

## Tips for Saving Money on Your Food Bill

While weekly grocery expenses can stretch your budget to the limit, they also can be a good area to target for some substantial savings. Try these money-saving tips, and make a pledge to apply your savings toward building your long-term investments or reducing your high-interest debt.

### Money-saving Suggestions

1. Before you go shopping, make a list of what you really need. You will spend less money if you use a list.
2. Pay special attention to perishables like vegetables that could be piling up in the refrigerator drawers. Learn from looking at what spoiled this week. Consider buying easily perishable things as needed on the way home before dinner. Make note of what foods you throw out on a regular basis. Perhaps you are buying more lunchmeat, fish or chicken than you need. If so, try cutting back a quarter pound or so next time.
3. Ask at the customer service desk for a floor plan of the supermarket. Arrange your list and your coupons alphabetically or according to the layout of the store. You will spend less if you know where you are going than if you wander around. Supermarkets rely on the impulse buying that occurs when you do not know where to find your items. Some stores even rearrange their aisles periodically to keep you confused and wandering.
4. Do not shop for non-food items, like health and beauty products, at the supermarket. They are usually cheaper at drug or discount stores.
5. Go shopping after you have eaten, not when you are hungry. You will buy fewer things on impulse if you are not hungry when you shop for food.
6. Get creative with leftovers. Instead of just reheating them, try a stir-fry made with leftover chicken, fish or meat and whatever vegetables are handy, especially if they will be fading soon from their prime.
7. Understand FIFO, the first-in, first-out concept. This is the method supermarkets use to keep items rotated. That means you are likely to find fresher milk, etc. at the back of the case.
8. Use FIFO at home, too. Place the newest milk and broccoli in the back of the refrigerator so that the older food gets used before the newer items.
9. Use a large calendar in the kitchen to help plan meals. If you are going to be at baseball games the next three nights, purchase foods for quick meals rather than elaborate ones. Freeze those foods you will not be using in the next couple of days.

10. Bring your lunch and coffee to work. The markup on restaurant food is enormous. If you make eating out a daily habit, it will quickly add up. Consider the story of an employee who, at age 23, normally bought a cup of gourmet coffee every workday. For just one year, that employee put the daily coffee money into a stock fund making 11 percent. At retirement age, that coffee money would be worth \$75,000. Think of how much the \$5 to \$10 you spend daily on coffee, snacks and lunch might yield through the magic of compounding.
11. Save eating dinner at restaurants for special occasions you want to remember, not for convenience.
12. Drink water instead of buying juice or soda whenever possible. This will improve your health by cutting down on calories and sodium. In most cases, there is absolutely no need to purchase bottled water -- drink tap instead. Its perceived superiority is simply a marketing ploy.
13. If you can, avoid prepared foods, which, while convenient when you are pressed for time, are not only very expensive but also contain more sodium, calories and fat than foods you prepare yourself.
14. Buy chicken on the bone with the skin on, rather than the skinless, boneless variety that can cost twice as much; remove the skin at home. Removing the skin is good for your health and only takes a minute. The chefs in the best restaurants cook meat and chicken on the bone for its improved flavor.
15. Shop locally when possible. Look for farmers' markets or other local growers. Prices for their produce will typically be much lower than those in the grocery store.
16. Use your coupons only to purchase those things you would have bought anyway, not for impulse purchases. Highlight the expiration dates, and throw them out when they expire. If you organize your coupons, you will be more likely to use them. Try to combine a coupon and a sale item whenever possible. Shop at stores offering double or triple coupons.
17. Read the unit-pricing stickers and compare before buying. The unit price is a better bargain-spotting gauge than the sticker price.
18. Use your customer card if your store offers one. Compare the customer card price with the unit price on other brands, especially those for which you have a coupon, to get the best bargain.
19. Membership shopping clubs sometimes offer great deals. However, consumer tests have shown that you cannot assume their prices are lower on every item. Sometimes the supermarkets have the best deal. Consider whether you really will shop at the club frequently enough to offset the cost of the membership, the time spent shopping at more than one location and the gas it costs to drive there. Do you have the storage or freezer space to buy in bulk? Try a trial membership first before you commit.
20. Most stores itemize the amount you save on coupons and store loyalty cards. If you can, put that amount weekly into your emergency fund or your long-term savings plan. Put the magic of compounding on your food savings to work for you.

## Resources

- Farmers Markets: [www.ams.usda.gov/local-food-directories/farmersmarkets](http://www.ams.usda.gov/local-food-directories/farmersmarkets)
- Supplemental Nutrition Assistance Program: [www.fns.usda.gov/snap](http://www.fns.usda.gov/snap)

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