other

These are a lot of fees and expenses that are going to be added to your life once your child is in school. If you have multiple children, it can get out of control. Some schools have caps on costs for multiple children, so please check that out to be sure whether you really need each of your children to buy general supplies or what the cap might be on paying for bus fees.

Don't be afraid to ask for discounts. Once you understand the costs, it's time to try to find inexpensive alternatives, free choices, and ways to save out of your already tight budget.

Save Creatively

There are many creative ways to save money that you may have tried in the past or you have read about. Let's look at a few ways to save money that you probably won't notice during the time, but will notice a lot within a year's time.

Change Your Diet: The Keiser Institute says that a whole food, plant-based diet is the healthiest diet for humans. It's also inexpensive, because you're cutting out animals, dairy, and processed food. You don't need to eat fancy food to be well fed. Beans, rice, and cornbread are a healthy meal.

Save Your Change: Ask everyone to save their change. Set up a big jar so everyone can see it, where everyone just adds their change at the end of the day. You won't really notice that you're saving money. But there can be hundreds of dollars in the jar when it's full depending on how big it is.

Use Coupons: You don't have to be a "coupon queen" to take advantage of saving money with coupons. The key is to only buy items that you'd normally buy instead of using a coupon as an excuse for an extra purchase.

Save Your Raises: If you get a raise, save it. You're already used to living without it, so when you get it just automatically add it to your savings account each month. When you set up an automatic savings account so that the money comes out before you see it, you'll have better luck saving.

Use Your Bank: Some banks now have a round-up program where when you use their debit card for purchases, they automatically round up the purchase amount and put the difference into a savings account.

Ask Grandparents: Instead of normal gifts, ask your parents if they'd contribute to a school fund. Offer to send statements when money is taken from the school fund so that they know what the money is being used on.

Have a Garage Sale: Everyone has too much stuff. If you can get rid of some of your stuff, you can make money. If you've not used it in a year, even your most beloved kitchen appliances that you never use should go. You can make thousands at a garage sale.

Do Odd Jobs: If you really do not have any money to save, consider taking on odd jobs. You can do night-time child care if you get licensed; you can also work online as a writer, a virtual assistant, graphic designer or other gigs that will bring in extra money. In some cases,

teenagers (with parental approval to open the right accounts) can even join in with this idea. Check out Fiverr.com.

Let Your Teenager Work: Many parents are reluctant to let their teens work. However, studies show that if teenagers work at least 19 hours a week, they do better in school and in life in general. Plus, they'll receive a better financial education than anyone can give them if you also make them responsible for a good portion of their expenses.

Brown Bag It: School lunches aren't that great and can be expensive for what you get, and you know that going out to eat at work is both expensive and unhealthy. You can save 10 to 20 dollars (or even more) a day by brown bagging it, depending on how many people in your home are involved.

Give Up Starbucks: Don't pay for coffee out, because that \$6 a day can truly add up. Encourage your older children not to do it either. If both parents have one coffee a day only on work days, they will spend more than \$3,000 a year! $5 \text{ work days a week} \times 50 \text{ weeks (two for vacation)} \times \$12.00 = \$3,000.00$.

As you can see, you can do so much to save money - from having a family fun night at home, to cutting out cable TV, to planning fun staycations. It will depend on your school and how many kids you have, as well as your current financial situation, to how far you'll need to go to fund your child's school year.

Let's now talk about some expenses that you're going to experience that cost more than you may think.

The Real Cost of Extracurricular Activities

One cost that you may or may not have considered prior to reading this report is the cost of extracurricular activities directly connected to the school. There are activities involving sports, the arts, music, science, math and more. Your costs will depend on what your child is involved in. Even being in the national honor society costs money. Pretty much everything your child does in school will come with a fee attached, so you need to be prepared.

Your Child Doesn't Need to Do It All

Many parents start worrying about college the moment their child goes to kindergarten. It is a normal thing to be concerned about your child's future. You want to introduce to them all sorts of

activities to figure out what they excel in and what they enjoy doing. But, all of it comes with a price attached.

