



Back-to School: Plan Your Budget



Back to school means expenses! Clothes, shoes, and school supplies can drain a budget quickly. With the average family with school-aged children spending \$483 on back-to-school items each year, it's no wonder setting a budget is essential for all parents with school-bound youngsters.

To avoid falling into debt at back-to-school time, plan ahead for how much you want to spend. In recent years, the average consumer has spent \$220 on clothing, \$90 on shoes, and \$73 on school supplies for each child.

You also may want to budget for the changing technology of school supplies. More classrooms are using computers and computer-related study materials. And with many electronics now somewhat affordable to most families, classrooms may be requiring or recommending tech-smart supplies and materials.

Also, don't forget about doctor checkups, school fees, and athletics or other extracurricular fees, which often are overlooked when setting a back-to-school budget.

Call Hughes Federal Credit Union for help with all your financial needs. Call **(520) 794-JOIN** today.

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Are You In?

All new members who join Hughes Federal Credit Union will be automatically entered into monthly drawings to **WIN \$500!** The sooner you join, the more chances to win! **All new kids accounts get a free gift.**

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