Back-to-School

PARENT SURVIVAL GUIDE

SMART WAYS TO SAVE (Without the Stress)

Military families have access to dozens of budget-saving perks, but they're not always easy to find. This worksheet brings together some of the best ways to save on school supplies, services, and more.

1

START ON YOUR MILITARY INSTALLATION

Shop the Exchange for tax-free supplies, backpacks, and tech. Check their weekly deals for back-to-school specials.

Ask your MWR office about seasonal giveaways and local supply drives on base.

Thrift Shops often carry uniforms, backpacks, and lunchboxes at a deep discount, especially after PCS season!

2

KNOW WHERE TO SHOP OFF YOUR MILITARY INSTALLATION

Local discounts: Many stores and services offer 10–15% military discounts, even if not advertised. Always ask!

Community drives: Check with local libraries, churches, and support organizations, or find nearby events through Operation Homefront's Back-to-School Brigade.

3

TAP INTO ONLINE RESOURCES

Tutor.com/Military: Free 24/7 tutoring for eligible military kids—ideal during those first weeks back.

ID.me Military Discounts: Verified tech + school supply deals from Apple, Dell, Lenovo, Target, and more.

Military OneSource School Liaison Program: Get help navigating school transitions, local enrollment, and academic support from your installation's dedicated education advocate.

QUICK TIP:

Don't underestimate Facebook groups—they're often the fastest way to find real, recent deals that actually work.

BACK-TO-SCHOOL = TIME TO CHECK YOUR COVERAGE

New routines mean new responsibilities. If your family is growing, moving, or changing this season, your life insurance should reflect that too.

Before the calendar fills up, take five minutes to make sure your protection still fits:

- Have you added a new child to the family?
- Are you moving or separating from the military?
- Is your family relying only on SGLI?

Don’t wait to protect what matters. Use the **USBA Quote Tool** to explore your options and lock in coverage today.

You've got the daily details covered. Let USBA help with the long-term protection

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BACK-TO-SCHOOL
Brain Dump

You don't need a full financial overhaul—just a clear place to start.

Take 15 minutes and jot down the five financial priorities for back-to-school that are on your mind right now. Think of it as a mini reset: a way to organize your thoughts, focus your energy, and make back-to-school season feel just a little less chaotic.

Use the bullets below to make your list:

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How are you feeling today? Circle one:

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Reminder: You don't have to fix everything today. Even writing it down is progress.

YOU'RE NOT ALONE. AND YOU'RE DOING GREAT.

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BONUS

Back-to-School Budget Worksheet

A little extra help—just when you need it.

Back-to-school prep shouldn't catch you off guard. This worksheet was built for military families juggling moves, transitions, and growing to-do lists. Use it to track what matters most and make smarter decisions with your money—before the expenses sneak up on you.

CATEGORY	PLANNED COST	ACTUAL COST	NOTES
School Supplies (Per Child)	$ 0.00	$ 0.00	
Uniforms/Dress Code Items	$ 0.00	$ 0.00	
Lunch Costs (Monthly)	$ 0.00	$ 0.00	
After-School Programs	$ 0.00	$ 0.00	
Tech (Laptops, Tablets, Calculators)	$ 0.00	$ 0.00	
Childcare/Extended Hours	$ 0.00	$ 0.00	
Exchange Purchases	$ 0.00	$ 0.00	
Travel/Commute Expenses	$ 0.00	$ 0.00	
PCS-Related Overlaps (Temp Supplies, Duplicates, etc.)	$ 0.00	$ 0.00	
Miscellaneous/Emergency Funds	$ 0.00	$ 0.00	
TOTALS	$ 0.00	$ 0.00	

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