

How Covid-19 has changed the cost of back-to-school 2021

By [Kerry Sutherland](#)

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Following a year dominated by Covid-19 with its knock-on economic effects, back-to-school 2021 looks different from previous years. Salary cuts and retrenchments have affected many South Africans, and as a result, many parents are more cash-strapped than ever before. These are some of the changes we anticipate, with tips on how parents can navigate this expensive annual exercise.



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Tighter budgets

Many schools provide parents with a list of stationery and uniform requirements for the year. There is no need to buy everything at the start of the year. Buy what you need and delay the purchasing of other items until they are needed. This is particularly true for the winter school uniform.

Before you go shopping, create a budget for each child. If your child is brand conscious, emphasise that brands are a “nice to have” rather than a necessity. Give them a budget and make it a fun exercise for them to shop around for the best bargains. This can also instil a sense of satisfaction that your child has shopped wisely.

From lunchboxes to laptops, make sure you’re buying quality so that you do not need to replace it in the short term. There are many websites you can use which compare what a laptop has to offer and if it is good value for money.

Find out if your child's school has a second-hand shop for clothing, speak to other parents who are leaving the school, or who might have older children who have outgrown clothing, to see what you can buy from them.

Homeschooling your children could see your grocery bill expand. Meal (and even snack) planning in advance can help to keep track of your spending by avoiding impulse purchases and reducing food wastage. Prepare lunches the night before so that you aren't tempted to order take-away.

Homeschooling options

Education has changed dramatically after many children around the world received their education through e-learning platforms during the pandemic. According to Deloitte's research in the United States, 51% of parents are spending more on internet-based learning resources year-on-year, such as virtual tutors, subscriptions to e-learning platforms, and online classes. This has also been a trend in South Africa, as many children thrived with homeschooling and now prefer to continue with this method going forward.

A potential solution for families where one parent has lost their job during 2020 is for that parent to stay home and monitor the children while they embark on home-schooling. Many employers have told employees to work from home or to work fewer days from the office, allowing for more parental supervision of home-schooled children.

The initial outlay of homeschooling is pricey. You may need to buy desks and each child will need a quality laptop or desktop computer, with a webcam and microphone. Your household will also require a printer and scanner (or smartphone with scanner app) and an internet connection with sufficient data every month. Textbooks are in the form of e-books and cost R900 and R1,000 per year.

The cost of doing the South African National Senior Certificate online can range from as little as R3,500 to R23,900 per year. The cost of the British curriculum internationally accredited (Junior High, International GCSE, AS-Levels and A-Levels) can range from R10,000 to R84,000 per year.

Children can also tap into free online resources to supplement their school's curriculum, by streaming stories for free through audible on Amazon or taking free courses on the non-profit Khan Academy's website.

Many parents pay a fortune in private extra lessons for their children. Many of these can now be done online at a reduced cost and, in addition, you can save time and fuel costs.

Don't stop your education savings plans

In cash-constrained times like these, you may wish to stop or reduce your children's education savings plans. Be aware that insurance company education policies will charge a penalty for stopping your premiums. In addition, we all understand the power of compound interest over time; by stopping or reducing now, you will have to put in much more later to make up the difference. Many South African shares have lost value during 2020, so it is an excellent time to buy these shares at reduced prices.

If money is really tight, you can convince your child to contribute a portion of their birthday loot towards their education savings.

Lower increases in school fees for 2021

While many private schools have tried to reduce their annual fee increases as much as they can, if you find yourself in a position where you are unable to pay fees, contact the school urgently to discuss a possible reduction in fees, or a

different fee paying arrangement.

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