

Make Wise Food Choices

Buy whole foods.

Unprocessed foods are cheaper and more nutritious than processed foods. They also give you total control over the ingredients. Avoid anything that comes from a box 90% of the time.



Buy cheap proteins.

Keep the steaks & salmon for special occasions. Buy eggs, milk, tuna, frozen chicken, and ground beef for everyday meals.

Buy discounted meat.

Grocery stores often discount meats by up to 70% as they approach expiration date. Buy several pounds and store them in your freezer.

Buy frozen fruits and veggies.

Frozen fruits and veggies are often half the price of fresh, and they have an almost infinite shelf life when stored properly in the freezer. Many frozen fruits and veggies are frozen right after they're picked, which preserves their nutrients. They can be bought in bulk to get more discount. Dried beans are another great bargain.

Buy in-season fruits & veggies.

Food grown in season tastes better and is much cheaper since yields are high. Root vegetables in the winter. Apples and squash in the fall. Broccoli and melon in the summer. Spinach and mangos in the spring.

Drink tap water.

Invest in a water filter and filter your own tap water. Buy some reusable water bottles to carry with you throughout the day. It's cheaper than bottled water, and healthier than sugar-laden soda or juice. One filter can clean 40 gallons of water and improve the taste.



Spend Time in the Kitchen

Wash and cut up fruits and veggies right away.

This way, they'll be less likely to sit in the back of the fridge and turn to mush while you reach for the cookies and ice cream. Keep them in small containers or bags in the front of the fridge where you can easily grab a healthy snack.

Cook in advance.

You might not feel like cooking after a busy day, and it's tempting to order takeout. To avoid this problem, cook some meals in advance. When you have time at home, cook a meal and put it in the fridge. If you're making a favorite dish, prepare a double or triple amount of the recipe and freeze the extra portions. Soup, chili and casseroles tend to keep exceptionally well in the freezer. This way, when you're tired and hungry, you just need to heat up a plate of food in the microwave — and your groceries won't go to waste!



Savvy Shopping



Why Shop Savvy?

For many of us, the amount that we spend on food every month has a direct link to how much money we have left to enjoy other areas of life. Knocking off \$200 from our monthly food bill could mean the difference in the type of car we drive, how much we can save for our children's future or where we go on vacation. Making a few basic changes to how we approach shopping for food can make a big difference in how much we spend. The following tips are designed to simplify the process of saving money and time on groceries.

Planning is the Key

Pick the best supermarket for you.

If you have a choice on where to shop, think about the kinds of things that you want the store to have. A salad bar? A vegetarian or organic section? An awesome seafood department or deli? Double coupons? Choose the things that make it convenient and easy for you to eat right. And once you've found a store you like, stick with it. Knowing where to find the things you want in the store will help you find them faster.

Make a list.

Dedicating time to grocery shopping and meal planning will cut our spending by up to 50 percent, if we stick to our list. Impulse-buying is the thrifty shopper's enemy because it leads to the purchase of things we don't need. Even worse, the impulse purchase is often unhealthy food.

Making a list also saves time in the store. Plan the recipes that you want to make in the next few days and list the ingredients you'll need.

Eat before you shop.

It has been proven that going to the grocery store hungry can increase our food bills by up to 15%. This is due to impulse-buying. All too often we leave work, tired and hungry, and stop at the grocery store to pick up something for dinner. This leaves us wide open to temptation and we end up coming home with food we really do not need. Play it safe and fill up *yourself* before you fill up your grocery cart.

Shop alone.

Going to the store alone prevents impulse buying from your spouse or kids. Leave them at home, then have them unload the groceries at the house.

Right Place, Right Time

Avoid shopping in convenience stores.

Convenience stores thrive on the principle that our quick trip in for a can of soda will result in our making a purchase of at least two other items. Those two items will most likely be marked up by 60% or higher over grocery store prices. A good rule to follow: If you do want a soda or a bottle of water, bring in only the exact or near-to-exact change to help control the impulse to buy that bag of chips!

Do not buy toiletries at grocery stores.

Grocery stores generally mark up toiletries 25% or higher, compared to discounted drug or department stores. It is worth a quick trip into *Wal-Mart*, *Target*, a dollar store, or your favorite discount drug store to stock up on your toiletry needs. *Big Lots* is a closeout store that has amazing prices on toiletries and other items.



Shop during off-peak times.

Did you ever get stuck behind a slowpoke pushing the cart in front of you because the store is so crowded? Try to avoid stores when they're likely to be busiest — after work hours (weekdays between 5 and 7 PM) and weekend mornings, for example. *The best time to shop is very early in the morning.*

Stock Up

Buy enough food to last until your next store trip.

If you have healthy foods on hand, you'll be less likely to reach for unhealthy ones. Obviously foods like fresh fruit/veggies and lunch meat are perishable and will spoil quickly, so you can't buy these as far in advance as other foods.

Buy in bulk.

When the grocery store has promotions running, foods like pasta, brown rice, oats, and frozen fruits and veggies are easy to stockpile and store until the next sale. Wholesale stores such as *Costco* and *Sam's Club* require a membership fee, but offer great bulk deals that can save money in the long run.

Money Matters

Shop the discount baskets.

Often times you can find food products that manufacturers want to clear off the shelves to make room for the newly designed packages of the same product. Browsing the sale baskets in the stores is an excellent way to stretch your money.

Shop store brands and generic products.

A super large can of store-brand spaghetti sauce is a perfect example of saving through store-brand buying. You can break it down into reasonable proportions and freeze it for later. Not only do you increase your spending power, but you save on an extra trip to the store.

Get The Customer Card.

Many grocery stores hold sales for customer card holders only. Some cards save AND give you money, like gift certificates once you've spent a fixed amount. Signing up takes 5 minutes and is free.



Check the Unit Price.

Also check how big the servings are. Big packages are often, but not always, cheaper than small ones. Sometimes two small boxes are cheaper than one big box, even though there's more packaging.

Be Old-Fashioned

Grow your own food.

Home-grown food is cheaper than frozen, tastes better, and you get to control what you put on them to keep bugs off. Lettuce, spinach, tomatoes and cucumbers are surprisingly easy to grow in outdoor containers.

Clip coupons.

You do not have to be a coupon junky to enjoy thrifty savings from bringing your coupons with you to the store. Just thumb through magazines and newspapers and clip out the coupons on products you already enjoy. The internet is another good resource for coupons. Your savings will add up fast without investing tons of time into clipping and organizing coupons.