

Money Fact Sheet

Grocery Shopping for Less



One of the most important household expenses for any family is the grocery bill. It seems like almost everyone has a tip or an idea that can help us save money on our food items. Some we've heard over and over again, but others may be new or add a new twist to an old favorite.

Here is a collection of ways to reduce your spending in the grocery store. The money you save each month can be added to your savings account or used to pay off other bills. Happy Shopping!

- Plan before you go shopping. Making a list will help you determine what you really need to purchase and limit impulse buying. Also, put a time limit on your shopping. If you wander through the aisles and are unsure of what to buy, you are more likely to make expensive impulse purchases. And, avoid making grocery shopping recreational. Have a plan and stick to it.
- Shop only with cash. Once you've made a list of what you want to buy, estimate the total cost of the items on your list. Take out the cash you need, and leave the rest at home. You may even want to leave your checkbook and credit cards at home to keep from going over your budget. This method will take some pre-planning and practice to be sure you can accurately estimate the total cost of the items on your list, but it will help you set an amount to spend and stick with it.
- Check out the day-old bread rack or the "about to expire" section of the meat department. You need to shop wisely so you can determine what is a good buy and what is not. When browsing these areas of the grocery store, purchase only

what you can use immediately or what you have room for in your freezer.

- Shop when the stores are not crowded. Heading to the grocery store in the middle of the week, late in the evening, or early in the morning will generally mean fewer people are shopping, and you have less hassles. As a result, you are more relaxed and can shop more efficiently. It also allows you to compare prices because the aisles are not so crowded.
- Avoid shopping on the first day or two of the month. Some stores have been known to raise their prices on those days because they know more people will be shopping.
- Look high and low for savings. Grocery stores often place the higher-priced name brand goods at eye level, with cheaper goods on the upper or lower shelves.
- Compare prices. Generic or store brand items are not always cheaper than brand-name items. Use the cost per ounce or cost per item information to determine which is the best buy. You may even want to carry a little calculator to help compare unit prices.
- Swap shopping times with another mom in your neighborhood. Grocery shopping without children usually allows you to save money, but babysitters are expensive. Find a friend who will watch your children while you shop, and you can return the favor to her. Leaving the children at home will reduce the urge to buy something they want and give you the opportunity to stay focused on finding the best bargains. Studies show that you can reduce your grocery bill by 30 percent when you shop alone.
- Reduce the money you spend on soft drinks. Substitute drinks such as Kool Aid, tea, lemonade, juices and other flavored drinks for bottled soda pop. If you want to add a little fizz to them, fill a glass about 3/4 full with the flavored drink, and top it off with a lemon-lime soft drink such as Sprite, 7-Up, or one of the store brands.
- Freeze leftover juices and other flavored drinks in ice cube trays to add additional flavor to drinks, or use them as snacks for your children.
- Use coupons only for those items you normally buy. It is generally not a good decision to buy food just because it is on sale or because you have a coupon.

Rebates and coupons can be a big help, but think through the math before you “save” all that money. Unless you know exactly how you will use the item when you get it home, just leave it on the shelf at the store, and spend your money on something else.

- Buying pre-packaged vegetables is generally more expensive than buying them individually, but there are exceptions such as potatoes and fruits. So, compare prices before making your selection.
- Purchasing shredded cheese is almost double the cost of buying it in wedges. You can always shred it at home as you need it, and the larger chunks last longer than the pre-shredded.
- Buy plain frozen vegetables. Those packaged with butter or cheese sauce are much more expensive. You can easily add your own sauce, making it more tasty AND less expensive.
- Buy fresh cuts of meat instead of pre-packaged or pre-cooked meats such as lunch meats, wieners and polish sausages. Pre-packaged and pre-cooked meats are loaded with sodium and other preservatives that are unhealthy when eaten regularly. Buying inexpensive cuts of fresh meat will reduce your cost per meal and may reduce your medical bills in the future.
- Avoid buying convenience foods. While some of them may save you time, they can be an expensive option. Making your own pancakes instead of buying frozen pancakes, buying fresh lettuce instead of packages of pre-cut salads, and buying regular or one-minute oatmeal instead of instant oats are some examples of ways to reduce your food costs. Also, remember it's much less expensive to put a handful of potato chips into a sandwich bag and have Junior bring it home so you can refill it tomorrow than to buy the individual packets of chips.
- Avoid buying non-food items at the grocery store. Housewares, pharmacy items, greeting cards, toys, gifts, and holiday items can generally be purchased for less elsewhere. Also, buy generic cleaning supplies and other household items when possible.
- Shop at salvage stores in your area. These merchants buy damaged goods and store close-outs on dry goods, toiletries, canned goods, and, on occasion,

perishables. Shop carefully, making sure boxes are unopened and cans aren't dented.

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