




# How to Save Money on your Grocery Shopping





*It is expensive to maintain a household with everyday expenses on the rise; the cost of utilities, gas, groceries and many other household expenses have increased over the past few years. As a result, it is now more important than ever to monitor your spending habits.*


*For many families, the grocery/food bill is one of the largest expenses each month. The cost of eating out adds up fast, a good way to cut down is to eat at home whenever you can -often the food you prepare yourself tastes better and is better for you!*


## **Use the following tips to make grocery shopping a little less expensive:**


 **Plan your meals in advance** – Use the grocery store circular each week to determine which items are on sale and plan your meals using the sale items. If the circular is not delivered to your home, visit your store website for the most up to date circular.


 **Clip coupons** – Investing \$1.50 in the Sunday newspaper could save you \$20 or more on a shopping excursion. You can also print coupons off the internet by visiting websites such as [www.coolsavings.com](http://www.coolsavings.com), [www.couponmom.com](http://www.couponmom.com), [www.grocerycouponnetwork.com](http://www.grocerycouponnetwork.com), [www.on-linecoupons.com](http://www.on-linecoupons.com) or other grocery coupon websites. **\*\*IMPORTANT:** Only use coupons to purchase items you already planned to buy. Don't allow the coupons to entice you to buy items that you do not need or want simply because it is a good deal.


 **Consider store brands and generics** – The quality of generic brands is often equal to or sometimes even better than national brands. Plus, they are generally less expensive and often produced by the national brand company!


 **Stock up on sale items** – If an item you use regularly is on sale, stock up. Of course, this is only best to do with items that have a long shelf life or with items that can be frozen.


 **Fancy packaging always costs more** – Look at top and bottom shelves for the best bargains. Stores often put the fanciest and most expensive packaging at eye level to entice you to buy them.


 **Always use shopping lists** – Using a shopping list helps to keep you within your budget, avoids repeat trips for that one missing item and limits impulse purchases. Estimates suggest that people spend as much as 40% more due to impulse purchases when they shop without a list.

 **Shop alone** – If you bring your children to the grocery store, be prepared. Your kids will always find a snack item they “must have”; instead of purchasing an “impulse” snack, bring your own snack for them to enjoy while shopping. Also use this time to teach your children that you only buy items that are on sale or if you have a coupon. Remember your children are already developing their spending habits based on your behavior!

 **Never shop hungry or tired** – Avoid shopping directly after work when you are tired and hungry. The store is also usually crowded at that time. Studies have shown that hungry shoppers spend 10% more than shoppers with a full stomach. Tired shoppers purchase more sweets and foods high in carbohydrates instead of more nutritious foods.

 **Check receipts** – Check your receipt before you leave the grocery store. Computerized scanners are only as accurate as the information programmed into them. Sale prices are sometimes inadvertently omitted and prices in general can be incorrect. Also use your receipt as a record to compare the price of items purchased regularly from store to store to ensure you are getting the best price!

 **Register your grocery store savings and rewards cards at [www.Upromise.com](http://www.Upromise.com)** – This savings program will save a small percentage of money each time you purchase eligible goods that are part of the Upromise Network. This money can be used toward college savings for you, your children or any individual you designate.

 **Avoid shopping at convenience stores** – You'll pay some of the largest product mark-ups on the goods bought there.

 **Always send in for rebates on purchases** – Whether it's \$5 or \$50. Every bit helps!

**Want to learn more?** Call us for a no-cost consultation about this and other financial topics.

**Toll free: 1.888.354.6332**

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