

**For Immediate Release:**

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## **Back to School Budgeting** *Shopping Advice from the Credit Counseling Professionals*

**Newton, MA – August 30, 2007** – According to the Home and Family Finance Resource Center, "the average family with school-aged children spends \$483 on back-to-school items each year." With that statistic in mind, parents looking to adhere to their budget might want to plan accordingly before heading to the mall. The following three tips are great ways to plan ahead so both parents and students are prepared for the costs of the upcoming school year:

1. **Visit Outlet Stores & Wholesale Clubs.** Whether it's buying in bulk or buying mark downs, outlets and wholesale clubs can sometimes provide significant savings over traditional department stores. Large families with many children in particular, might get the best value from these venues since they most often get you more for the money.
2. **Check the Circulars.** While it may seem obvious, be sure to read newspaper advertisements and compare prices. Department stores are battling each other for the consumer's back to school dollars, so be sure to take advantage of the best offers.
3. **Plan for the Future.** August and September traditionally feature the lowest prices of the year on school supplies. Families should stock up on school supplies based on how much their budget allows. By planning ahead, fewer school supplies will be on the shopping list next year.

*ABOUT ACCC: American Consumer Credit Counseling (ACCC) is a non-profit 501 (c) (3) organization dedicated to empowering consumers to regain control of their lives through education, counseling and debt management. ACCC provides individuals with practical solutions for solving financial problems and recognizes that consumers' financial difficulties are often not the result of poor spending habits, but more frequently from extenuating circumstances beyond their control. As one of the nation's leading providers of financial education and credit counseling services, ACCC works with consumers to help them with the best plan of action to reduce their debt and regain financial stability. For more information or to access free financial education resources log on to [www.consumercredit.com](http://www.consumercredit.com).*