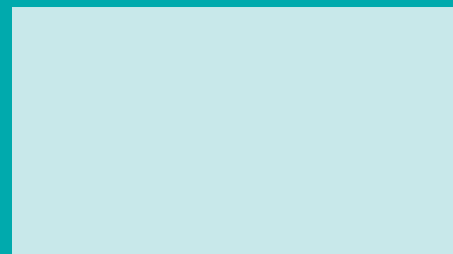




MONEY WISE

VALUING PEOPLE. VALUING MONEY.
MANAGING IN TOUGH TIMES INITIATIVE



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THIS MONTH'S TOPIC:

SAVING MONEY AT THE GROCERY STORE

Do you find yourself spending more money than you would like to at the grocery store? If so, you are certainly not alone. According to the Bureau of Labor Statistics, food is the third-largest household expense for American households. Much of the expense associated with food shopping is due to overspending. Fortunately, there are many ways that you can save money at the grocery store without skimping on your needs! Below are some suggestions that will help you to save on your next grocery shopping trip:

- Make a grocery list. Before you go to the store, make a grocery shopping list. It may be helpful to have a bulletin board in your home for you and your family members to mark down needed items throughout the week. Additionally, use your grocery store's weekly flyer to prepare your list. Catering your meals and snacks around sale items will save you the most money. Be sure that you buy only what is on your list.

- Use coupons. You can now find coupons in grocery store flyers, magazines, newspapers, and online. Be sure to clip coupons for your favorite products when you see them. Pay attention to expiration dates – even if you are not planning on using a product for a while, it may be worth it to buy the product before your coupon expires. Additionally, consider saving your coupons until the product that you are interested in buying goes on sale to maximize your savings.





- Choose the grocery store that will give you the most for your money. Smaller grocery stores are often appealing because of their neighborhood charm but shopping at a larger supermarket will offer you lower prices. Larger grocery stores are able to buy stock in larger amounts which translates to greater savings for you.
- Enroll in loyalty programs. Many supermarkets offer loyalty programs. These programs will provide you with exclusive access to sales and will also reward you with points for your purchases. Loyalty points may often be redeemed at gas stations or on future purchases.
- Snack before grocery shopping. Believe it or not, eating a small snack before entering the grocery store can save you money. Shoppers who enter the store with an empty stomach are often tempted to make unnecessary purchases.
- Buy store brands. Store brands are almost always cheaper than brand name products. If you are unsure of whether or not you will like the store brand, consider buying a smaller quantity to try. You can then make decisions on which store brand items you prefer to buy.
- Compare prices based on the cost per unit. You will find the cost per unit printed on the item's label on the grocery store shelf. The cost per unit tells you what the cost of the item is per ounce, gallon, pound or any other unit of measurement. Using the cost per unit for comparison shopping between products will guarantee you the most savings.
- Avoid buying prepared products. Do the work yourself! Buying a prepared product is usually more expensive. For example, instead of buying broccoli florets buy a head of broccoli and cut off the florets yourself.
- Buy produce when it is in season. You will find the best deals on produce when you buy in season. When your favorite produce items are not in season, consider buying these items in the canned or frozen foods section – you will find lower prices as well as fresher items.

By following these suggestions, you will become an expert at saving money on your grocery shopping trips! Remember, saving money at the grocery store is all about careful planning.

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