

# August Financial Wellness Toolkit

You help your members afford life – we'll help you do that. To aid with your public relations, media relations, and marketing workload, we'll provide you with personal finance content each month to use in your credit union's communication channels.

## Here's the story...

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*Our Financial Wellness Toolkit contains useful information and tips to share with your members in your longer-format communication tools, including newsletters, blogs, and/or website articles. Use this story however you'd like!*

Summer break is a great time for kids to relax, hang out with friends, and enjoy their downtime before heading back to the classroom. In a flash, the summer is over and it's time to start preparing your child to go back to school. While you might be excited for your child to get back in the classroom to start learning again, you are probably not excited to drop all that cash on back-to-school shopping. According to the [National Retail Federation](#), families with children in K-12 schools typically spend about \$850 on average for back-to-school shopping expenses.

Here are a few tips to make the most of your back-to-school shopping experience:

**1. Check if your state offers a tax-free weekend.**

Eleven states offer a week or weekend where there is no sales tax during shopping trips. These are typically held around the time parents are looking to purchase back-to-school supplies. Check if your state offers this tax-free holiday to get discounts on clothing, footwear, backpacks, accessories, school supplies, and even electronics. [Kiplinger](#) lists the states offering tax-free weekends, but for the most up-to-date information, check your state's Department of Revenue website.

**2. Shop at stores with price matching.**

Check your store's price matching policy. Bring the sales ad or show the price on your phone and you could receive the same item for less. This helps reduce the number of trips you have to make to the store.

**3. Use apps for pricing and discounts**

There are a variety of price checking and couponing apps to download and utilize during your back-to-school shopping. Apps like RetailMeNot and Walmart Savings Catcher can help save you time and money in the long run. Clip your coupons in advance so you don't have to find them while in the checkout line.

## For Social Media...

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*Here are a few timely messages in 280 characters or less for your credit union's social media presence.*

### **#CreditUnions**

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Credit unions offer lower rates on car loans than banks! Learn more:

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CUs exist to serve their members, not make a profit for shareholders. Learn more:

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Get a jump on your finances by visiting your local credit union today. Learn more:

<https://yourmoneyfurther.com/>

### **#BackToSchool #SavvyShopper**

Learn more tips and tricks to help save you some cash during your #BackToSchool shopping!: [Link to release/article](#)

Become a #SavvyShopper this summer when you shop smarter for your child's back-to-school supplies!: [Link to release/article](#)

Go #BackToSchool in style with some great tips on how to make your back to school shopping trip easy!: [Link to release/article](#)