

10 Surefire Ways To Cut Down On Your Grocery Bill!

**Saving Big On Your Grocery
Has Never Been Easier!**



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If you are at your wit's end trying to manage your grocery bills you are not alone! Prices of groceries have jumped by 7.5% in the past year alone and people are facing the biggest price increase since the 1970's - Thousands of people are scrambling to feed their families and feed them well somehow, on a painfully small budget.

According to the U.S. Statistical Abstract for 2002 an average family of three spends \$6,093 on food each year alone. Quite a few people have begun avoiding fresh foods while stocking up on cheaper high calorie items that offer little nutrition in their efforts to cut costs. Unfortunately experts estimate food costs to rise steadily for another year. How can you afford to feed your family healthy quality food while still cutting down on food costs?

It is possible! You just need to learn how to shop smart and stretch every dollar. Even a savings of \$4 of your weekly food bill will help you save \$200 per year. Let's take a look at the top ten surefire ways that you can cut down substantially on your grocery bill and still eat healthy.

1) Planning A Practical Weekly/Monthly Menu

You might have read a lot about how important it is to make a list. I'd say that it's more important to learn how to do make a list the right way, otherwise you will not be able to make it a consistent habit. With a little practice you can put together a menu plan for an entire month in less than 10 minutes. Let's take a look at what you need to do.

If you shop at a number of stores, make sure that you've got each store's weekly sales ad flier ready with you before you start planning. Also go through all your cabinets, the supplies you have in your fridge and freezer, to find out what you have in stock and what you need to buy more of.

(Tip: This gets much easier to do if you have some kind of order to stocking your cabinets and fridge) Now that you are aware of what supplies you have at home and what will be on sale for the coming week, plan your menus for the rest of the week based on these two factors. Get creative!

Begin making your shopping list by listing out all the staple items you need such as milk, sugar, flour, bread etc. and any other products you will need that are on sale, to cook the items on your weekly menu.

Your list should consist of all the items and ingredients you need along with the quantities needed. Check off all the items you already have in stock!

Planning ahead this way will allow you to save a ton of money on groceries simply because you won't be making a mad dash your nearby store to pick up items you don't have at the last minute. It'll also save you hurried trips to the local McDonalds because you ran out of options.

You'll also avoid 'impulse buying' this way. Save the menu for the week in a separate file along with the grocery list, just for the record.

Once you get more used to planning your weekly meals, you can tackle a monthly menu. This isn't as difficult as it sounds. Once you get used to buying items in bulk you can cycle a number of your weekly menus into a workable monthly menu. (Save the file on your computer with the month attached; for example, Octoberlist.doc for the month of October).

You can establish a whole new tradition of having a few standard meals on certain days every month, which your family will look forward to or even one or two nights a week with the same meal plan.

Planning a weekly or monthly menu will help you ensure that your family eats well, with proper balanced nutrition and you can recycle menus or use parts of old menus to make new ones each month.

If you recycle menus this way, your grocery list is done, since all you have to do is print out your previous lists. Saves a ton of time!

2) Start shopping smart

According to current research, people who make a 'fast trip' to the store end up spending 54 percent more than they expected to. If you spend just 10 dollars on impulse purchases three times a week, this is going to cost you an additional 120\$ per month.

So how do you save money? By cutting down on 'impulse buying' and the number of trips you make to the store. This strategy can save you thousands of dollars every year.

Begin by shopping once a week. Once you get more used to bulk buying you can shop once a month. The less you go to the store, the less you will spend. Avoid the temptation to walk up and down the aisles, choosing items that look good. Stores are designed to make you spend more.

That's why they have certain food items placed near check out counters and higher priced items stacked at eye level on all their shelves.

Since you've already made your list, stick to it! The advantage of having a list is that you browse less and ultimately spend less on impulse purchases.

The only time that impulse shopping is good for you is when you take advantage of sales by choosing items that you use regularly or items that have a long shelf-life. Otherwise, if it's not on list, don't buy it. You can make a note of the item and add it to your list the next time but you'll probably discover that you don't really need it by the time your next shopping trip comes around.

