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# Parent

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### Millennials Spend Nearly \$400 On Back-to-School, According To New Research

(BPT) - With pencils sharpened and backpacks zipped, American families head back to school facing rising prices. New Empower research finds that 50% of Americans say back-to-school shopping is more expensive this year due to inflation and 31% report feeling stressed about these expenses.

Stress hits hardest for younger genera-

Nearly 1 in 3 Americans (31%) report feeling stressed about back-to-school expenses this year, according to new research from Empower. That number climbs sharply among Millennials and Gen Z, where nearly half (43%) say the season comes with financial anxiety.

Nearly 4 in 10 (39%) cite tariffs as a factor making supplies more expensive.

Swiping smart: How families are paying for back-to-school

More than a third of respondents report they're spending more this year than last year (35%). Americans say they are spending \$188 on backto-school supplies this season, with younger generations spending the bulk:

- \* Millennials: \$394
- \* Gen Z: \$276
- \* Gen X: \$178
- \* Boomers: \$34

To fund these costs, families are turning to a mix of payment strategies:

- \* 37% use debit cards or checking ac-
- \* 23% rely on credit cards
- \* 15% dip into personal savings
- \* 7% turn to friends or family
- \* 5% opt for buy now, pay later (BNPL) options

One in 5 Millennials say they use BNPL to pay for back-to-school costs (19%).

#### **Early shoppers**

Many are getting a head start: 34% of Americans shop for back-to-school items earlier than they used to in order to spread out costs over time (42% Gen Z, 45% Millennials). Nearly 1 in 5 shop in July (16%), with 22% continuing into August.

A third of Americans (34%) have set aside specific savings for back-toschool expenses, a habit more common among younger generations (46% Gen Z; 48% Millennials).

#### Cutting back to gear up

To make room in their budgets, Americans - especially younger ones - are trimming elsewhere:

- \* 42% of Millennials are cutting back in other areas to afford school expenses
- \* 51% of Americans say even small purchases now feel like big decisions

#### What's in the bag?

Back-to-school spending isn't just about notebooks and pencils anymore. Here's where the dollars are going:

- \* School supplies (notebooks, backpacks, etc.): 42%
- \* Clothing and shoes: 41%
- \* Technology: 20%
- \* Transportation (bus passes, gas): 17%
- \* Extracurriculars (sports, clubs): 13%
- \* Childcare/afterschool programs: 7%

#### Deals, discounts and digital help

In a world where every dollar counts, 74% of shoppers say price and discounts top their decision-making list, followed by quality (56%), brand (30%) and loyalty rewards (26%). More than 4 in 10 (43%) Americans say they wait for a sale or discount before purchasing -

especially Gen Z (54%) and Millennials

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Tech-savvy shoppers are even turning to artificial intelligence:

- \* 30% of Millennials have used AI to track down the best deals
- \* 27% have used AI to build their school shopping lists

Visit The Currency<sup>™</sup> to read Empower's full research report, "The Backpack Economy."

#### Methodology:

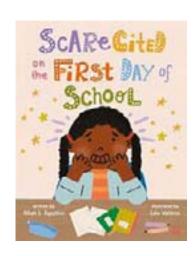
Empower's "Backpack Economy" study is based on online survey responses from 2,201 Americans ages 18+ fielded by a third-party panel provider from June 29 - 31, 2025. The survey is weighted to be nationally representative of U.S. adults.





# Children's Book Reviews

By Cathy A. Morrow



**HOPE IN A JAR** Written and Illustrated by Deborah Marcero G. P. Putnam's Sons, publisher Copyright 2025

Llewellyn was a young bunny, who had hopes for the future. He decided to keep them safe by putting them in a glass jar. He was at the park the first time when he made a wish and want- and fun. ed it so much that he decided to keep it safe by putting it into the jar. Before long, his wish became true. He saw two other bunnies and together they had a wonderful time playing together... Llewellyn's wish had come true. He told his new friends about his hope jar and they decided to have their own hope jar. Some

of their hopes were creative, some challenging. They each had their own list of hopes. They each were filled with joy as they achieved the things on their list.

