

A young girl with dark skin and curly hair, wearing a light blue polo shirt and blue shorts, is walking towards the camera. She has a large, colorful backpack (pink, orange, and purple) on her back, which includes a purple water bottle. She is smiling and looking back over her shoulder. The background is a blurred outdoor setting, likely a schoolyard, with other children walking in the distance. There are three large blue circles overlaid on the image: one in the top left, one in the middle right containing the main text, and one in the bottom right containing the 'BIGW' logo.

**Back to
School
savings
guide.**

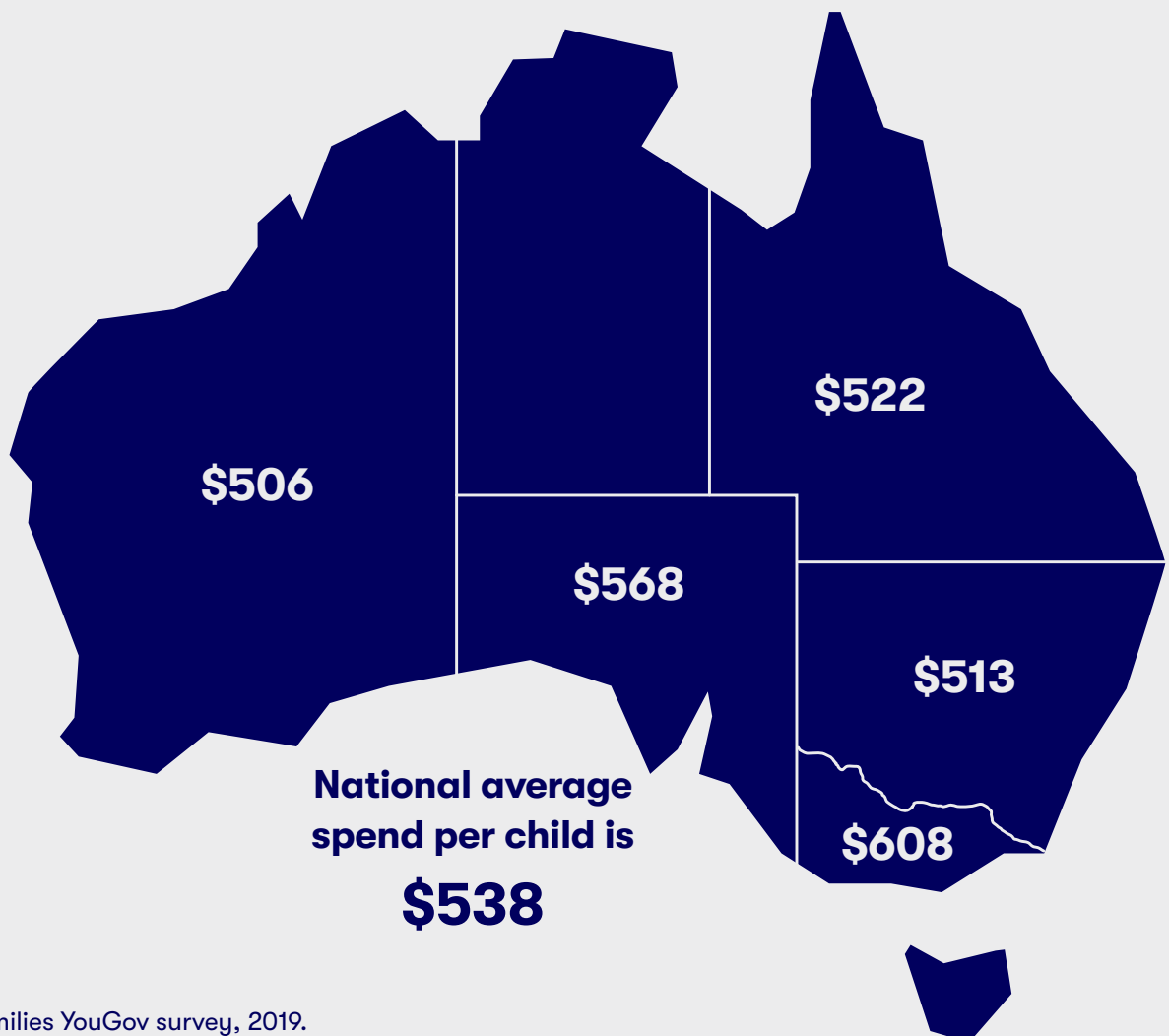
BIGW

Back to School *savings* guide.

