Children can outgrow a perfectly good pair of school trousers between one term and the next. Then come the split trainers, the coat that suddenly stops doing up and the PE kit that has vanished into the school's lost-property universe. Replacement clothes are a predictable part of family life, but the timing and cost can make them feel like a series of surprises.

The answer is not to guess what you will spend, or to raid your emergency fund every time a child needs shoes. Build replacement clothes into your monthly budget as a planned kids expense, keep that money separate from emergency savings, and check the plan against a bad month before relying on it.

Start by treating clothes as a recurring kids expense

Clothing is not an emergency in the same way as a broken boiler or an urgent car repair. Children need clothes regularly, even if the shopping itself happens in uneven bursts. A budget that only counts the month you buy school shoes will make that month look unusually expensive and hide the cost of the quieter months.

Instead, estimate what your household spends on replacement clothes over a year, then divide that figure by 12. For example, if you expect to spend £600 in a year, set aside £50 a month. The money accumulates during months when nothing needs replacing, ready for the back-to-school rush or a sudden growth spurt.

Use your bank statements, receipts or a notes app to review the last 12 months. If your records are patchy, make a reasonable first estimate and adjust it after a few months. Include more than everyday outfits: coats, shoes, school uniform, PE kit, swimming kit and occasion clothes can all belong in the same category if you pay for them.

Make the goal specific, named and dated

A vague plan such as "save for clothes" is easy to overlook. Give the goal a name and a date, such as **"£240 for autumn uniform by 1 September"**. A clear target makes it easier to work out the monthly amount and check whether you are on track.



For example, if you need £240 in 12 months, that is £20 a month. If the money is needed in six months, it is £40 a month. The shorter the time available, the more the monthly contribution has to do the heavy lifting.



You can use a **separate savings pot** for planned clothing costs. Some current accounts let you create named pots; alternatively, keep a simple record of the balance in an account you use for goals. The important point is to know which money is for clothes and not count it twice.

Give different clothing costs their own mini-goals

If several expenses land at once, splitting the target can make it easier to plan. You might have one dated goal for 30 hours free childcare school uniform and another ongoing pot for everyday replacements. That helps you see whether you have enough for the known September costs without accidentally spending it on new trainers in July.

- **School uniform:** estimate the number of items and likely replacement dates.
- **Shoes and trainers:** plan for at least one replacement, while recognising that younger children may need them more often.
- **Seasonal clothes:** include coats, waterproofs, hats and warm layers where relevant.
- **Everyday basics:** allow for socks, underwear and clothes damaged through play.

Research the true total cost—not just the price tag

A budget can look tidy on paper and still fall short if it only counts the obvious item. A school jumper may be the headline purchase, but there may also be trousers, shirts, PE kit, shoes, a coat and name labels. For younger children, you may need several sizes across the year rather than a full set of one size.

Before setting a target, check what your child actually needs and what can be reused. Look at the school's uniform list, ask whether branded items are required, and check what is already in drawers or in good condition from an older sibling. GOV.UK is a useful starting point for checking official guidance on school uniform policy and support that may be available in your area; local arrangements and eligibility can vary, so confirm details with your council or school.

Remember the sneaky extras. Depending on your family, the real cost might include alterations, delivery, postage for an online return, name labels, laundry stain remover or travel to a shop. If shopping means paying for parking or taking a bus, include that too. Those small costs can make a difference when the budget is tight.

Example clothing goal Estimated cost When needed Monthly saving target School uniform and PE kit £240 In 12 months £20 Shoes and everyday replacements £180 Across the next 12 months £15 Coat and winter layers £120 In 8 months £15

These are example figures, not a recommended amount for every family. Your child's age, school requirements, second-hand options and what you already own will all change the total. If the same money is meant to cover two goals, avoid adding the monthly targets as though each has its own pot: write down what the shared balance is expected to pay for.

Add a contingency for the costs you cannot predict exactly

Children do not grow to a neat calendar. A pair of shoes may last longer than expected—or be too small next month. Add a modest contingency to your estimate so the plan has some breathing room. For instance, if your expected annual total is £600, you might plan for £660, then save £55 a month. The extra £60 is a cushion, not permission to buy things you do not need.

If that monthly figure is too high, do not simply label the plan unrealistic and forget it. Review the assumptions: can a coat be passed down, can you buy uniform in stages, or does the school have a uniform bank? You could also choose a lower starting target and review it after three months. A workable plan that you can maintain is more useful than a perfect-looking figure you cannot afford.

