

TAKING TIME

by Rebecca Wolf

Extension Home Economist



Back-to-School Budgets
It's hard to imagine that summer is nearly over. Where has the time gone? With the beginning of school, most of us are faced with a lot of out-of-pocket expenses at one time -- notebooks, clothes, tuition, lunches, insurance, activity fees.

Where does the money come from? Instead of resorting to credit to pay for these expenses, consider some of these money saving ideas.

Probably the biggest out-lay of cash is for college or private school tuition. Parents, encourage your children to investigate all the sources of grants and loans they can find. Be sure to check with your employer to see if they have scholarships or loan programs for employees' families. Some retirement plans allow a person to bor-

row funds for educational purposes, too.

Also apply for government student loans. These funds continue to shrink, but you may receive some help -- perhaps not for this semester, but maybe for the second term.

Even though the government funds seem to decrease, many private funds for scholarships go unclaimed each year. It's worth the effort to meet several times with a financial aid counselor at the school. You can even do this in September to begin the process for 1991.

If your kids aren't in college, you may want to plan ahead. United States Savings Bonds are now a tax-free investment for future education expenses.

Those families who aren't worrying about tuition are probably

overwhelmed with clothing expenses. With some high-top sneakers costing \$150, you may feel hopeless.

Take heart! A recent report in *Zillions* (Consumer Report's magazine for kids) analyzed these high-cost shoes. They asked kids to sprint, jump, and live in them.

"After 10 days of walking and playing with 'personalized fit', all three of our testers were happy to sink their feet back into their old, impersonal, pump-free sneakers," wrote the reporter. In fact when offered a free test pair, none picked the most expensive brand with the highly advertised "pump" feature.

So parents, it's okay to question that kind of expense. For some alternatives, consider organizing a clothes swap on your block. Or help your PTA group to sponsor one. Parents would bring clothes in good condition that their children have out-grown or are tired of wearing to the swap. Instead of handling any money, give coupons or tickets for items brought in and swap them for items your kids need.

Another alternative is consignment shops or thrift stores. Particularly with children's clothes and women's dresswear you can find substantial savings. The more people look around, the more money they can save! Some of the

items have been worn only a few times. Consider taking some of the items your children have out-grown and turning them into cash!

If you're opting for new clothes, remember to put most of the money into outfits that are versatile. Select mix and match pieces. Always think about how well the item is constructed. Must the item be handwashed or drycleaned?

Encourage your teens to swap clothes with a friend. That sweater that they're tired of may be a great hit with another person. Or that minishirt might be fun to borrow for awhile.

Always match quality and price with use. Spend the most for the basic item that get the most wear. If you're into a fad, find the least expensive way to express it. Fads pass too quickly to invest a lot of money in one item. Three months from now you may be embarrassed to even own it. Remember those socks that had eyes and pompom noses?

How long do you think those Bart Simpson T-shirts will be around?

It's okay to include clothing as birthday or holiday gifts instead of trying to buy all the things in Sep-

tember. We've all gotten socks for a birthday present haven't we?

One other place a family can save money is on student accident insurance. These policies generally cost \$5 to \$20 annually for protection during school hours and \$25 to \$120 for 24-hour insurance coverage. This may sound inexpensive, but as the old saying goes, "You get what you pay for." These policies generally do not cover serious injuries, and long-term care may not be included. The amount of the payment is usually based on the type of injury. These policies rarely pay over \$2,000 for an injury.

Your children need health insurance, not student accident insurance. Usually children are covered under a parent's health insurance policy. Read yours carefully. It's silly to pay for accident insurance if your child is already covered. It pays to read the agreements.

Careful shopping, careful reading, and a good, old-fashioned dose of discipline will help you make it through these back-to-school days without going broke.

Rebecca Wolf is a Home Economist with Penn State Cooperative Extension in Lehigh County.

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WIFE Advocates Ethanol Use

OGALLALA, NE — "The current Middle-East situation makes us aware of the importance of a reliable alternative energy source," according to Elaine Stuhr, president of Women Involved in Farm Economics (WIFE). She adds "WIFE was the first farm organization to promote the use of ethanol and we continue our strong support today."

America's farmers can provide a consistent, renewable source of fuel; and prices would not increase dramatically because of a crisis condition somewhere else in

the world. At the same time, ethanol production provides additional jobs in an industry located in rural America.

Currently United States oil imports equal over 50 percent of our consumption.

Ethanol will be one of the issues discussed at WIFE's National Convention to be held November 14-17 in Lincoln, Nebraska. Other items on the agenda include a workshop on risk communication and keynote address by JoAnn Smith, USDA Assistant Secretary of Marketing & Inspection.

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