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Four Little Known Ways to Save on Back-to-School Shopping

Richmond, VA (August 2, 2010)—The economy is looking up—at least in the eyes of parents who want only the best for their kids as they return to school this fall. The National Retail Federation's 2010 Consumer Intentions and Actions Back-to-School survey,* found that the average American family will spend \$606.40 on clothes, shoes, supplies and electronics, a 10.5% jump compared to \$548.72 last year.

Credit counselors at ClearPoint recommend that consumers don't let these figures dictate their spending. Instead, find creative ways to save. Here are a few examples:

Shop with a list. Take inventory before shopping. Clothing comprises the bulk of back-to-school spending, so dig through the dressers and closets to see if they have buried unworn clothes that fit. Gather any school supplies you already have—notebooks, scissors, pens and remove them from your list.

Leave the kids at home. Most schools publish lists of suggested and required supplies on their web sites or through mailings. Your children's desires for impulse purchases can quickly bust your budget. Shopping without your kids and bringing home bags of supplies will make them feel excited rather than deprived by not getting everything they wanted.

Shop on state's back-to-school tax-free holidays. Making purchases on certain days can save you sales taxes. See our complete list of upcoming [back-to-school savings dates by state](#). If neighboring states have no sales tax, like Oregon or New Hampshire, consider making a shopping trip over the border.

Download free smart phone apps. Whether you use them to comparison shop to access coupons, these little gems will help you take advantage of in-store savings. Try ShopSavvy, The Coupons App, Key Ring and Discount Calculator.

Free appointments for credit, debt, budgeting and most housing-related issues may be made by calling **877.877.1995**. More about [ClearPoint Credit Counseling Solutions](#).

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*Survey conducted by conducted by BIGresearch. Full survey results available to www.nrf.com.