

**Youth Culture Lesson**  
**Finding Teachable Moments in Culture**  
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**Spending for School:** Average Fam Spends Nearly \$700 on School Clothes, Supplies  
By Paul Asay

**What Happened:**

School's back in session, and businesses couldn't be happier. Students from middle school to college will be going back to class in new clothes, carrying new tools and often toting new cellphones. All told, it's expected to be an \$83 billion bonanza.

The average family will spend nearly \$700 on back-to-school purchases this year. If the students are in college, the costs go up significantly: College students and their families will spend more than \$900 to go back to school—and that doesn't count the money spent on tuition, fees and schoolbooks.

All this spending comes at a time when many families are struggling to make ends meet; and many conscientious students, whether 12 or 22, are either spending their own cash on school supplies to make it easier on their parents—telling them maybe they don't need a new backpack or that extra sweater this year. "I just go shopping when there is a good sale," 16-year-old Laine Vasquez told Reuters.

Not everyone is so frugal. For instance, most college and university students take out loans these days to pay for their education, but some of those students use their loans for more than just tuition: They buy cars, televisions and alcohol with their student loans. A few pay for their spring break trips using high-interest loans.

**Talk About It:**

Has school started for you? Have you finished shopping for all your supplies? Did it cost more than you expected to pay? Did you and your family shop more frugally this year than in years past?

Do you spend your own money on back-to-school stuff? Do your parents primarily pay? Either way, is saving money important? How do you go about it? Do you look for good sales? Shop at thrift or consignment stores? Make due with less?

Even if money isn't a huge issue in your family, is it still important to use your money wisely? Why (or why not)? Are there things you bought this year for school that you didn't really need but really, really wanted? Is it OK to splurge sometimes?

**What the Bible Says:**

"Because I love Your commands more than gold, more than pure gold, and because I consider all Your precepts right, I hate every wrong path" (Ps. 119:127).

"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income" (Eccl. 5:10).

"How much better to get wisdom than gold, to choose understanding rather than silver" (Prov. 16:16).