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A pandemic can change the way Americans shop back to school, and the cost of social disconnection seems to be taking their toll. Households with children in class K-12 are expected to spend \$789.49 per family for the 2020-2021 school year, according to the National Retail Federation (NRF). That's just more than the \$90 out of the \$697 families spent on average last year. In contrast, family students are expected to spend an average of \$1,059.20 this year, compared to \$976.78 last year. If you're looking for ways to pay for school supplies and some accessories like masks and hand sanitizer, it's wise to keep your eyes open to offers. Here are some of the best ways to save money on school shopping this year, whether you're heading back to physical school, e-learning at home or doing a combination of two.

1. Take inventory at your home. Laurie Hise, founder of Passionate Penny Pincher, says the best offer for school supplies is the one you get for free. After all, it is common for families to buy extra school supplies they never use then stash away and forget about. Buy your home first before you start buying school supplies, Hise says. See if you have markers, pens, pencils, laptops and other school supplies saved from last year before heading to the store. If you have items that match your back-to-school shopping list, check them off and focus on the supply of others you need.
2. Look for loss leaders. Hi recommends keeping an eye on the leaders behind the loss, who are items stores advertise at low prices (or even loss-making) in order to lure customers to their stores. Stores like Walmart and Target offer big discounts on school supplies starting in July that typically last until September, she says. But also watch a few loss leader items each week in stores like Staples, Office Depot, and even Walgreens or CVS. Schn' says you can expect to find items of at least 25 cents. It is also said to check out dollar tree if you live next to one. Dollar Tree has great prices for what you can expect, Hise says. Pick up a 1-inch binder for \$1, get two pack sharpie markers for \$1 and look for manuscript tablets for kids there as well. Look for refurbished gadgets. Consumer financial expert Andrea Woroch says it's no surprise back to school the costs are up - kids need their own devices if they'll be making video calls from home. However, Woroch notes that you can save hundreds of dollars on a similar new computer for your kids by buying a refurbished model. Just make sure you buy from a certified seller, Woroch says, adding that eBay often has great options from Acer, Dell Outlet and more, and they come with a 90-day warranty, 30-day return and supports eBay money back guarantee. Woroch also recommends searching or barely used items offerup, a localized deal site where individuals buy and sell with people in their area. You can find gently used tables, table lamps and other items you need to create that school area in your home for a small part of the regular retail price, she says.
4. Comparison shop online. What do not want to go to the store in person or just want to find good prices for the comparison shop online. Tanya Peterson, vice president of branding and creative freedom financial network, says that so many sites make it easy to price items and find great deals. Check out Amazon.com, Walmart.com, Target.com and other similar websites, keep an eye out for sites that can post more back-to-school deals than labor day approaches. Just make sure your calculator is handy so you can get the best real deal, which means accounting for shipping costs, she says.
5. Use money back shopping portals. Nory you buy school supplies online, Freya Kuka, founder of Collectors Cents, recommends clicking through a trading portal that allows you to make money back. Cashback sites like Rakuten and Ibotta are both amazing resources for parents who want to stock up on school supplies while keeping costs in mind, she says. With Rakuten, you can also get a \$10 bonus just for signing up, and the money back you earn can come in the form of a check or payment through PayPal.
6. Double rewards with a money-back credit card. If you plan to shop online or in person, you can earn rewards that you can use to cover the costs associated with heading back to school. Just remember that to get the most rewards credit cards need you to pay your balance completely right away, so don't pursue this option if you have a tendency to rack up debt. Many of the money back on credit cards offer the initial bonus you earn for the minimum cost requirement, but you also earn a reward for every dollar you spend. With Chase Freedom Unlimited credit cards, for example, you would earn an apartment of 1.5 percent back to school shopping and a \$200 bonus when you spend \$500 in three months. If you spent \$790 on school supplies like the average family this year, you would earn \$211.85 cash back so you could redeem the credits for the statement to reduce the amount you owe. This is just one money back credit card you can consider, so make sure to compare all the top rewards cards on the market today. Some allow you to earn more rewards in some stores where school supplies are particularly prevalent, such as stores or Amazon.com. Bottom line: it's almost time to head back to school, but you don't have to miss your arm and leg. With some careful planning and some time spent shopping around, you can shave some money out of your school supply budget for 2020.