Pick One or Two Activities

Keep in mind that your child does not need to do everything. Try to pick one or two major activities and stick to that. There are many costs to consider such as transportation costs, traveling expenses, clothing, shoes, instruments, extra lessons and more for each activity, including the fee.

Watch Your Child's Stress Level

While a well-rounded child is great for a college application, if your child is too stressed out they're not going to do as well at school. If they're in too many activities they will be tired, not have enough time to study, and never have any alone time. You may not realize it, but it's very important for your child to have quiet time to think and just be.

Do They Really Love It?

Another factor to consider about your child doing any activity that is supposed to be good for them is whether they really love it or not. Extracurricular activities teach something to your child, but the lesson will be lost if they don't really enjoy it at all. Why should they keep doing something they're not that good at and don't like? They tried it and didn't like it. That's okay. It's ok to decide to try something else next year.

What's the Point?

Why do you have your child in an extracurricular activity? Is it something they asked you if they could join? Is it something your entire family has always been involved in and you just automatically signed them up from habit? Show your child choices and let them decide which extracurricular activities they want to do. Understand that the point is to try things, not to make a lifelong choice at six, or even at fourteen.

The days of overworked and overscheduled kids are over. Plus, it doesn't really help them get into college. What helps them get into college is good grades, good test scores, and the financial means to attend.

Sports and Band Costs

This needs its own topic because it's amazing how much it can cost to be involved in school sports or the band. You may have the belief that it's illegal for schools to implement a "pay to

play" fee, but in most cases, it's not illegal and the fees can be quite high sometimes. Often they are couched in terms that bring guilt for parents too, such as "Fair Share Program".

While it varies from school to school, let's look at some examples.

Huntsville High School in Alabama: Their website reports that costs are 500 dollars for a first-year band student in 9th grade, with a sibling paying 200 dollars for the year. As you can see, this is quite a lot of money for some parents, and is paid whether you have your own instrument or not. If you don't have an instrument, you'll have to rent one or buy one.

Link - <https://www.eteamz.com/huntsvillehighschoolband/news/index.cfm?cat=879543>

Coronado Thunderbird Band Ex Paso, TX: Their website shows that due to the requirement to go on trips, students have to pay on average about 200 dollars a month to be in the band and fully participate.

Link - <http://www.tbirdband.org/>

Cheering Is Even Worse: According to OmniCheer.com, a website that covers all things cheering, the costs to be a cheerleader are piling up even for high schoolers. The total can end up more than \$1500 a year for a cheerleader in high school.

Link - <http://www.omnicheer.com/blog/post/the-cost-of-cheer>

Football in High School: Most people report spending between 500 and 1000 dollars a year for their child to be on a football team. It can get even more expensive for a winning team, due to needing to pay for travel and hotels.

Basketball in High School: This is about the same as football and growing. The costs of uniforms, shoes, practice camps, travel and more can get quite expensive for everyone involved. Keep in mind that the cost parents pay is just a portion of the total cost, but some parents cannot afford it.

Even being on the robotics team, math team or other less physical endeavors is very expensive depending on the district you are part of. The best thing you can do is ask other parents about it, ask the school about it, and be prepared for the additional costs if you want your child involved in that extracurricular activity.

Before and After-School Care

This is a dilemma many working parents end up having. In addition to the extra expenses at school, now you must figure out how to get them there in the morning and get them home in the evening. Plus, what to do with them in between.

It's likely you were a latchkey kid, but today, being a latchkey kid is not really something that is done as much. It's not as safe as we thought, and in some states, it's illegal. So, until your child is of an age to stay home legally, they should not be a latchkey kid. And keep in mind that the [National SAFEKIDS Campaign](#) recommends that children not be left alone at home under the age of 12.

When you're looking at before and after-school child care, some areas have many options while others have very few. As much as the options vary, so does the cost. You can expect to spend between \$50 and \$250 a week depending on your area, transportation needs, and the age of your child.

