



## Save on school and work supplies

Notebooks, Post-it notes, pens, pads—it's that time of year again. Good thing it's also the season for sales, as stores compete to fill your family's totes, briefcases, and backpacks. Waiting for those crazy, last-minute, 10-notebooks-for-a-dime specials could slash your spending, but there are lots of other things you can do to save big while you're shopping for office supplies—and kids' clothing, too. Sales usually start in August, so get those lists ready!

**Take inventory.** Chances are, you already have some of the things you need in your home office.

**Stick to your list.** It makes sense to get a jump on the stuff you know you need (think filler paper and pencils), but wait for the school's list to do the bulk of your shopping.

**Consider swapping.** If the search of your desk drawer turns up things you no longer have use for, swap them for things you do need. Call other moms or go to Swapmamas.com. Click on School & Office to see listings from people who have stuff and people who need stuff. We found an "almost new" SpongeBob backpack waiting for a good home, plus clothing, crayons, and more.

**Skip taxes.** Many states offer tax-free shopping days in August to encourage spending on clothes. You might find information about your state by searching the Internet with your state and "tax holiday 2010." Some states extend the discount to supplies, computers, and even clothing.

**Buy in bulk.** Warehouse clubs are great places to load up, but so are online stores like RaymondGeddes.com, where we found a pack of six composition notebooks for \$7.50 (they're \$2.49 each when you buy them individually). But you'll pay for

shipping, which is around \$8. Also check out DiscountSchoolSupply.com. A recent search turned up a 12-pack of glue sticks for \$3.24 (39 percent off). But shipping costs can add up if you don't order in bulk.

**Consider refurb.** Whether you need a laptop or your kid needs a fancy graphing calculator, refurbished or opened but unused products can save you hundreds of dollars. Just be sure to stick with retailers you trust. Check Amazon.com, Crutchfield.com, Dell.com/outlet, and SonyStyle.com/outlet.

**Automate savings.** Sign up at ShopItToMe.com to get an alert sent

to you when there's a sale on those expensive sneakers your son just has to have or those shoes you need for work.

**Be strategic.** Shopping the sales at a lot of stores could save you big bucks, but it's a huge waste of time. Instead, search circulars online at YahooCircularCentral.shoplocal.com and SundaySaver.com. Then shop at stores with price-matching policies, such as Staples, Target, and Walmart.

**Go to school.** Ask whether your child's school has a supply program where you buy one box with everything your kid needs for the year. Staples claims its SchoolKidz program offers savings of 20 to 50 percent.

### RING ME UP!

New ways to pay with your cell phone

Now you can use your phone to pay for stuff on the go. Our favorite pay programs are listed below. Also be on the lookout for technology that lets you use your phone as a wave-and-go credit card and an app currently dubbed Transactions that will give payment powers to the next iPhone.

**OBOPAY** Lets you send money to anyone from your account with a mobile phone. Just send a text to 626729, go to m.obopay.com, or download the app.

**Works with** Any phone with text or Web capability; apps for BlackBerry and iPhone.

**Fees** From \$0.25 to \$0.50 to send.

**PAYPAL MOBILE** Offers three ways to pay: Go to m.paypal.com, send a text to 729725, or download a free app to

send money to PayPal users. The iPhone app lets you "bump" phones with someone else to transfer funds.

**Works with** Any phone with text or Web capability; apps for Android, BlackBerry, and iPhone.

**Fees** Free (using a PayPal balance or bank account) or 2.9 percent plus \$0.30 (using a debit or credit card or PayPal Buyer Credit); the sender decides who pays.

**TWITPAY** Combines Twitter and PayPal. Follow Twitpay, then tweet instructions (i.e.: @friend twitpay \$20 for covering drinks) and the promise appears in your PayPal account. Click on "Settle up" to pay.

**Works with** Any phone with Web capability; apps for Android, BlackBerry, and iPhone.

**Fees** Recipients pay 2.9 percent plus \$0.30 and any other applicable fees.

### NOW you know

#### Inflation's bite

You might not always notice a few extra cents tacked onto the price of milk or bread. But those little increases really add up. Here's how much six common grocery items have increased in price in the past 10 years. The overall rate of inflation during that stretch was 27 percent.



**89%**  
Eggs  
(grade A, large)



**50%**  
Ground beef  
(chuck)



**47%**  
White bread



**43%**  
Tomatoes  
(field grown)



**35%**  
Orange juice  
(frozen concentrate)



**13%**  
Milk  
(whole)

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GROUND BEEF, EGGS, WHITE BREAD, TOMATOES, ORANGE JUICE, AND MILK: WENDELL WEBBER; FOOD STYLING: BRIAN PRESTON-CAMPBELL