Children can outgrow a perfectly good coat between one winter and the next. Add worn-out school shoes, sudden growth spurts and the occasional muddy-trouser incident, and replacement clothes can feel like an unpredictable bill rather than a normal part of family life.

The helpful shift is to treat clothing as a planned household cost. A monthly budget can smooth out the bigger seasonal shops, while a separate savings pot keeps that money distinct from your emergency fund. You do not need to predict every growth spurt. You do need a realistic estimate, a clear goal and enough flexibility for a bad month.

Start with what your family actually spends

Before deciding what to save, look back at the last 6 to 12 months. Check bank and card statements, online orders and any cash spending. Include more than obvious clothing purchases: replacement clothes can also mean school uniform, PE kit, shoes, coats, underwear, socks and weather-specific items.

Keep a running list of the less obvious costs, too. A school trip may require suitable shoes; a new uniform might mean a logo jumper from a particular supplier; a baby may need extra vests or a different-size sleep suit. These are all kids expenses, even if they do not arrive as a neat monthly bill.

- Everyday clothes, including tops, trousers and underwear
- Coats, waterproofs, hats and seasonal footwear
- School uniform, PE kit and replacement shoes
- Special-event outfits, if you usually buy them
- Postage, delivery charges or travel to shops
- Alterations, name labels and any required school-branded items

Separate planned purchases from one-off emergencies. If your child needs a new pair of school shoes every autumn, that is a predictable cost, even if the exact week varies. If a coat is unexpectedly torn, that may be an unplanned expense, but it does not necessarily belong in your emergency fund if you can cover it from your clothing budget.

Set a clothing goal: name it and date it

A savings target is easier to stick to when it is specific. Instead of “save something for clothes”, try “school shoes and uniform by 25 August” or “winter coats by 1 October”. Naming and dating the goal makes it clearer what the money is for and when you will need it.

Estimate the total, then divide it by the months available. For example, if you expect to spend £360 on school uniform, shoes and a coat over the next 12 months, the basic monthly amount is £30. If you have already saved £60, you need to find £300 over the remaining year, or £25 a month.

That is the same simple calculation as a bigger household goal: £2,400 in 12 months = £200 a month. The number may look large until you break it down. For clothes, use your own past spending and current prices rather than relying on a generic figure for every family.

Use a separate savings pot

A separate savings pot can help you keep clothing money apart from money for bills and emergencies. Some current accounts let you create named pots; you could call one “uniform and shoes” and another “seasonal clothes”. Alternatively, an instant-access savings account may suit you if you want the money separate but readily available.

Check the account’s terms, including access rules, interest and any withdrawal limits. The important point is not to chase a particular product: it is to make the money easy to identify and use for its intended purpose.

Keep goal savings separate from emergency money

Replacement clothes are often foreseeable, so they should not automatically be paid for from your emergency fund. Emergency money is there for urgent, necessary costs that you could not reasonably plan for, such as a sudden boiler repair or an essential journey to deal with a family crisis. If you use it for routine school shoes, you may have less protection when a genuinely urgent bill arrives.

Set an emergency fund floor based on your essential costs. Start by listing the bills and necessities you would still have to pay if income fell or stopped: housing, council tax, utilities, basic food, essential travel, minimum debt payments and any unavoidable childcare. Your floor is the minimum balance you do not want your emergency savings to fall below.

For instance, if essential costs are £1,700 a month, you might decide that £1,700 is your first emergency-fund milestone, then build from there according to your circumstances. The right target depends on your income security, household support and responsibilities. MoneyHelper provides information about budgeting and building financial resilience; you can use that alongside your own figures to decide on a sensible target.

If your emergency savings are not yet at the floor, do not pretend you can fund every goal at once. You might make a modest clothing contribution while prioritising the emergency buffer, or build the buffer first if your finances are especially uncertain. The key is to choose deliberately and avoid counting the same pounds twice.

Research the true total cost before you set the monthly amount

The price on a label is not always the full cost. A school may require a specific logo, a particular colour or certain footwear. A cheap item may not last as long, while a more durable one may be better value if it survives repeated washing and wear. Check what your child already owns, what can be passed down and what must be bought new before setting your target.



Look at school information, supplier lists and local second-hand options. GOV.UK has information about school uniform policy and support, including the rules around schools' uniform requirements. Check current guidance and ask your school directly about its policy, approved suppliers and any available help. Local councils and schools may also have clothing banks or uniform exchange schemes, but availability varies.

When comparing prices, include delivery, collection or travel costs. If an online order needs to be returned because the fit is wrong, check the return terms. If you are buying second-hand, allow for the possibility that an item may need replacing sooner. This is not a reason to avoid second-hand shopping; it is simply part of working out the true total.

