

How To Save Money on Groceries

By Audrey Fox

The average American family spends more than \$3,500 a year on groceries. This expense is third on the list of expenses in most households, behind only house and car payments. We have to eat, and most of us enjoy eating, but we can find ways to spend a little less on the foods we enjoy. Following are some tips to help you stretch your food dollar.

Always check your local papers for national grocery product coupon inserts. Clip coupons weekly and organize a coupon holder that you can check before each trip to the supermarket. Whenever possible, you should shop at a store that doubles coupons. You'll save even more by buying items already on sale and using coupons on them.

Make a shopping list before you head off to the store and check it against your file of coupons. If you have coupons that offer great savings, you may want to plan your menus around those items. Take the time to review the weekly supermarket fliers you receive with your local papers. Knowing that certain items are on sale can help you take advantage of particularly good buys.

It's smart to eat something before you go grocery shopping. If you're hungry, you'll be more tempted by impulse items that aren't on your shopping list. Surveys have shown that shoppers spend as much as 15 percent more if they shop when hungry. And you'll find fewer impulse items sneaking into the cart if you shop without your children.

Keep track of staple items in your pantry. Whenever possible, buy items you use often when you have coupons for them or when they are on sale. Staples like sugar, flour, pancake mix and cereal are usually less expensive when bought in bulk. Plan monthly shopping trips to stock up. If you have a large family, shopping at warehouse clubs can be worth the yearly membership fee.

Be sure to sign up for coupon savings online. Many sites send weekly reminders and allow members to fill out profiles that help them tailor savings to the items you buy most frequently.

Shop smartly, not blindly, with your coupons. Sometimes an item on sale is cheaper, or a store brand at its regular price may be a better buy. Discipline yourself to use coupons for items that you would normally buy.

Keep an eye out for unadvertised specials such as bakery and meat products. Often local grocery stores feature substantial discounts on overstocked items or products that are near the expiration

date. Check the meat counter for family size trays of chicken breasts or ground beef. The market may be offering a lower price per pound if you buy eight chicken breasts rather than a pack of four.

Take advantage of store rebates and bonus rewards with a store membership card. At holiday time, stores offer terrific deals such as a free turkey or ham with a purchase of \$75 or more.

Buy fruits when they are in season. They'll be less expensive and of better quality. Also consider shopping for fruits and vegetables at your local farmer's market. The produce is fresh, tastes great and you may find lower prices than you expected.

Take advantage of seasonal sales. For example, baking products are usually discounted before Thanksgiving and Christmas, and you'll find condiments like mustard, ketchup and relish on sale during the summer barbecue season.

Be sure to check expiration dates on perishable products like milk and yogurt. You aren't saving money if you end up throwing things out before they are used.

Purchase paper products, toiletries, laundry products and soft drinks when they are on sale. You can load up on these products at sale prices because they will not spoil. Check discount stores for other special purchases such as cereal, juice, coffee and canned goods.

If you normally shop at one supermarket, occasionally try a different one. You may be able to pick up sale items or specialty items that your regular store doesn't offer.

Often, stores will place candy and other impulse items like chips near the checkout. Less expensive store brands may be located on a higher or lower shelf. Products at eye level tend to be the more costly name brands. Manufacturer coupons help lower the cost of popular brand products but store brands are often lower in cost.

Large packages of meat and vegetables can be frozen into meal-sized portions. Keep a stash of storage bags for freezing meat, vegetables and leftovers.

Become a label reader. Checking the unit price and comparing it to other nearby items helps ensure that you are getting the best value.

Watch the scanner while your groceries are being rung up. You'll be able to spot an incorrect price and ask the checker to correct it. Sometimes sale items don't register correctly or the scanner may ring up an item twice. Keep the sale flier in your basket to refer to if necessary.

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