This is a delightful story that will inspire young readers to dream dreams and hold onto them because some of them can come true. Illustrations are colorful



SCARE CITED ON THE FIRST DAY **OF SCHOOL** Written by Alliah L. Agostini

Illustrated by Lala Watkins Farrar Straus Giroux, Publishers

Afua is starting her first day in her new class. There are things that excite her, but there are also things that make her feel a little frightened. Will she be able to make new friends? Will she be able to understand and learn all the new things the teacher introduces? Will the teacher be kind and helpful when needed? Fortunately, Afua will feel much better by the end of class. Young Afua is experiencing many of the same feeling that

many children have not only before the first day of school, but anytime they are about to begin something new and a bit uncertain, a little scared and a bit exciting.



These books were generously provided by **Jabberwocky Bookshop**, **Newburyport** Jabberwockybookshop.com



### Pink Germs And The Wisdom of Childhood

By Maria Luisa Salcines

**W**hen my daughter was five years old, she came home from preschool talking about germs. Her teachers had clearly made quite an impression, because for a whole week, anytime we asked for a sip of her juice, she would quickly pull her glass away and remind us about "our germs." Of course, when she wanted a sip of my drink, she conveniently forgot about germs altogether.

One night, while she was enjoying a slice of chocolate cake, I asked for a bite.

"No, Mami! You have germs," she declared.

I tried to explain. "It's okay. As long as no one is sick, we can share because we're family. Our germs get along. They're like brothers and sisters, we may all have different germs, but they can live happily together in the same house."

She looked at me with certainty and said, "No, Mami. That's not right. My teacher said my germs can only be mine."

Curious, I asked, "Why is that?"

"Because I'm a girl, and my germs are pink!"

I couldn't help but smile. "If your germs are pink, then what color germs does Papi have?"

"Green," she answered with a giggle, before launching into a full explanation of the "Germ theory" as she understood it. According to her, girls

have pink germs, boys have orange germs, grandparents have white germs, and Pee Wee, her brother's kitten, also has pink germs because she likes him.

I asked how she knew all this. "Because my teacher told me, "She said, with absolute conviction.

Her world of pink, green, and orange germs made me pause. What a different place the world would be if everything could be colored by imagination instead of reality.

Children have a way of turning the ordinary into something magical, of seeing possibility where we only see practicality.

Children live in the timelessness of the present. They don't worry about tomorrow or dwell on yesterday. A swing can carry them into pure joy. A single toy can hold their attention for hours. They are like little mystics, moving effortlessly between the visible and invisible worlds. Where adults brace for storms, children chase rainbows.

As we grow older, life weighs us down with responsibilities and worries, many of which never come to pass. We search for purpose and direction, often forgetting to ask ourselves why we do what we do in the first place. Children, on the other hand, live with instinctive wisdom and a heart full of love.

Pink was my daughter's favorite color, and I suppose I played a role in that. After two sons, I reveled in frilly

pink dresses and blankets when she was born. Maybe I overdid it. But if she believed her germs were pink, then so be it.

I knew that one day she'd discover that life isn't made up of the colors we choose. It's painted in many vivid colors, some bright, some dark, each one part of our story. Looking back, I'm happy I let her live in her sweet pink-germ world.

Maria Luisa Salcines is a freelance writer, author, and certified parent coach with The Academy of Parenting Education and Coaching in Redirecting Children's Behavior and Redirecting for a Cooperative Classroom. She co-authored You Can Do It, Chickadee, and You Can Do It, Tex, award-winning children's books about depression and anxiety. Follow her on Instagram at @mlsalcinespoweroffamily and @youcandoitbooks, or contact her on her website, FamilyLife-AndFindingHappy.com.



## **Merrimack Valley Calendar of Events**



#### Wednesday, October 1

**BABY BOOGIE** WEDNESDAY, OCTOBER 1 11:00 AM-12:00 Johnson Auditorium Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 Wiggle, rhyme, and boogie your way into fun in this engaging and exciting music class. For kids ages 2-6, younger & older siblings welcome. Grown-up participation encouraged!

Registration required. Late arrivals beyond 10 minutes will not be admitted.

