

## **Style on a Budget**

By: Katelyn Andersen, MSU Extension Agent

It's the end of September and school clothes were purchased to get our kids ready for the start of the new year. Regardless of how ready you feel for school to start, it happened! One of the traditions of a new school year is new school clothes. When I was younger, I planned out my first school outfit to the "T" and I'm sure other kids are still doing the same thing.

Dressing kids can be expensive but there are tricks to keep your pocketbook in check. Some of these ideas may or may not fit your family but hopefully you can springboard off of them to squeeze the most out of budget.

**Do the 3 for 1.** For every new item you buy, make sure it will coordinate with three other items in your closet. This will help reduce impulse buying and maximize your wardrobe.

**Shop the clearance rack.** The basic essentials usually never go out of style such as jeans and white t-shirts. Right now, last winter's clothes and jackets are on clearance. Pick up a few items to stretch your budget. This trick will also help your wallet in six months when you buy the winter coat a size larger for your child in the heat of the summer.

**Check out the e-commerce.** This means shopping on the internet! Many stores have online sales and discounts that can't be found in the brick and mortar. Go to a search engine, such as [www.google.com](http://www.google.com) or [www.ask.com](http://www.ask.com), and type in "coupon code + the store" to get a coupon for the store where you are purchasing items. Something will usually come up – like a discount or free shipping.

**Distinguish school clothes and play clothes.** This will reduce the tension in your home when you can't get the grass stain out of the good school pants! Play clothes can be purchased at a thrift store or garage sales to increase your budget for good clothes.

**Train to remove the stains.** It never fails that a brand new shirt gets stained within the first few times my kids wear it out. Just this summer, I've taught my almost seven year old how to identify and try to remove the stain. It started with a huge raspberry stain down the front of her new white and turquoise striped dress. We were able to remove it and have saved a few other outfits just this month. There are several different stain sticks or sprays on the market; find one that would work for you and your family. If help is needed in removing a stubborn stain, visit [web.extension.illinois.edu/stain](http://web.extension.illinois.edu/stain) for help. The best tip for stain removal: don't throw the stained fabric in the dryer. It will set the stain and make it next to impossible to remove.

There are a few rules to avoid when shopping this summer. The main one is not to fall for the credit card tricks! Yes, the 10% off does sound great now but it does not even cover the average credit card percentage rate: 18.9%! If you cannot afford it right now, wait a few months or put it on layaway. Another rule is not to purchase something just because it is on sale. My grandma would always say, "It's so cheap you can't afford not to buy it." Just keep to the rule: if you can't afford it now, just wait and save.

Like every rule, there are exceptions. Hopefully these tips will help you manage your wallet this season and keep your eyes open to the new ways of shopping.

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*Members of the Bitterroot Financial Education Coalition, a project of the Bitter Root RC&D, will present a monthly column about personal finances. If you would like to request a workshop on this topic or another financial topic, please contact Katelyn Andersen, 375-6611 or [katelyna@montana.edu](mailto:katelyna@montana.edu)*

*The Bitterroot Financial Education Coalition is a partnership of Ravalli County organizations working to improve lives and strengthen our community by providing access to financial education that prepares individuals for life-long success in problem solving, decision making, and personal financial competence.*