School life. There's lunch boxes, sport, uniform mishaps, homework, drop offs and pick-ups. And that's just Monday! We know there's no such thing as a small day. Every day's a big day when it comes to back to school.

Financial stress and budget pressures top the list of concerns that keep mums awake at night; worrying about how to pay all the bills, afford healthy food and send their kids to good schools.*

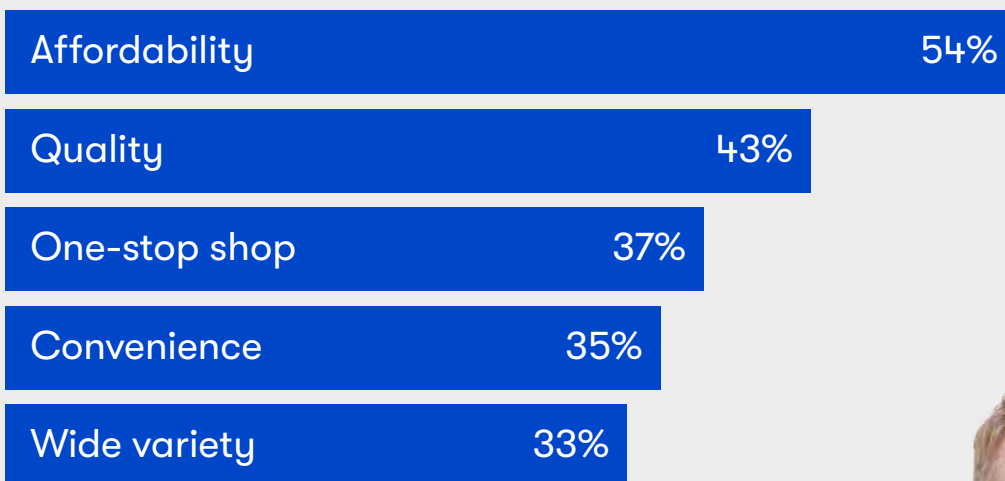
Additionally, BIG W's Annual Back To School Report** reveals it's getting more expensive to send kids back to school, with parents set to spend \$538 per child – up 13% on last year.



*Aussie Families YouGov survey, 2019.

**BIG W Back to School Report, 2020.

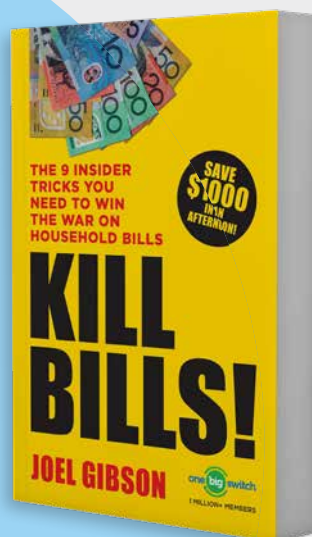
Most *important* factors when shopping back to school.



To help families better plan and save, Joel Gibson - savings expert and author of the recent best-seller *Kill Bills!* shares four simple savings strategies you can start implementing today.

KILL BILLS!

The 9 Insider Tricks You Need to Win the War on Household Bills by Joel Gibson is available at BIG W, RRP \$12.



Tip #1

Advance *planning* will save you dollars & stress.

Affordability is the top consideration when shopping for Back to School supplies, and with the average spend now topping \$500 per student (13% up on 2019), Joel says getting kids back to school with all the necessary equipment in the most cost-effective way requires planning.

“The research shows that early shoppers spend less. And I’m not surprised. Just as you would with any other big ticket item - like a holiday or a new computer, do your research, look around and compare brands and prices. You’ll be surprised at the savings that can be made by shopping early - both on your hip pocket as well as your mental load by ticking off your to-do list!”

Top 5 benefits of shopping early:



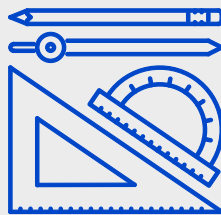
Peace of mind

62%



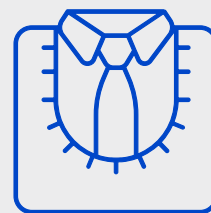
Best prices & deals

51%



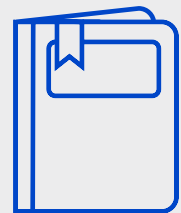
Range of stationery, bags & accessories

38%



Range & sizes of uniforms

37%



Time to label belongings

35%

Tip #2

Fly solo in the shops.

