

Back-to-School Budgeting Blues

It seems like summer has only gotten started and yet it's almost time to start another school year.

The beginning of school is a time of financial stress for many families. Kids need school supplies and larger clothes to keep up with their growth. Special activities like sports and band also require investment. Worse yet, the pitiful state of many public schools causes many parents to consider pricey alternatives like private school, homeschool or private tutors.

Here are a few ideas to help cash-strapped parents:

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1. Your kids will not be traumatized if you don't buy them \$200 tennis shoes. Leave the guilt trip behind and don't waste money on clothes they'll soon grow out of.
2. Consider swapping used but wearable clothing with other parents to save money for both families.
3. Many churches and cities offer aid to parents for back-to-school items like backpacks and school supplies. Take help if you need it and help others after you do not.
4. It is not good for your kids, your pocketbook or your peace of mind to allow your kids to participate in too many after-school activities. Make them pick something they really like. And don't drive them into excessive (and expensive) academics after school. They'll still make it into a good college and be more well-rounded to boot.

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5. We believe that paying for your kid's education in a private religious school is part of your tithe. That's how Jesus' parents paid for his education. Think about it.

6. Homeschooling is an effective and inexpensive way to educate your kids if you are patient and can teach. If not, put the kids in charter school and save yourself the money and the kids the misery.

7. Take advantage of after school programs with Christian volunteers to improve your kids academically and spiritually.

Remember that the key to your kids' success in school is your involvement. You can save your kids and still save your money.

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