

POWERFUL POSSIBILITIES

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10 Ways to Save on Back-to-School Shopping

According to the National Retail Federation, the average American household spends \$685 on back-to-school shopping for children in elementary through high school and \$943 for young people going to college. Here are 10 ways to save this fall and throughout the year.

1. Create a checklist of items and stick to it.

Before you begin shopping, empty your kids' backpacks to see what was left over from the previous year. Mark them off your checklist and then buy only the items still remaining.

2. Check to see if your state has a tax-free shopping holiday.

Some states hold tax-free holidays multiple times of the year for particular products. Check out www.taxadmin.org/sales-tax-holidays to see if your state is one of them.

3. Consider shopping without the kids.

They're more likely to fall for the strategically placed items stores want you to buy. Backpacks and notepads with your kids' favorite superhero or Disney character can be 30% or more expensive than generic kinds. If your children insist they need an expensive, trendy backpacks, buy stickers and have them decorate their less expensive gear themselves.

4. Comparison shop online before going into stores.

You'll save on time and gas money.

5. Give your kids a clothing budget and a list of necessities.

You decide what items they must have, then with the remainder of the budgeted money, let them choose what they want.

6. Set up e-mail alerts for sales.

Websites like *Dealnews.com*, *Bensbargains.com*, and *thekrazycouponlady.com* will let you know when coupons or great deals are available for specific items.

7. Buy school supplies in bulk.

Although you'll have a large initial expense, in the long run the supplies will be cheaper, and you'll have them on hand for several months.

8. Follow your favorite stores and brands on social media.

You'll be one of the first to find out when they're offering deals and special promotions.

9. Go to garage and yard sales for clothing.

Websites like *Garagesalestracker.com*, *yardsalesearch.com*, and *Craigslist.org* are great online resources for finding bargains in your area.

10. Wait until August or September to buy your school supplies.

That's when the prices drop significantly. You can even buy for the following year.



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Unplug Your Kids from Technology with Summer Camp

Children are increasingly becoming dependent on TV, game consoles, or other electronic devices for entertainment. Summer breaks often means they'll spend more time in front of a screen. To get your kids outside in a healthy, natural environment, consider sending them to a summer camp. They'll spend their days being physically active, participate in fun activities that build self-confidence and self-esteem, become more independent, make new friends, and reconnect with nature.

There are over 12,000 camps in the U.S. of many varieties:

Traditional camps: Usually family-owned and focused on providing outdoor adventures.

Girl and Boy Scout camps: Great for children wanting to learn more outdoor skills.

Underprivileged background camps: For children whose parents cannot afford the usual camp fees.

Day camps: Children attend for the day and return home at night.

Not-for-profit camps: Run and funded by organizations and charities, there are fewer offerings than those at more expensive camps, but they're valuable nonetheless.

Special Needs camps: Children and adults stay in cabins with accessible living arrangements.

Specialist camps: Catering to campers wanting to learn and practice specific skills, like horseback riding, soccer, performing arts, or science.

Faith-based camps: Christian and Jewish camps that celebrate and teach their respective religions.

You can find camps on the following websites:

acacamps.org

summercamps.com

campchannel.com

camppage.com

Costs vary, but many camps offer early enrollment or sibling discounts, and some will arrange payment plans with parents. Every year, 90% of American Camp Association (ACA) camps offer some kind of financial assistance, often called "camperships." If you work, are looking for work, or are a full-time student, and your child is 13 years old or younger, you can send him or her to day camp and deduct a portion of the expense from your taxes. The size of the deduction depends on your income or number of children under 13 you have. For more information, see IRS Publication 503, Child and Dependent Care Expenses at www.irs.gov.

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