

Back-to-School Budget Worksheet



Use the 3-Envelope Rule

Essentials:

*clothes, supplies,
shoes*

Nice-to-Haves:

*name brands, tech,
extra outfits*

Extras:

*lunchboxes, accessories,
sports gear*

Section 1: Family Snapshot

Number of kids:

Grade levels:

Total budget set aside:

Section 4: Budget Tips + Hacks

- Shop during weekday sales
- Track everything in real time
- Involve your kids in budgeting — it's a teachable moment
- Use your Westerra rewards/debit perks

Section 2: Essentials Checklist

Item	Budgeted	Spent
Backpack	\$	\$
Notebooks/Folders	\$	\$
Pens/Pencils/Markers	\$	\$
Clothing & Shoes	\$	\$
Lunchbox & Water Bottle	\$	\$

Section 3: Nice-to-Haves

Item	Budgeted	Spent
Brand-Name Clothes	\$	\$
Headphones/Tech Supplies	\$	\$
Sports Gear	\$	\$

Section 5: Post-Purchase Reflection

- What did I save on?
- What would I do differently next year?
- Final total spent vs. budgeted:

If you can conquer the school supply list, you can do money with confidence.