#### Thursday, October 2

LEAVES OF AUTUMN THURSDAY, OCTOBER 2 6:00—7:00 PM Cavallaro Room Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 Be creative and create colorful autumn leaves. Following a reading of the book Red Leaf, Yellow Leaf by Lois Ehlert about leaves that change colors in autumn, we will be creating tree leaves of different colors out of construction paper and markers. Best for ages 3-5 years old

#### Saturday, October 4

Registration Required

CRAFT BUFFET SATURDAY, OCTOBER 4 1:00—4:00 PM Children's Activity Room Newburyport Public Library, 94 State Street, Newburyport, MA, 01950 Craft Buffet Stop by our Activity Room, have a snack,

and enjoy a variety of simple, no-mess

Drop in any time between 1:00 and 4:00 p.m. This program is open to kids of all ages and abilities. No Registration Required

PEPPER THE ROBOT (SESSION 1) SATURDAY, OCTOBER 4 11:00—11:15 AM Cavallaro Room Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 Pepper the Robot

Stop by to listen to Pepper the Robot read books to you! You can also dance and hang out with Pepper.

After meeting with Pepper, you will be asked to complete a short voluntary survey to help Merrimack College School of Engineering & Computational Sciences to help them understand how people react and relate to their experience with Pepper. Please note this is completely voluntary, you are not obligated to complete the survey

# October

Best for ages 6 - 12 Registration required

#### Monday, October 6 TEEN ADVISORY BOARD (TAB)

MONDAY, OCTOBER 6 6:00—7:00 PM Children's Activity Room Newburyport Public Library, 94 State Street, Newburyport, MA, 01950 The Teen Advisory Board, or TAB, is for teens in grades 9-12 who are looking to volunteer at the library. We are currently meeting once a month. Share your insight at every meeting! We'll be discussing books, programs, and more! Have any questions? Email Kristen at

HOMEWORK HELP MONDAY, OCTOBER 6 4:00—6:00 PM Children's Room Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 Homework Help

Kyoung@newburyportpl.org.

Do you need help with your homework? Math problems getting the best of you? Need help reading? Drop in to get help from one our high school student volunteers! First come, first served. Recommended for children in grades 3-6. No Registration Required

#### Tuesday, October 7

**COOKIES & COLORING** TUESDAY, OCTOBER 7 3:00-4:30 PM Children's Activity Room Newburyport Public Library, 94 State Street, Newburyport, MA, 01950 Cookies & Coloring

What could be better than an afternoon of cookies & coloring? Join us to relax with coloring sheets, crayons and markers, and individually wrapped cookies. Drop in any time between 3:00 and 4:30.

Kids of all ages and abilities are welcome. Please contact the Children's Room if you have concerns about allergies, as we want to provide a safe and enjoyable program for everyone.

No Registration Required

TAYLOR SWIFT PARTY TUESDAY, OCTOBER 7 4:00—5:00 PM Johnson Auditorium Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 Are you in your Swiftie Era? Join us for a celebration of all things Taylor Swift!

We'll sing along to favorite hits, make

friendship bracelets, test our knowledge with Taylor-themed trivia, and enjoy crafts inspired by her music.

Whether you're a fan of Fearless, Folklore, or 1989, this party is the perfect place to shake it off with fellow Swifties For ages 8-18

Costumes, sparkles, and Swiftie style encouraged! Registration Required

#### CHESS CLUB

TUESDAY, OCTOBER 7 6:00—8:00 PM Milhendler Room Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 Are you looking to challenge someone in a game of Chess? Drop by our monthly Chess Club! All ages welcome!

We will have a few sets available for use, but we recommend bringing your own if you are able! No Registration Required

#### Wednesday, October 8

WEDNESDAY TODDLERS WITH MISS ISA WEDNESDAY, OCTOBER 8 9:30—10:00 AM Children's Activity Room Newburyport Public Library, 94 State Street, Newburyport, MA, 01950 Wednesday Toddlers with Miss Isa Our toddler story time for ages 1-2 includes songs, short books, lots of rhymes, and other visual methods of storytelling. This story time is designed to engage children at this very active and wiggly age. Siblings are welcome

Our goal is to provide access for as many people as possible. Please choose only one story time to attend per week.

