











# GIFTING SENSE® Back-to-School List Builder

(Complete these four steps to start the school year right.)

Prepared By:

Date:

## A little planning goes a long way!

	<b>BNPL (Buy Now, Pay Later)</b>		<b>TNPL (Think Now, Pay Less)</b>
	Enables FOMO by allowing young people to purchase non-durable items (e.g., clothing and makeup) that they do not currently have the money for.		Combats FOMO by encouraging young people to plan their spending and compare alternatives before making a decision.
	Requires young consumers to keep track of subsequent installment payments, typically three more after the initial one.		Allows young people to purchase something and enjoy it without having to keep track of subsequent payments.
	Can result in punitive fees if payments are late or, worse, missed. Possible negative impact on future credit score.		No future surprise fees to worry about. No unintended negative impact on future credit scores.
	Is not an acceptable form of payment at all retailers/ for all purchases.		Can be used for the purchase of literally any item or experience!

**Step 1: Reflect on last year at school.**

What did you use every day last school year, e.g., your bookbag, basketball, bike, or headphones?

What broke too soon, or wasn't worth the money?

What worked well, even if you didn't use it every day, e.g., jacket, lunch box? If you've outgrown it, can you pass it down?

Was there anything you wished you had last year, but didn't, and would like for this year?

Are you going to a new school in September?  
Does this require you to purchase clothing, equipment, devices, or supplies that you haven't had to in the past?

Anything else to note?

**Step 2: Think about the coming year.**

Item	Need/ Want?	Still Fits/ Works?	Calculated the DIMS SCORE®?	Replace Now or Wait?	Anticipated Cost (In Dollars)	Your Contribution (In Dollars)
Backpack						
Pencil Crayons/ Case/ Mechanical Pencil/ Markers/ Calculator...						
Notebooks						
Textbooks						
Lunch Box						
Water Bottle						
Gym Clothes						
Shoes						
Clothes (You may want to create a detailed supporting list; see below.)						
Jacket						
Boots						
Devices (e.g., phone, laptop)						
Anything else?						
<b>Subtotal</b>					\$	\$

### Step 3: Own your list. Have some “skin in the game”.

What are the three back-to-school purchases you care most about?

What’s one thing you could skip this year?

Is there anything on your list you can get second-hand or at a consignment store?

If you want something special (e.g., designer, custom), how much would you be willing to contribute?

If an item or experience is extremely costly, would you be willing to consider it as an upcoming holiday or birthday gift?

#### Step 4: Consider the trade-offs!

How much does your favourite snack, drink, or food cost when you're not at home? For example...

Iced Lattes: \$4.99 or more.

Pizza Slice: \$3.99 or more.

How many of these favourites would you have to give up to pay for an item on your wish-list?

For example, if you want a new phone case that costs \$30.00, you can afford it by not buying an Iced Latte six times this summer.

**Addendum: List all the clothes you're interested in and enter the subtotal in Step 2 above.**

1	\$
2	\$
3	\$
4	\$
5	\$
6	\$
<b>Subtotal</b>	\$

## Notes: