



TIPS FOR SAVING MONEY AT THE GROCERY STORE

Grocery prices are rising across the board, and it can be difficult to find ways to make a substantial difference in your food bills. However, there are some ways that you can try to cut costs. Remember: the name of the game in saving money at the grocery store is to realize that every little bit of savings counts in the long run.

Stick to the necessities: Prepared foods, “short-cut” items, snack foods, sweets, and soda all add unnecessary charges to your bill. If you decide that you just can’t do without potato chips or soda, keep your eye out for sales and buy your favorite varieties in bulk, or consider switching to a cheaper brand.

Avoid brand-name temptation: Many grocery stores have store-brand products that are close approximations of the name-brand original, and for much less money. Consider buying store-brand staples like cereal, bread, butter, and condiments.

Clip coupons: All major grocery stores and many pharmacies, including CVS and Walgreen’s, release weekly circulars with store coupons. You can find these in your local paper and can often sign up to receive the circular by email at the company’s web site. These circulars are great ways to find deals on both essential and non-essential grocery items.

Be rewarded: Many grocery stores and pharmacies offer “reward cards.” These cards are usually free and offer additional discounts on products or award you with special coupons with your receipt when you make a purchase. Often, in-store promotional prices are only available to customers who have reward cards, so be sure to ask about reward card programs at your store’s customer service desk.

Brown bag it: Even as grocery costs rise, it will always be less expensive to make a sandwich at home and bring it to work than to purchase lunch in your workplace cafeteria or in a nearby restaurant or fast-food joint. A pound of deli meat and a loaf of bread will provide the fixings for a week’s worth of sandwiches and will only cost you about \$10 at the grocery store. In comparison, a single sandwich in your workplace cafeteria may cost \$6 or \$7. Spending \$10 a week on lunch will cost \$520 annually, while spending \$6 daily on lunch will cost \$1,560 annually—so brown bagging it will save you more than \$1,000 each year.

Avoid TV dinners: Frozen meals may be convenient, but their high cost does not reflect the relatively small amount of food in each meal. You will save money and eat better by making your own frozen meals by cooking a dish in bulk and freezing the leftovers.

Cut out dining out: Everyone enjoys eating out every now and then, but the cost of a meal in a restaurant—even a cheap restaurant—will always be much higher than the cost of making that meal yourself at home. If you have to eat out, consider skipping the appetizer and dessert, which are usually particularly high in price relative to the amount of food served, and order water instead of a soda or other drink.