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PRESS RELEASE

## TDECU Offers Essential Back-to-School Budgeting Tips



As students prepare to go back to the classroom, TDECU stands committed to supporting its Members and all Texas residents in preparing for the back-to-school season. Houston's largest credit union offers these valuable tips and savings strategies to help families budget wisely, make the most of their credit options, and navigate the process of purchasing school supplies efficiently.

1. **Make a Budget:** Outline your expected expenses for school supplies, clothing, extracurricular activities, and other academic needs. Knowing your budget in advance can help you stay on track and avoid impulsive spending.
2. **Take Advantage of Tax-Free Days:** Texas residents can enjoy tax-free shopping for items like school supplies, clothes, backpacks and more, from August 11-13. [Click here for a full list of qualifying items.](#)
3. **Use Credit Wisely:** If utilizing credit cards for back-to-school purchases, opt for low-interest credit options, and pay them back quickly to avoid interest.
4. **Compare Prices and Shop Smart:** Research online and local stores to find the best deals and discounts on school supplies. Consider purchasing in bulk to save money in the long run. Repurpose and reuse old items when and where you can.
5. **Involve Your Children:** Teach your children about budgeting and money management. Involving them in the process fosters financial responsibility from an early age.
6. **Explore Educational Discounts:** Many educational institutions and software providers offer special discounts for students and educators. Take advantage of these offers to reduce expenses on educational resources.

“Back to school season should be a time of excitement and anticipation, not stress and financial strain,” said Laura Whitley, TDECU Market President for the Houston region. “At TDECU, we believe that equipping families with financial knowledge and tools empowers them to make sound decisions and better navigate their financial journeys.”

For more information on budgeting, saving for back-to-school, or any other financial needs, visit TDECU’s website at [www.tdecu.org](http://www.tdecu.org) or visit your nearest TDECU Member Center.

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**About TDECU |** Founded in 1955, TDECU is a not-for-profit financial cooperative with more than 382,000 Members and over \$4.7 billion in assets. TDECU currently has 39 service locations, including 35 Member Centers, and offers a complete selection of convenient, innovative, and competitive products and services, including a full suite of deposit products as well as mortgage, auto and personal loan products, online and mobile banking. TDECU also offers, through its subsidiaries, retirement planning and wealth management, personal and business insurance products. Members can also access a worldwide network of over 55,000 surcharge-free ATMs. For more information visit [TDECU.org](http://TDECU.org) or call (800) 839-1154.