

Budgeting Tips For Teachers (By Teachers!)

It's not polite to talk about money... but for teachers, it's top of mind—so let's talk about it!

On episode 12 of the *Year One* podcast, Jenna struggles to budget on her first-year teaching salary. She asked fellow teachers for their top budgeting tips, and here are the best ones.

Tips for buying classroom resources

"This works better with my older students or students with tablets, but instead of buying expensive VOX™ books, put a QR code to a YouTube video of the read-aloud!"



-Nicole
@nikiki_94

"Enter all the surveys and giveaways you can find because gift cards go a long way for classroom expenses! I also ask if there's a teacher discount EVERYWHERE I go and bring my school ID to restaurants, stores, etc.!"



-Josie McClain
@mrs.mcclainsbrains

"Find free products on Teachers Pay Teachers and make them your own. Also, the dollar section at Target is a gold mine!"



-Stephanie Panico

"Always check the free things before buying! Magic School AI is great!"



-Caragan Haney,
@caragan_h23

"For class parties, stock BOGOS at grocery stores or bulk shop at Costco or BJs."



-Sophie Smoot
@Switchingsubjects

"Check out thrift stores and dollar sections for affordable classroom essentials like bins, books, and decorations. Platforms like DonorsChoose can help you fund larger projects or specific supplies. Get creative by reusing materials—old jars, cardboard, and scrap items can be turned into storage or displays. Collaborate with other teachers to share supplies or swap extras, saving money and building connections. Finally, take advantage of teacher discounts at stores like Michaels, Office Depot, and Amazon to make every dollar count. Focus on essentials and build your classroom over time!"



-Brandon Jenkins
@Allabout.brandon

"It's so tempting to go all out on the decor & furniture for your first classroom. Unfortunately, that can result in major money loss. Use materials that your school offers, thrift for classroom furniture, and create your own decor! Teachers Pay Teachers saves me a lot of time and work, but I will refrain from paying for resources that I can easily create for myself on Canva. It's a small money saver!"



-Carlie Showalter
@Learningw_miss.s



Personal finance tips

"Open a high-yield savings account—it's free and makes you way more money. Also, contribute to a Roth IRA with no fees!"



-Rachel
@Teachertomillionaire

"Getting paid once a month is hard! So I pay my bills, split my money in half, and then 'pay myself.'"



-Kayla Jules
@Ms.edukaytion

"I tell everyone I know to open that high-yield savings account! It took me WAY too long to open one, and the interest helps even if it's just a little extra payment a month! I also pay for everything with my credit cards and then pay them off in full so I can take advantage of cash back or points offers!"



-Josie McClain
@mrs.mcclainsbrains

Smart spending tips

"Prep and plan meals like you would lesson plans, and use Facebook Marketplace for furniture."



-Sophie Smoot
@Switchingsubjects

"Buy groceries in bulk and when on sale—and freeze extras! Also, find teacher discounts at ID.me for stores, restaurants, and tech expenses (like phone plans!)"



-Rachel
@Teachertomillionaire

"I choose one day out of the week for a coffee or something fun and then hold myself accountable by making my own drinks the other days. That's a huge money saver!"



-Carlie Showalter
@Learningw_miss.s

Got a great budgeting tip for teachers?
Share on social media, and be sure to tag
@miss.macnulty!