If you absolutely cannot resist impulse buying give yourself the leeway to buy five extra items within a certain dollar amount.

Don't buy non-food items at the grocery store since you can probably find them for cheaper at other outlets. Buy bread from your bakery and toiletries from your drugstore...Double

check to see that you've completed all the items on your list before you leave the store.

Another way you can save money on your grocery list is to just take cash to the store and avoid ATM's and credit cards. Only do this once you figure out the approximate cost of your grocery bill. Nobody wants the embarrassment of being short at the check out counter by 4.67\$! Shopping with cash will help you watch prices while you shop.

Take only the money you think you'll need after you've made an educated guess and factored in a little extra. This will definitely help you cut back on your total grocery costs!

3) Learn to use a 'Price Book'

There are shoppers who swear by their 'Price Books.' Regular shoppers claim that they save at least 20% off their bill by using this strategy.

The idea behind a price book is develop your ability to detect real and sales patterns that you can take advantage of. A price book is simply a little notebook that a person uses to note down what they commonly buy and the lowest price for each item. It is simply the most practical tool you can use to make sure that every dollar is well spent.

Since you are now tracking prices, you will be able to compare them and stock up on items whenever you find a real bargain because now you'll be able to spot a real bargain!

Many stores use the strategy of marking up prices and then declaring a sale, which doesn't benefit you in the least. Keeping a little price book in your purse will help you identify the real sale items and figure out whether it is really a good buy or not.

Get a good small notebook and organize the page into several columns. For example -- Date, Store, Item, Size, Price, Unit Price, Sale, etc. Jot down the regular or sales price of the item once you get home with the help of sales ads or your store receipts.

The unit price section is the most crucial column, since this helps you identify how much you are actually paying for each unit of the item regardless of its size.

The price book will also help you identify the right times and seasons for buying foodstuffs and the sales patterns of your favorite stores. Some meats and staple foods go on sale depending on whether they are in season or the holidays have come around.

Keeping a price book will help you identify the best times to stock up on these items for the lowest price and come out a winner!

To recap, since you've planned your monthly menu, organized your corresponding grocery list with the quantities you need, have a price book in hand that helps you be aware of the best times to buy, you are ready to tackle the next step-Bulk buying!

4) How to buy in bulk

Buying items in bulk can be the biggest way to save on your grocery bills. The question is how to buy in bulk wisely? What should you buy and how will you store it? It's scary to think about whether you'll actually be able to use it all. So let's take a look at smart bulk buying.

You've already prepared to be a smart bulk buyer if you've followed all the above steps. Since you've planned your menus ahead of time and know exactly what you need you can buy cuts of meat, canned/frozen foods and large boxes of food items in bulk. Most foods are usually cheaper in bulk than single size.

Check to see if you can shop at a wholesale club. Buying in bulk can be terrifying in the beginning especially when you are shopping once a month since your food bill will seem huge.

Just remember that everything you buy is something you need and that it would cost much more if you bought the items separately at your usual store. You'll save tremendously this way.

Make sure not to buy more than you eat and not to be tempted into buying items that aren't on your list in bulk. Another criteria you need to keep in mind is that some bulk prices are not as economical as buying several units of the product.

Your price book will help you evaluate whether it's a good deal or not since you now know each unit's regular price. Do a little crunching before you decide to put it in your shopping cart.

If you find a really good deal, stock up! Remember to stock up only on non-perishables. It's no use buying a huge bag of fruit, if it's going to end up rotting in your fridge. Canned goods, flour, rice, pulses are some items that can store well for a long time. Your aim here is to stock your cabinet and fill your freezer with the highest quality foods at the lowest possible price.

If you do stock up on perishables, then re-package and store them in smaller bags -Divide them into daily portions and freeze them. You can also be a smart bulk buyer by sharing the costs with friends or family. Buy in bulk and split up the food accordingly. This can be a great time saver too if you both swap shopping trips.

5) Coupons-A great way to cut your grocery bills in half!

