



Credit Counselling Canada
Conseil de Credit du Canada

Public Service Announcement

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Education Begins with Back to School Buys

Preparing for school's start is an exciting time for kids – and often a financial challenge for parents. Instead of being the “meanie” who decides what your children can and cannot have, let them take on some of the responsibility and learn how to budget in the process! You'll have to determine how much money you can spend, but then work with your child to decide:

What goes on the shopping list – Find out from your child's teacher what items are a definite new purchase necessity and what items you can spruce up from last year.

Where to buy – Shop around for the best price. That includes checking with the school for any cost savings on bulk purchases they make. Check consignment stores and community group exchanges for sporting equipment needs.

Priorities – If an expensive pair of brand name jeans are a *must have*, help them see how it affects other items. Shoes may have to come from a discount store, or wait until allowance covers the cost.

For more back to school, budgeting and money management tips, visit Credit Counselling Canada at www.creditcounsellingcanada.ca and locate the non-profit member agency nearest you. Members provide consumers with confidential counselling, debt management and education programs.

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