

Back-to-School

Budget Planner

Take the stress out of school prep. Plan, prioritize, and power through the school year with confidence!



Step 1: Set Your Budget

Total Budget Available: **BDS \$** _____

(Save + spend within your means or speak to us about a flexible Back-to-School Loan)

Step 2: Estimate Your Costs

Category	Estimated Cost (BDS)	Actual Cost (BDS)
School Fees/Tuition		
Books & Stationery		
Uniforms & Shoes		
Backpacks & Lunch Kits		
Technology (Laptop, Tablet)		
Transportation		
Extracurricular Activities		
Lunches & Snacks		
Other		
Total Estimated:		
Total Actual:		

Step 3: Plan Your Funding

Source	Amount (BDS)
Savings	
Monthly Income	
Family Support	
BPWCCUL Back-to-School Loan	
Other	
Total Funds Available:	

Step 4: Tips to Stay on Track

- Prioritize essentials first: uniforms, fees, books
- Shop early to avoid last-minute stress and high prices
- Buy in bulk for stationery and snacks
- Re-use and recycle what you can from last year
- Apply for **BPWCCUL's** loan early for a stress-free start

Need a little help this season?

Talk to us about our flexible Back-to-School Loan options—low rates, quick approvals, and support every step of the way.

Visit: bpwccul.bb / Call: +1(246) 622-9000 / Follow Us: [@bpwccul](https://www.instagram.com/bpwccul)

