

## How Can I Save On Groceries?

Food can be one of the biggest expenses in someone's budget. Eating out less can significantly decrease this expense; however, it also means cooking your own food, which involves shopping for groceries. Here are several tips to save money while shopping at your local grocery store.

### 1. Use weekly sales

Every store has special deals. Look for them! Also, use coupons and rebates. They are great ways to save money. They can be found in newspapers, online (store websites), and stores. Ask for rain checks when the sale items are out of stock. However, do not buy the items on sale unless they are things that you normally use and need.

Caution: Marketing strategies can be tricky. Beware of "price cuts" or "sales"! Some prices are the same, but look like special offers. Don't forget to read the fine print in offers.

### 2. Make a shopping list

Before leaving for the store, check your pantry, refrigerator and freezer and make sure you know what you do not have. Go with a list of everything you need. Do not buy anything that is not on the list; this will help you avoid impulse shopping. Having a shopping list also saves you time because there will be no more unplanned trips to the store during the week, which could ruin your budget.

Caution: Make sure you know exactly how much you can spend. Create a budget and stick within that limit.

### 3. Choose between Generic vs. Brand name products

Depending on the product, generic products are often the same as brand name products. Basic things like aluminum foil, trash bags, and sandwich bags, all work the same way whether it has a generic or a brand name. Some other generic products that are similar to brand name products are over-the-counter drugs: Tylenol vs. Acetaminophen, Advil vs. Ibuprofen. No matter their names, by law these drugs have the same exact active ingredients. When you are buying a brand name product, you are paying more for the name and for the advertisement, not always for better quality. Be flexible about brands and stores. Try it, and see if you notice a difference. Recently, companies have improved their private-label brands and many of their products have the same taste as the brand names.

Caution: Buying generic brand products can be a money saver if you choose wisely. However, if their quality is not as satisfactory, generic products may cause you to spend more.

#### **4. Shop around different stores to find bargains**

Prices, products, quality, and locations are all factors that differentiate stores. Check the prices and products of different local stores to find the best deals. Some stores have better quality products while others have cheaper prices: you need to choose which stores have products that give you the best satisfaction.

Caution: Personal preferences play a key role in deciding where to shop. Keep in mind that you want a store that best fits your budget: you want to get the most out of your money.

#### **5. Buy in bulk**

When purchasing items in bulk, you may get a better price than if you buy individually or in lesser quantity. Some typical products to buy in bulk are cereal, aluminum foil and plastic wrap, paper towels, tissues, batteries, gum, and canned foods.

Caution: Buy in bulk only if it makes sense. Ask yourself whether you will use it all before it expires or spoils. If not, then buying in bulk might not be a money saving solution.

#### **6. Do not go shopping when you are hungry**

Research shows that when you are hungry, you are more tempted to buy all kinds of food, snacks especially. Going shopping when you are hungry means that you are unlikely to stick to your list and you will be spending a lot more than planned.

Caution: Ignore the checkout items on the isles. Avoid impulse purchases at the checkout for things like snacks, candy bars, gum and others.

#### **7. Don't waste leftovers**

Don't forget about your leftovers. Eat them quickly or freeze them for later use. They are quick and easy meals when life gets too busy or too tiring. If your leftovers are continuously being thrown away, no money is being saved.

Caution: Some people do not like leftovers. In order to avoid leftovers and stop food waste when cooking, make sure you prepare the quantity of food that you will eat now.

#### **8. Watch the scanner and check your receipt**

While checking out, incorrect price scans frequently occur, especially concerning products on sales.

Caution: There are often pricing errors at the register, but many customers do not pay attention and end up spending more than necessary.

*Written by Anne C. Gilot, Peer Educator, Financial Wellness for College Students Program, University of Illinois Extension, 2010. Reviewed by Kathy Sweedler, University of Illinois Extension Educator, 2018.*