Pester power is real! Two-thirds of Aussie parents (65%) say they overspend on Back to School supplies by buying non-essential items thanks to their eager shopping companions. So if you're keen to save that extra cash, Joel says play it safe and leave the kids at home.

“To curb unnecessary spending, consider teaming up with another parent and shop for both families whilst the other one holds down the fort. And please, repeat this mantra after me: ‘I will not make impulse buys, I will not make impulse buys!’ ”

Overspending by age group:



Baby Boomers

12%



Gen X

18%



Millenials

28%

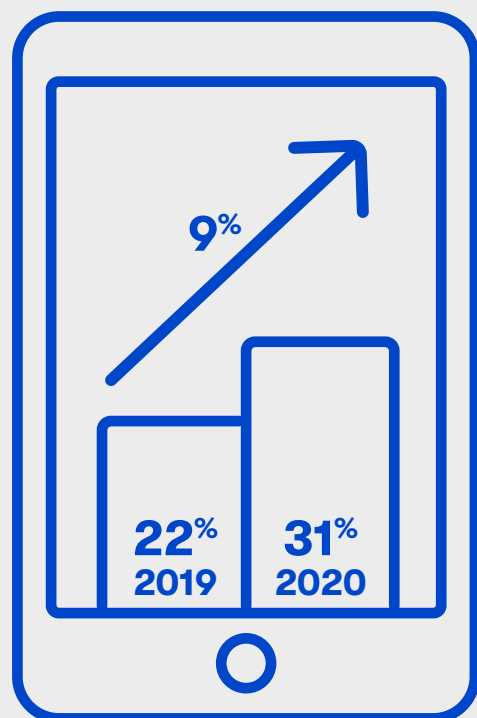
Tip #3

Get it *online.*

Purchasing behaviour is changing rapidly with the average proportion of online shopping for back to school increasing by nearly 10% from 2019. So, who is most likely to be tapping away to do their orders? Millennial parents. Joel is a big fan of online shopping and says that hard savings can be made with some savvy tips.

“A third of families are shopping online for back to school essentials which is a brilliant strategy for those wanting to stick to the essentials on the list. I suggest doing some internet browsing with your kids first so they know what you’re planning to buy. In store Pick-up options are another great way to save on any delivery costs - you can also avoid the crowds.”

Back to School online shopping
up 9% from 2019 – 2020.



Tip #4

Next year, *try* 'before pay'.

Back to School is #3 in the 'Triple-Whammy' of summertime expenses, right behind Christmas and the extended school holidays. Three-quarters of parents factor Back to School expenses into their budget however the rise of BYOD is pushing expenses higher and higher, so to minimise the impact on your household budget, Joel says start squirrelling away now!

"No wonder so many of us feel broke at this time of year! Some will use 'Buy Now Pay Later' services such as AfterPay to cover the cost. For next year, I suggest you try a new service - it's called 'before pay'. Here's how it works: write 'before pay' on a large jar, stick \$10 in it every week and by next January, you'll have \$520 and Back to School will be a breeze!"



Alise's story.

Alise Andrew, mum to 10-year old quad boys, understands the stress of Back to School as she juggles buying for four children in the same grade. Not only does she need to buy four of everything, but Alise and her husband also try to give the boys the opportunity to embrace their individuality, meaning four very different lunch boxes, bags and pencil cases.

Although she uses the schools list as a guide to buy new products each year, Alise shops around for the best prices and tries to reuse items where she can - not only to save money but also to reduce unnecessary wastage. With all four boys heading into Year 5 in 2020, Alise has now included BYOD expenses into her budget. Pre-planning for this throughout the year has meant far less stress in the lead up to her annual back to school shop.

Alise's strategy to surviving Back to School:

- Do your research online before hitting the shops;
- Buy stationery in bulk and distribute throughout the year;
- Buy second hand uniforms where you can;
- Budget for Back to School, rather than have it hit you all at once.



Your *one-stop* Back to School shop.



Back to School items from \$1



If you find a lower price, we'll beat it by 10%*



Same Day Pick-up**



[BIGW.COM.AU](https://www.bigw.com.au)



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*Exclusions apply.

**Order before 12 noon. For exclusions, terms and conditions see [bigw.com.au/pick-up](https://www.bigw.com.au/pick-up).