Keep planned clothing savings separate from emergency money

This distinction matters. A child outgrowing trousers is inconvenient but foreseeable; a job loss, urgent home repair or sudden loss of income may not be. If you use one savings balance for both, it can look as though you have more emergency protection than you really do.

Keep an emergency fund separate from your replacement-clothes goal, ideally in an **instant-access savings account** if you may need to reach it quickly. Keep the clothing goal in its own separate savings pot or clearly labelled account. You can then see what is genuinely available for an emergency and what already has a job.

MoneyHelper offers guidance on budgeting, saving and building an emergency fund. Its information can help you think through what is suitable for your circumstances, but the amount you need depends on your household, income and essential bills. Do not treat a general rule of thumb as a target you must reach before you are allowed to save for planned costs.

Set an emergency fund floor based on essentials

Choose a minimum emergency balance—a floor—that you try not to spend on routine costs. Base it on your essential outgoings rather than on an arbitrary round number. List the bills and basics you would still need to cover if income fell or a major problem arose: housing, council tax, energy, basic food, essential travel, minimum debt payments and childcare needed to work.

For a simple example, suppose housing is £1,200 a month and your other essential costs are £1,000 a month. Your essential monthly outgoings are about £2,200. A one-month floor for this household would therefore be £2,200, though you may choose a different target based on job security, health needs, family support and how variable your income is.

This is a price example for working out an emergency floor, not a claim about typical housing costs. Use your own actual bills. If your emergency fund is still small, build it gradually while also putting a realistic amount toward

known clothing costs. Even a modest regular contribution can help you avoid reaching for credit when a child needs a coat.

Fit the monthly budget around real cash flow

Some families are paid weekly or have income that changes month to month. If so, decide on a contribution that can survive a leaner pay period. You might transfer a fixed amount after payday, or save a percentage of income when it comes in. Check that rent or mortgage payments, food, utilities and other priority bills are covered first.

If money is tight, you may not be able to fund every clothing goal at once. Put the closest deadline first: shoes that no longer fit, for example, come before a coat that will not be needed for several months. If your budget is short, record the gap rather than pretending it will disappear. That gives you time to check local support, ask the school about pre-loved uniform, or spread purchases across paydays.

Money Trumpet publishes practical personal-finance content that may give you ideas for organising savings and household budgets. Use any general budgeting examples as prompts, not as a substitute for your own figures: your bills and family priorities are the ones that matter.

Shop with a plan, not just a low price

Second-hand uniform groups, hand-me-downs and seasonal sales can stretch a clothing budget, but the cheapest option is not always the cheapest overall. Check the condition, likely lifespan and return policy. A bargain pair of shoes that falls apart quickly may cost more than a sturdier pair that lasts.

Before shopping, make a list of what is genuinely missing and the size required. Set a spending limit for that trip, and check the clothing pot balance first. If you buy a larger size for growth, consider whether it will be practical now; an item that cannot be worn for months may not solve the immediate need.

1. Check drawers and school lists before buying.
2. Write down the items, sizes and maximum spend.
3. Compare the total cost, including delivery, labels and travel.
4. Keep receipts and note what you spent so next year’s estimate improves.

Review after a bad month

A budget should work in ordinary months and have a plan for difficult ones. Test yours against a bad month: an unexpected bill arrives, income is lower than usual, and your child needs replacement shoes. Would paying for the shoes force you to miss an essential bill or break your emergency fund floor?

If yes, adjust before the next purchase where you can. Reduce the clothing contribution temporarily, use a suitable second-hand option, or ask the school or council whether support is available. Do not take money from the emergency fund without recognising that you have crossed your floor; if you do need to use it for a genuine emergency, make replenishing it part of the next budget review.

Also review the clothing target every few months. If you are consistently spending more than planned, update the annual estimate and monthly amount. If you have money left over, keep it for the next growth spurt rather than treating one quiet season as proof that the cost has disappeared.

A simple system you can keep using

To make replacement clothes less of a surprise, pick a realistic annual amount, add a contingency, name the goal and date it. Divide the total by the months remaining, then save into a separate pot. Keep emergency savings in a different instant-access account, with a floor based on your essential outgoings.

That approach will not stop children growing—or guarantee that every month is predictable. It does make the cost easier to see and gives you choices before the next pair of shoes becomes urgent. Most importantly, it lets your monthly budget reflect the real cost of raising children, rather than leaving replacement clothes to compete with emergencies after the money has already been spent.