

Want to save on books? Your spending is all about strategy. Buying in bulk, shopping early in the year, and choosing downtown stores often leads to the best deals. PHOTOS/STEPHEN OTAGE.

Cost-cutting practices before school breaks

Sending children back to school does not have to be defined by financial strain. Early planning, thoughtful spending and small but deliberate choices can make a meaningful difference.

BY PROMISE TWINAMUKYE

As the first term of the year approaches, many households are thrown back into a familiar cycle of panic. It begins with taking stock of uniforms, shoes, and bags, then quickly escalates to budgeting for school fees, shuttle fees, and a whirlwind of other expenses. The sheer volume of items to buy and bills to pay is overwhelming, enough to spike anxiety in the most laid-back individual. So, how does one navigate this annual financial tide without letting it wash a hole in one's pocket?

Shop early

For some parents, easing back-to-school pressure begins with planning well before the rush sets in. Judith Nabachwa, a mother of two and guardian to three nephews in day and boarding schools, finds that shopping early makes a significant difference to her usual costs. She focuses on purchasing non-perishable items like shoes and stockings long before demand peaks.

"At the moment, a pair of stockings can cost about Shs10,000. But earlier, when demand was still low, they were selling for around Shs3,000," she explains.

Buying ahead of time, she adds, not only keeps her spending within budget but also spares her the congestion and stress that characterise Kampala as parents scramble to prepare for the term. With prices already hiked in many shops, early planning helps her avoid both inflated costs and last-minute pressure. Similarly, Brenda Kemigisha, a mother of four and a teacher, believes in gradually acquiring school requirements to avoid feeling a sharp financial pinch and high pressure.

"I normally get a shop and start depositing money for the requirements. When the amount is sufficient, I go and collect the items just before school starts," Kemigisha says.

MANAGING DAILY SCHOOL COSTS

After buying small juices in bulk which saves costs in comparison to one buying a bottle at a time, Birungi says she can control how much the child takes without incurring more money, especially during dry periods where there is no money.

"I make sure to pack snacks, and send my child with water and juice from home instead of sending him with money to buy from the school canteen. I have an advantage that school is near home so instead of an Uber, I can take him on a boda boda to cut recurring transport costs," she says.

Do it yourself

Beyond uniforms and supplies, the ongoing cost of daily school requirements can steadily drain a household budget. For parents like Judith Nabachwa, food is a key area for significant savings. Rather than purchasing ready-made snacks for her children and nephews, she chooses to prepare them at home. With food prices rising, she finds that home-made alternatives allow her to cut costs dramatically without compromising on quality or quantity.

"What would have cost me Shs20,000 to buy ready-made, I managed to make for just Shs10,000, and in larger amounts," she explains. "For example, instead of buying a tin of processed snacks ['daddies'], I bought the raw ingredients and made them myself. I did the same with hard corn, especially for the child in boarding school. As a mother, I want to give my children the best, but I also have to be mindful of costs."

Edith Kyomukama, a mother of six, shares this practical approach. "When you have more than three children heading to boarding school at once, making snacks at home makes a huge financial difference. They get to take larger quantities, and it's an added advantage that they genuinely enjoy what I prepare, especially the hard corn."

These experiences reflect a broader trend among parents who are adopting creative, hands-on strategies to manage both large and small school-related expenses. From reusing uniforms and investing in durable items to sharing resources within their communities, families are increasingly turning to practical, self-reliant solutions to make their incomes go further.

Early financial literacy

Beyond tangible items, parents are also finding value in involving their children in conversations about money and responsibility. Jacob Mulera, founder of the Future Youth Foundation, believes that teaching financial literacy from an early age is critical, especially in a world driven by economics. He argues that it equips children with practical, lifelong skills for spending, saving, and making informed decisions.

"In many parts of the world, children are introduced to financial literacy very early through structured school syllabuses on saving, budgeting, and money management," he says. "These societies understand that children are the future of their economies."

Mulera emphasises that this education must also begin at home. Simple, everyday experiences, like giving a child Shs[illegible] can become powerful learning moments with proper guidance.

"If a child understands saving early, they learn that Shs500 can be kept until another Shs1,000 comes along, and it adds up. Even before formal schooling, they can grasp how to manage the money they have."

This early exposure, he explains, helps children manage school-related finances like pocket money more responsibly. "When children understand money before they return to school, they are better prepared to make wise choices. They learn not to waste, to save, and to plan."

Parents and guardians play the central role in shaping this understanding. Just as children are taught to identify everyday objects, Mulera believes financial concepts should be introduced in the same simple, practical way at home.

Kemigisha echoes this principle, stating that teaching children to live within means helps them distinguish between wants and needs. "I do not see why a child should carry the whole supermarket to school," she says. "Let the child get used to what is necessary so that, if a time comes when you cannot provide a great variety, it does not create an issue."

Reusing and buying smart

It is time to check what can be reused from the previous term.

Kyomukama says this is the time she asks every child to bring out their books, to see if they can work another term before buying new books.

"This curbs wastage of resources and reduces costs. If uniforms, shoes, and school bags are still in good shape, we just clean it and get it ready for school or repair and adjust where possible," she says.

For Patricia Birungi, when buying new items, she compares prices across markets, shops, and tailors.

"I also prioritise durable items over trendy but short-lived ones. It may be costly in the beginning but boy does it last!" Birungi says.

Nabachwa, on the other hand, uses some of home items to compensate for school items.

"My nephew is just starting boarding school. Instead of buying a new mattress, he will just take the one he uses at home. He still has a mattress, and I am still saving for other equally important thi[illegible]



Clients buy school bags from a roadside stall in Nakawa, K[illegible]

CamScanner