We have toddler sessions on Tuesdays, Wednesdays, and Thursdays, so please be sure you show up for the one you registered for!

Please register your entire party so we have an accurate headcount. You are welcome to call us the morning of a program to ask whether there are any spaces remaining. Registration for this event opens Thursday, October 2 at 9:00 AM.

#### Thursday, October 9

D&D: ROAMING REALMS (GRADES 7-12) THURSDAY, OCTOBER 9 3:30—4:45 PM Program Room Newburyport Public Library, 94 State Street, Newburyport, MA For Grades 7-12. This program is registration only. Space is limited so register right away! This D&D club is for new players as well as experienced ones. We are using the D&D 5e system.



Join the adventure guild and explore the Roaming Realms! Did you murder Dorian Heartwood? Maybe, but probably not with the list of other suspects involved. It's up to you to figure out who did it and clear your names! To play all you need is a level 4 character. Premade character sheets will be provided. As we will not have time to make character sheets at the start of sessions, you will need to attend a D&D 101 or the Tabletop Club if you need help making your own character sheet.

#### Friday, October 10

TWEEN & TEEN CRAFT PICKUP FRIDAY, OCTOBER 10—FRIDAY, OCTOBER 17 ALL DAY

Teen Area Newburyport Public Library, 94 State Street, Newburyport, MA, 01950 Tween & Teen Craft Pickup. Picture is of crafts with text above it. For Tweens & Teens

Stop by the teen loft between October 10 - 17 to get your craft! The craft this week... Spooky Six Word Stories! No Registration Required

### Tuesday, October 14

POKEMON CLUB! TUESDAY, OCTOBER 14 3:00—4:30 PM Children's Activity Room Newburyport Public Library, 94 State Street, Newburyport, MA, 01950 Pokemon Club!

Do you like Pokemon? Would you like to hang out with other kids who like Pokemon? Drop in for our Pokemon Club! You can bring your cards, see what others have, or play Pokemon. No prior knowledge is necessary.

For grades K-5. Siblings are welcome. Grown-ups, please be advised: we request that attendees don't trade cards unless their adult is there to say it's okay. No Registration Required

#### Wednesday, October 15

HALF-DAY HANGOUT (TEENS) WEDNESDAY, OCTOBER 15 1:00-3:00 PM Johnson Auditorium Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 Half-Day Hangout (teens) Come hang out, play games, and enjoy some snacks! Grades 6-12 No Registration Required

Thursday, October 16 TEEN CRAFTERNOON: ZOMBIE PLANTERS

THURSDAY, OCTOBER 16 4:00—5:00 PM teers! First come, first served. Johnson Auditorium Haverhill Public Li-Recommended for children in grades 3-6. brary 99 Main Street, Haverhill, MA, 01830 No Registration Required Paint a gruesome zombie plant pot! Add a

plant or use it to store small trinkets.

Ages 11-18.

Registration for this event opens Wednes-

day, October 1 at 8:00 AM.

MIDDLE GRADE BOOK CLUB (AGES 8-12)

THURSDAY, OCTOBER 16 3:30—4:30 PM

Children's Activity Room Newburyport

Public Library, 94 State Street,

Newburyport, MA, 01950

Middle Grade Book Club (Ages 8-12)

Not sure what to read next? Looking for

a fun after-school activity? Check out our

Middle Grade Book Club (Ages 8-12)! Each

month we'll meet to discuss a different

book, play games, and do crafts.

On October 16th we'll meet to discuss The

Lost Library by Rebecca Stead and Wendy

Mass. Call the library or log in to your MVLC

account to request a copy of the book

today! "When a mysterious little free library

(quarded by a large orange cat) appears

overnight in the small town of Martinville,

eleven-year-old Evan plucks two weath-

ered books from its shelves, never suspect-

ing that his life is about to change.

Evan and his best friend Rafe quickly

discover a link between one of the old

books and a long-ago event that none of

the grown-ups want to talk about. The two

boys start asking questions whose answers

will transform not only their own futures,

but the town itself."

Registration is requested but drop-ins are

also welcome. Caregivers are not required

to stay for this program but kids should

know how to get in touch with an adult

should the need arise.