One thing some parents are doing is using their PTO (paid time off) creatively. A group of parents who would normally share carpooling before everyone had to work, gets together and forms a car pool plus before and after child care alliance.

This involves parents taking time from work, using their flex time, or simply asking their boss if it is flexible to change working times just one day a week. This will work if every parent has a vehicle that will carry five kids. The kids end up at someone else's home each day of the week, but it can be a lifesaver for budget-minded parents.

Finding Before and After-School Care

It can be hard to find the right before and after child care, but there are things in place in most communities. You can check out the [Boys & Girls Club of America](#) for some innovative situations that are inexpensive options for school-age children. But there are other options as well.

Grandparents

If you are lucky enough to have grandparents who live in the area and aren't working, then just ask them. You may be surprised that they'll be happy to provide before and after child care. You can drop the kids off at grandma's house before you go to work and pick them up at grandma's after work. Some grandparents will be happy to bring the kids to their home after work, and

even drive them around to their extracurricular activities. If you have four grandparents available, that's even better because hardly anyone has to do it two days a week.

Neighbors

Are there any neighbors who would be willing to provide before and after child care for your children? This is a consideration only if you truly know the neighbors, though. There isn't a stay-at-home mom alive who hasn't been asked by someone to watch a sick kid or perform some errand, as if they have nothing better to do. So be polite, ask people who are your friends, and understand if they don't want to do it.

College Student

If you have a college nearby, there are probably opportunities for you to hire someone from college to deal with the before and after-school care and activity driving. Most colleges have a job board where you can list your job for the help. Be sure to list all your requirements and what it pays. If you have an extra room in your home, you can even offer room and board in lieu of payment, if it's legal where you live.

Friends

Often friends want to help but they don't want to interfere. Therefore, ask any friends that you know are not normally busy during that time. You might find one friend who can handle mornings and one that can handle afternoons. This can work great with the right friend and situation.

Barter

You may also know people who need things done that you or your partner (or kids) can do for them without them needing to pay anyone. Think about these things and then present your friend or acquaintance with the idea. For example, if your church offers an after-school program but you cannot afford it, ask if you can clean the church in exchange, or perform some other duty that will help pay for it.

Child Care Centers

You may not have considered it, but a lot of child care centers offer before and after school programs for kids. They can be pricey sometimes, but often the peace of mind is worth it if you can afford it. Like daycare, before and after care can also qualify for tax credits. Also, some centers charge on a sliding scale based on your income.

Finding before and after care can be expensive and time-consuming, as well as stressful. But, if you start early you'll find it. If your child is already in daycare, do ask them because even if they don't offer it, they may know people who do.

Tips to Save Money on Back-to-School Supplies

So, you have your list and you're ready to go shopping for back-to-school supplies. Even though it's stressful, back-to-school time is an exciting time for kids and parents alike. With the right attitude, your kids will be happy to go back to school and you'll feel as if you've done the right thing with the supplies you send them with.

Set a Realistic Budget: The first thing to do is set a realistic budget. The budget should be based on what the school says your child needs, plus allow a few items that your child wants. Keep in mind that you should avoid buying just what your child wants for materials for school, because the school may not even allow your child to use them. Save wants for clothing and extras. Also, make sure that clothing, hair styles and makeup (for older kids) meet your school's dress code.

Organize What You Have: Before stepping out the door to shop, find out what your child already has that will still work from last year. Also, what will work for your younger child that your older child has already used? Don't overlook friends and family with older kids as a good resource for hand-me-downs.

Go to Garage Sales and Thrift Stores: Don't overlook these places to get name-brand items that your kids will like. You don't have to take them with you or ever tell them you went to a garage sale or thrift store. However, it is good family money management, along with good environmental practice, to avoid buying new unless you must.

Don't Forget the Dollar Store: Don't overlook the dollar store for good supplies. They have name-brand items often, but don't always assume they're cheaper. A few pennies can make a difference. Use an app like [Retail Me Not](#) to ensure that you're buying the cheapest.

