

YOUR MONEY

A 'text' message on getting book deals

IT'S NO SECRET college is expensive – and that one of the biggest reasons is textbooks.

The average student spends as much as \$1,200 each year on books and supplies – with some books costing as much as \$300 alone, according to the U.S. Public Interest Research Group.

This expense has become so great that 65% of students opt against buying a textbook even if it means placing their grades in jeopardy, the report found.

There's no reason to risk your GPA to save your budget. Before you head to the campus bookstore, consider these ways to save on textbooks.

● **Buy used.**

Publishing new editions of textbooks every four years or so works to devalue used textbooks, as students fear buying anything but the newest editions. Though used textbooks in the current edition go for 50% to 60% off, the older edition can save you even more.

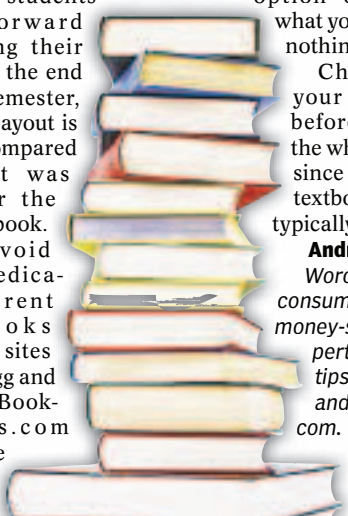


Most updates are minimal but speak with your professor before buying. Then, check out Half.com, Textbooks.com and eCampus.com for used book options.

● **Rent.**

Many students look forward to selling their books at the end of the semester, but the payout is paltry compared to what was paid for the original book.

To avoid this predicament, rent textbooks through sites like Chegg and CampusBookRentals.com and save



more than 80%.

If you go this route, be sure to keep the book in pristine condition so you're not charged any fees when you return it.

● **Use a coupon.**

Whether you're renting or buying a new textbook, don't forget to look for printable coupons and online coupon codes for savings.

Sites like CouponSherpa.com offer 10% off at book-selling site Half Price Books, while FreeShipping.org has codes for free delivery from Textbooks.com.

● **Download some text.**

Since most classes often don't require students to read every page of a textbook, you can get away with downloading only the necessary portion from such textbook sites as CourseSmart.com and OpenCourseware from MIT.

You can also scour the Project Gutenberg site to find hundreds of free-domain books for use on e-readers.

● **Avoid bundles.**

Bundling high-margin multimedia CD-ROMs with texts tends to push up the price of new books. However, federal regulations have restricted this practice so you have the option of buying what you need and nothing more.

Check with your professor before you buy the whole bundle since buying the textbook alone is typically cheaper.

Andrea Woroch is a consumer and money-saving expert. For more tips, go to andreworoch.com.

It's time to stock up on supplies such as pencils and notebooks, but fall clothes shopping can wait until prices come down.



Learn to save

Tips to earn you straight A's in shopping

BY FRAN GOLDEN
NEW YORK DAILY NEWS

IT'S THE heart of the back-to-school shopping season, when the National Retail Federation says an average family will spend more than \$669 outfitting kids with apparel, shoes, school supplies and electronics – up 5% from last year.

The good news is you can cut the cost.

"Yes, a new pair of shoes alone can be \$50, \$75 or even \$100, but you can do it for less," Kim Danger, founder of Mommysavers.com, told the Daily News.

Splurge on a first-day-of-school look, picking up price-reduced summer items, but hold off on buying other outfits until the kids decide what their "must-haves" are and fall clothes go on sale in October, Danger advised.

Concentrate instead on buying school supplies such as notebooks, folders, glue, crayons and pencils in August, when you'll find the best savings, she says.

Here are more ways to save on back-to-school items:

● **Make a shopping list.**

Write down a list of everything your children need for school, based on order of importance, and stick to it. Involving the kids in budget planning is also a good idea – you can teach them a life lesson on how to stretch dollars.

● **Organize a clothing swap.**

Get together with friends and bring all the items your kids have outgrown or otherwise won't be using to swap – for free.

"In the long run, that will save you a lot of money," Danger says.

● **Use your smartphone.**

"Target has a great app, Cartwheel, where

you don't have to print coupons," Danger says. Other moneysaving apps for school supplies include Favado, which shows the stores that have the best deals for the items you're looking for.

Your smartphone can also be useful for scanning in-store barcodes and checking product reviews with apps like Consumr.



Stores can be your best bet

RETAIL STORES employ various come-ons this time of year, drastically reducing the price of select items such as notebooks and mechanical pencils, to lure you in the door. The thing is, these can actually be great deals.

Those looking to save should not limit themselves to purchasing everything online, says shopping website Dealnews.com.

"When it comes to basic supplies, shopping in-store will probably be your best bet," the website says.

Last year brought specials such as backpacks for a penny from OfficeMax.

Still, you should go online in search of storewide sales, coupons and rebate offers.

You can follow your kids' favorite brands and stores on Facebook and Twitter so that you get word when those jeans or other got-to-have items see price reductions.

Fran Golden