Saturday, October 18

PAINT A PUMPKIN

SATURDAY, OCTOBER 18 11:00 AM—12:00

Cavallaro Room Haverhill Public Library 99

Main Street, Haverhill, MA, 01830

Why carve a pumpkin when you can

paint one instead! Kids of all ages and skill

levels will love to paint an adorable mini

pumpkin any way they like before taking

it home. A perfect addition to your spooky

holiday decor!

For ages 0-12, but older siblings welcome!

Registration required

Registration for this event opens Saturday,

October 4 at 8:00 AM.

Monday, October 20

HOMEWORK HELP

MONDAY, OCTOBER 20 4:00—6:00 PM

Children's Room Haverhill Public Library 99

Main Street, Haverhill, MA, 01830

Do you need help with your homework?

Math problems getting the best of you?

Need help reading? Drop in to get help

from one our high school student volun-

### Tuesday, October 21

HOGWARTS HANGOUT: HARRY POTTER **CLUB** 

TUESDAY, OCTOBER 21 6:00—7:00 PM Cavallaro Room Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 Hogwarts Hangout: Harry Potter Club Calling all Harry Potter fans, old and new! Step into the magical world of Harry Potter at our Hogwarts Hangout! This enchanting program invites young witches and wizards to explore the beloved series through engaging activities, creative crafts, and spirited discussions.

Join fellow fans in a cozy atmosphere where friendships are forged, imaginations soar, and the magic of reading comes alive. Whether you're a Gryffindor, Slytherin, Hufflepuff, or Ravenclaw, there's a place for you in our magical community! Recommended for readers around ages 8-12 (grades 3-6) but this may vary depending on personal reading level. Registration Required Registration for this event opens Tuesday, October 7 at 8:00 AM.

#### Saturday, October 25

PK PARENT CHILD PLAY SATURDAY, OCTOBER 25 10:00—11:00 AM Cavallaro Room Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 Join Nicole from Family Connections for a fun and interactive playtime designed for

preschoolers (age 2-5) and their caregivers. Together, you'll explore age-appropriate tovs and activities that encourage early learning, creativity, and social skills. This supportive space fosters bonding, play, and school readiness in a relaxed, welcoming environment. Registration required Registration for this event opens Saturday, October 11 at 8:00 AM.

#### Tuesday, October 28

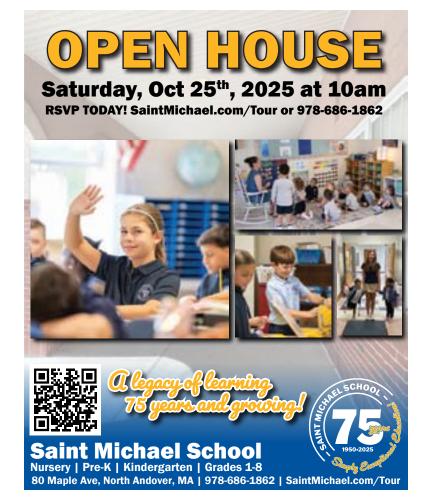
MAKE A MONSTER CLAY PLAY TUESDAY, OCTOBER 28 3:00—4:30 PM Children's Activity Room Newburyport Public Library, 94 State Street, Newburyport, MA, 01950 We're pulling out the clay and making our very own monsters! Join Miss Isa for this simple, spooky craft to celebrate Halloween! This program is open to kids of all ages and abilities. Drop in any time between 3:00 and 4:30 p.m. No Registration Required

LEGO LINK-UP TUESDAY, OCTOBER 28 4:00—5:00 PM Cavallaro Room Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 LEGO Link-Up "Link-up" with other LEGO lovers and and





133 Neck Road, Ward Hill, Haverhill, MA 978-372-4780 www.rogersspringhill.com



let your creativity flow! Spend the hour creating a LEGO masterpiece!
Recommended for ages 4-11.
No Registration Required!

#### **TABLETOP CLUB**

TUESDAY, OCTOBER 28 3:30—4:45 PM Program Room Newburyport Public Library, 94 State Street, Newburyport, MA Grades 5-12. Registration is requested but not required.