Buy on Tax Holidays: Most communities have a special no-tax date for shopping for school supplies. This is a great time to get those last-minute items but usually, it's so close to the first day of school that you don't want to wait that long to find sales.

Use Coupons: You can often get coupons by following your favorite companies on social media, especially Twitter. They send out coupons all the time. Plus, your local Sunday paper, magazines, and stores have coupons too during special times.

Shop in Bulk: When you see a sale and you know it's a good one of something that doesn't expire (like notebooks, pens, paper, pencils and so forth), if you have the extra money to do so, buy it up and store it someplace where you can easily get to it for next year.

Watch for Sales: Throughout the year, keep in mind what you're going to need in the future and watch for sales on those items. The more often you can buy things when it's planned, the less hit you'll take on your budget.

Needs Over Wants: One thing to learn and to teach children during this process is that needs are more important than wants. Wants are awesome and should be encouraged because it helps with creativity. But, when the money is tight, the wants should be put aside to cover the needs. There is nothing wrong with that, because we must all think of people who can't even meet their needs. If we are meeting our needs, we're the lucky ones.

Using these ideas to stick to your budget to help with financing your child's school year will not only help your child with school, but it'll also help you as a family learn to save more, think before buying, and probably create a smaller footprint on the environment without even thinking about it. It'll all become second nature.

How to Get Free Supplies for Your School

There are many ways to get free things for your school and for your child. But, if you start with looking after the whole student body and not just your own child, there are a lot of things that can be done to help with general school supplies and filled backpacks. Let's look at a few ideas.

Start a Box Top Club: Box Tops for Education (<http://www.boxtops4education.com/>) is a wonderful way to get basically free money for your school. What's more, so many box tops are just thrown away each day and not turned in for funding, so the opportunity is large. You can learn how one senior in high school did this in this news report from 2012: <http://whnt.com/2012/05/22/huntsville-students-raise-money-awareness-with-box-tops-drive/> It's shocking how much a school can earn with a good Box Tops program.

Organize a School Supply Drive: A great way to help your child's school and not take much out of your own pocket is to have a school supply drive. List the things your school needs, and then pick a date and place to collect them. If you make sure to get the word out via local media and social media, you may save everyone money.

Start an Online Club: Everyone is on Facebook these days. You can easily start a Facebook group that is designed to help fill the backpacks of all the kids in your child's school, not just your own. You can even create a video and make it go viral so that more people want to donate to the cause. They can even donate right through Facebook if you set it up correctly.

Look at Other Online Groups: Freecycle.org is a great place to seek school supplies. You can post a request for your area and people will voluntarily give away their stuff if you pick it up. People give away useful things all the time via Freecycle, from paper to art supplies to costumes - it's all there.

Check with Churches: If not your own church, other churches may have programs in place to help the less fortunate. Get on the phone and call them one by one, and you're sure to find one that is willing to help you or help others too. If nothing else, they may be able to point you in the right direction.

Involve the Senior Center: Many seniors that like to go to the senior center have resources to help people if only they were asked. A lot of them like to help children learn to read. If you let them know about the issue with some kids needing supplies, they may start a program for their local schools.

Check Out Backpack Programs: There are a few backpack programs that offer free backpacks with supplies in them. How effective these are, depends on if they use the list your school uses to fill the backpacks. You can start a program yourself; even if your child is not the one in need, there are certainly others.

The School District: It may not be announced anywhere but in some cases for children who are on the free lunch program or who are at a certain level of poverty, the school district must supply the items that the family cannot. So, check with them about their rules and regulations.

There are many ways to find help for school supplies without breaking the bank. Just keep your eyes open for resources, and don't be afraid to ask when you need something. The school counselor is also a good resource for information about what is already happening in your community.

It's always better to go into any new situation full of information and knowledge - the knowledge that you will need to finance a good portion of your child's public education yourself if you want them to be involved, have the supplies they need and get the education you want them to have. You can do that by researching the situation where you live and being prepared for the costs in advance through creativity, smart planning, and budgeting.