Clothing goal Estimated total Months to save Monthly amount School uniform and PE kit £240 8 £30 Winter coat and waterproofs £180 6 £30 Shoes and everyday replacements £120 12 £10

These are example figures, not recommended prices. Replace them with quotes from your own school or shops and what your family tends to spend. If you have two children, estimate each child's needs separately; hand-me-downs may reduce the total, but not every item will be suitable or in wearable condition.

Add a contingency, but make it realistic

Kids grow at different rates, and a planned purchase can become urgent if a child suddenly outgrows their shoes. Add a contingency to your estimate so one unexpected replacement does not derail the whole month. For example, if your researched annual total is £420, you might add £42 as a 10% buffer, making the goal £462. Spread over 12 months, that is about £38.50 a month.

A contingency is not a licence to inflate every estimate without checking it. Use it to cover uncertainty: price changes, an extra pair of shoes or a missed hand-me-down. If you consistently have money left over, review the amount at the next budget check-in and adjust your monthly contribution.

Also consider timing. A family may spend little on clothes for several months, then face a larger bill before school starts or when colder weather arrives. Monthly saving is useful precisely because it spreads that uneven spending across the year.

Fit the plan into your monthly budget

Put clothing savings into your monthly budget as a regular line, rather than waiting to see what is left. Start with take-home income and essential bills, then account for food, travel, childcare and other regular kids expenses. Include housing plainly: for example, if rent or mortgage payments are £1,200 a month, that cost needs to be covered before deciding how much is available for clothing goals.

Then check what remains for flexible spending and savings. If the proposed clothing amount does not fit, do not simply tell yourself to "cut back". Work through the numbers: can the goal date move, can you use items already owned, is there a uniform exchange, or should the estimate be reduced after checking prices? If none https://www.toddleabout.co.uk/parenting/planning-for-big-family-costs-without-losing-your-financial-buffer/ of those changes make it workable, set a smaller contribution and plan which purchases are essential first.



Money Trumpet may offer budgeting ideas and tools you can explore, but use your own bank statements and current prices to build the numbers. Any tool is only as useful as the information you enter.

Try a simple monthly routine

1. Choose one or more dated clothing goals, such as "winter coat by October".
2. Price the items, including delivery, travel and likely replacements.
3. Add a modest contingency to the estimated total.
4. Subtract any money already saved for that goal.
5. Divide the remaining amount by the months until you need it.
6. Transfer the monthly amount to your separate savings pot after payday.
7. Review the plan every few months or after a major purchase.

If your income changes month to month, you could set a minimum contribution that fits a quieter month and add more when income is higher. Do not commit to a large automatic transfer that could push you into overdraft or leave essential bills uncovered. A smaller reliable contribution is better than a target that fails whenever the month is tight.

Make room for cheaper options without relying on them

Second-hand shops, local parent groups, uniform swaps and hand-me-downs can reduce costs. Ask about condition and sizing, and check that items meet school requirements. Buying less can also help: take stock before each season, make a list and avoid replacing clothes that still fit and are in good condition.

However, do not build a budget that only works if every item is donated or every online bargain is available in the right size. Treat low-cost finds as a bonus. Your baseline plan should still cover the essentials you may have to buy.

For babies and younger children, check safety advice before reusing items where condition or age matters, and follow care labels. For everyday clothing, comfort, fit and whether the item is suitable for the weather may matter more than having a large wardrobe.

Do a bad-month check before you commit

Before setting up transfers, test the plan against a bad month. Imagine an energy bill is higher than expected, a child needs shoes immediately and your pay arrives late. Would the clothing transfer leave enough for food, housing, utilities and essential travel? Could you pause or reduce it without using emergency money?

If the answer is no, lower the automatic amount, extend the goal date or keep the contribution manual. Check whether the goal is essential now or can wait. A separate clothing pot gives you a place to build gradually; it does not mean you must buy everything at once.

When a replacement is urgent, use the clothing pot first if it has enough. If it does not, look at the options in order: a safe item already in the house, a suitable hand-me-down or exchange, a lower-cost purchase, then other savings if necessary. Try to protect your emergency fund floor. If you do need to dip below it, make rebuilding that buffer part of the next budget review.

A plan that grows with your children

Replacement clothes are a recurring part of family life, but they do not have to be a surprise every time. Track what you spend, research the full cost, add a sensible contingency and turn the total into a monthly amount. Give each goal a name and date, and keep its savings separate from emergency money.

Review the figures as your children grow and their needs change. A year with a new school uniform, larger shoes or a change of season may cost more than the last one. Your budget is allowed to change too. The aim is not to get every estimate exactly right; it is to make the next clothing bill manageable without confusing planned kids expenses with a genuine emergency.