Are you a fan of... Board games? Dungeons and Dragons? Magic the Gathering? Then the Tabletop Club is for you! Once a month we set up a space for you to get your game on! Make sure to bring any gaming supplies you'd like to use.

Tabletop Club meets on the last Tuesday of each month (unless otherwise specified). Once you are registered for the club, you are registered for the whole series. This series goes from through December.

#### PET GHOST IN A JAR TUESDAY, OCTOBER 28 5:00—6:00 PM

Cavallaro Room Haverhill Public Library 99
Main Street, Haverhill, MA, 01830
Catch a spooky specter and bring him
home in a jar! Well... not really, but this will
be just as fun! Children will be able to make
their own glow in the dark ghost and decorate his new jar home with moss and other
little trinkets to keep it cozy. Each child will
go home with their very own unique float-

ing friend! Best for ages 5 - 11
Registration required. Late arrivals beyond
10 minutes will not be admitted.
Registration for this event opens Tuesday,
October 14 at 8:00 AM.

#### Wednesday, October 29

TO THE MOON AND BACK: A PLEASANT **CLOWN SHOW BY JOY & AARON** WEDNESDAY, OCTOBER 29 4:00-4:45 PM Johnson Auditorium Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 To the Moon and Back is a fun show for allages, jam packed with juggling, acrobatics, comedy and even a rocket ship! Join us for a show telling a story of two charming individuals out for a day of fishing who find themselves in a peculiar situation... the moon has fallen from the sky and someone must put it back! A beautiful day on the water turns into a creative problem-solving adventure. Our two naive clowns make best use of their circus skills, their wit, a dash of salt, some cheese, maybe a sock or two and a little help from some friends to put the Moon back where it belongs. Great for all ages! Please register. Registration for this event opens Wednesday, October 15 at 8:00 AM.

#### **Thursday, October 30**

D&D: STORIES AROUND THE CAMPIRE THURSDAY, OCTOBER 30 3:30—4:45 PM Program Room Newburyport Public Library, 94 State Street, Newburyport, MA For tweens and teens in grades 5-12 who love D&D! Registering is not required but doing so will give you an email reminder before the program.

All great adventurers have stories they like to tell. Why not celebrate the spookiest day of the year by dressing up like your D&D character\* and sharing some of your stories around the (battery powered) campfire! By using The Ultimate RPG Campfire Card Deck, we'll be asking questions such as: what type of mythical creature would your character have as a pet? If your character took on a student/apprentice, what would you teach them? Poof, your character is suddenly evil - what would their master plan be? And more!

You can also welcome to listen to epic adventures, hang out with other teens who love D&D, and enjoy snacks!

\*Costumes encouraged, but please avoid costume masks that cover your whole face. Medical masks are always welcome.

SUGAR SKULL DECORATING
THURSDAY, OCTOBER 30 4:00—5:00 PM
Cavallaro Room Haverhill Public Library 99
Main Street, Haverhill, MA, 01830
Celebrate Día de los Muertos by decorating sugar skulls. Get creative with icing and bright decorations to make your own skull to take home.

Best for ages 6 – 12. Registration required.

Registration for this event opens Thursday, October 16 at 8:00 AM.

#### BILINGUAL STORYTIME/ CUENTOS BILINGÜE

THURSDAY, OCTOBER 30 10:00—11:00 AM Cavallaro Room Haverhill Public Library 99 Main Street, Haverhill, MA, 01830 Designed for children ages 2-6, with a caregiver. Join Moira from Family Connections for stories, songs, and fun in English and Spanish! This playful storytime supports early language learning and celebrates both languages through books, music, and age appropriate activities. Registration required.

Diseñado para niños de 2 a 6 años, acompañados por un adulto. ¡Acompáñanos para disfrutar de cuentos, canciones y diversión en inglés y español! Esta hora de cuentos apoya el aprendizaje temprano del idioma a través de libros, música y actividades apropiadas para la edad. Registro requerido.

Registration for this event opens Thursday, October 16 at 8:00 AM.

### Friday, October 31 HAPPY HALLOWEEN!

Please send any events you would like considered for the Calendar of Events to Editor@merrimackvalleyparent.com

