



1

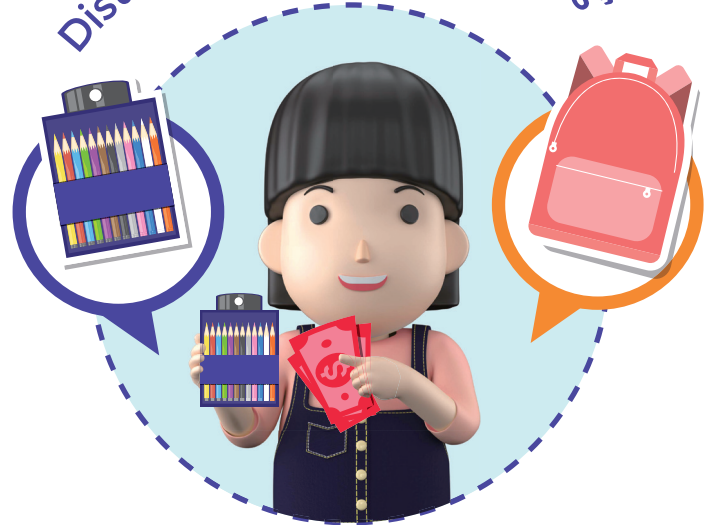
Make a checklist



Come up with a budget for school items and prioritise the expenses together with your child.

2

Distinguish "needs" & "wants"



If it goes over-budget, classify the items as "wants" or "needs" and make your choices. Encourage your child to use their pocket money to pay part of the cost or those unnecessary items.

3

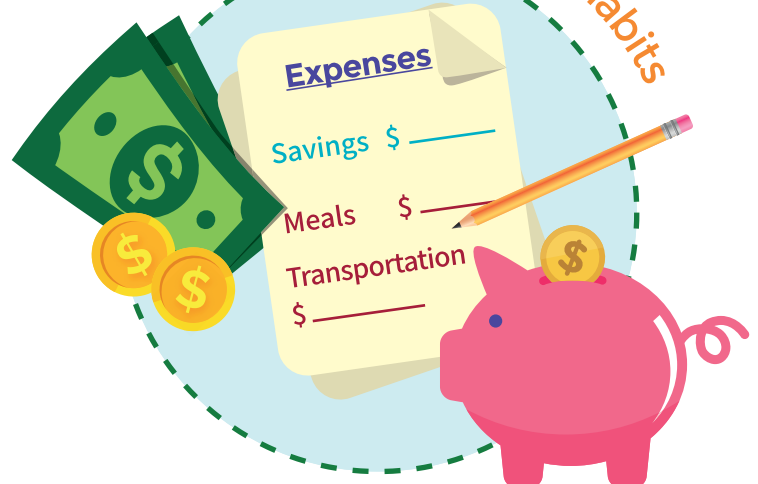
Compare prices



Ask your child to think of ways to save money. For example, compare the discounts and prices offered by different shops when buying school supplies.

4

Develop good money habits



Discuss with your child how much pocket money you will be giving and how it can be managed, such as recording of daily expenses and setting savings goals.