Featured Image Photo: Andalalija from Shutterstock. Learn more: Getty Images Deal with those shockingly long classroom supply lists. Financial advice from Dave Ramsey and daughter Rachel Cruze in August means it's time to plan a boarding school, and if this is your first year away from school, you need to know what to bring to campus. Although each school is different, there are some common students need it. Choose your students' living office for specific items needed for your school. Boarding students can expect their school to provide basic furniture, including a two-size bed and mattress, desk, chair, dresser, and/or wardrobe pieces. Each roommate will have their own furniture, but the configurations of the room may vary. However, there are a few things that all boarding students should add to their back-to-school shopping list. Johner Images/Getty Images While a bed and mattress are provided, you need to bring your bedding, including: Two leaf sets (dorm beds are usually two or two XL sizes, but ask your students for life in the office before buying). Bringing two sets of leaves means that you will always have one on the bed and one in the washing machine. Mattress cover/Pilons and blanket and/or blanket. Depending on where you go to school and how cold it gets in winter, you may want to bring one light blanket and one heavy blanket. Glow Decor/Getty Images Don't forget your bathroom and toiletries, which you may need to keep in your room and carry in the bathroom. Toiletries you may need: Shower tote to make your own toiletries/SS and washcloths. Like the leaves, bring at least two sets so that you can always have one clean set. Shower shoes or a pair of slippers/Shampoo, conditioner, soap, and body wash/Antohtpaste, toothbrush, mouthwash, and dental floss/Cot or cotton balls/Shpet and combs and any other hair products you use for regularsafety and lotion. This is often overlooked, but with the time you may be spending outdoor sports and activities, remember wearing sunscreen can keep you healthy and burn free. Body lotion is important if the air dries in winter and you need to moisten. Dougal Waters/Getty Images This may seem a no-brainer, but it's important to remember that different types of clothing, especially if you can't travel home often. Start by making sure you have the necessary elements of the dress code. Dress codes may vary, but usually dress slacks or skirts and dress shoes are mandatory, as well as button-down shirts, ties, and jackets. Ask your student's life office specific dress code requirements. If you go to school, where in autumn and winter can bring harsh weather conditions, including rain and snow, bring: Winter shoes (waterproof or waterproof)/scarf, winter hat and gloves/Sresoundscaes bring an array of clothing options, as you can find yourself in various situations that require different attire. You will most likely need: Dress clothes for official times/Jija, shorts, and other casual clothes/Athletic gear/Sneakers and dress shoes/Sweaters and jumpers t-shirts and tank tops/Sunglasses baseball hat Freer Law / Getty You'd be surprised how many students forget about this aspect of boarding school: washing their clothes. Some schools offer laundry services, services, your clothes must be washed, but if you plan to do your own, you will need: washing bag/Maundry detergent, stain remover, dryer sheets Clothes drying rack (dry towel and hand washing items)Small sewing kit/Quarters (if your laundry takes money)Clothes hangerA flax roller/Pobedverdo storage containers for extra clothing and / or store your detergent Floortje / Getty Images Since there may be an office supply shop nearby, Make sure you have these basics back to school: a backpack or bag carrying your books and devices to class/All the necessary technology, such as a tablet, laptop and calculator/Sheet/Sheet clock with battery backup if you lose energy-saving desktop lamp/USB or flash drive/School accessories including pens, pencils, binders, laptops, sticky leaflets, markers and stapler/A planner. It might be your smartphone or tablet, but make sure you have some way to track tasks, activities, and events. Surge protection and extension cord/Sumbude cushion for your desktop chair Don't forget the chargers for your pc and phone. avi_gamliel/Getty Images While boarding school provides food, many students enjoy keeping a few quick snacks on hand in their rooms. Useful items: Sealed containers (store snacks)/Reusable cup and water bottle/Repaired dishes and cutlery/Juice or sports drinks that do not need to be refrigerated/Dswashing liquid and sponge/Single serving snacks such as popcorn and chips/Granola bars FrankvandenBergh/ Getty Images Your school will likely have some specific instructions on how medications and first aid items are administered, and you will be able to store your medicine in the room. For specific guidelines, contact your health centre or student life bureau. First aid kit with alcohol-willed wipes, antibacterial cream and Band-aids for small pieces of paper and scratches. Necessary over-the-counter and prescription medications (consult the health center for storage guidelines). guidelines).

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