Don't ignore coupons because they seem like too much work. Some savvy shoppers have been able to save anywhere from 50% to 80% off their grocery bills by being coupon masters. You can buy coupons in your Sunday paper or browse online stores that offer free printable versions that you can use at your grocery store.

Signing up for special offers by email or even buying two to three copies of your Sunday paper every week can help you save on your food bills dramatically.

There are a number of sites where you can order coupons online for a few cents each. www.TheCouponClippers.com is one of the most popular sites. By using more than one coupon for each item you buy you can easily stock on sale items. Some stores even offer electronic coupons that get deducted automatically from your store discount card.

6) Know Your Stores

One of the simplest ways to save money on groceries is to sign up for store loyalty cards.

You can get discounts, gifts, rebates, 'chance to win' promotions and rewards regularly. Quite a few loyalty programs offer discounts on your bills once you've spent a certain amount or even reward you with extra coupons in the mail. All these can add up to give you big savings.

It's also helpful to be aware of how each stores' savings programs operate. For instance, keep an eye out for whether they give you "buy one, get one free" deals or offer automatic discounts with their store discount cards.

Check to see if they give you double coupons and keep tabs on how often they run promotions. You can save substantially if you stay on top of special deals, instant discounts and markdowns on certain products. Being aware of these offers will help you take advantage of them and shop more smartly.

You'll be able to use your knowledge to get the lowest possible price by combining strategies. For instance you can use two coupons with a "buy one, get one free" offer.

Also keep track of seasonal sales since many stores compete with each other by offering great discounts during holidays. This can be a terrific time to shop smart and stock up!

7) When and Where to buy your groceries to get the best deal

Many people aren't aware how much out of season produce adds to their food bill. Buying seasonal fruits and vegetables can also help you save quite a bit off your bills. Before you buy any seasonal food items at your store, check to see if you can get them at a farmer's market or smaller outlets that sell mostly fruits and vegetables.

You are more likely to find a bargain at these places than at your local supermarket.

How do you save money here? Buying direct from the farmer helps to cut out the costs that go into processing, packaging, distributing and ultimately displaying the product at a grocery store. Locally grown produce can also be much more delicious in addition to being inexpensive!

Seasonal food items taste much better than out-of-season items and you can even store them in bulk with a little preparation. Freeze vegetables like carrots and peas or use fruits and veggies to make jams, chutneys, juices etc.

Stop by at a fruit orchard for seasonal bargains or shop at the farmer's market on the weekend while running errands. You can also buy seafood directly from fishing boats if you live anywhere near the ocean. Another option is to trade money or labor at local co-operatives that have a large community garden.

8) How to get free food

Being net-savvy can help you get plenty of free food. There are plenty of sites that will mail you free samples if you fill in some basic information. One woman was able to save more than \$200 on just grocery bills. Open a separate account to send and receive email since you are liable to get a lot of junk mail too. Make sure to never enter sensitive information like your credit card or bank account details to avoid being scammed.

Legitimate companies are happy to let you try their product for free in the hopes that you will pass on the information to your friends and family, if you happen to like it. Some of the best sites for free things are-

www.freestuffcrazy.com

www.totallyfreestuff.com

www.freecycle.org

9) Avoid convenience foods

While convenience foods might seem like a good deal, you actually pay more for them! Learn to make your own pizzas instead of buying frozen ones-It only costs about \$3 approximately to make your own pizza depending upon your choice of toppings and it's a lot healthier. Make kool-aid or juice at home and stock them up in your fridge in plastic bottles instead of buying huge cans of juice.

Prepared food items such as frozen dinners cost more-buy food in its natural form. It costs less ultimately to clean carrots your self instead of buying cut up carrot pieces. Instead of buying pre-packed breads, cheeses or meats, head over to the respective sections and have them sliced for you. This will be way cheaper than buying the pre-packed items.

Bulk buying all the necessary ingredients will shave off more dollars off your grocery bills! If you don't have the right ingredients, use substitutes instead of dashing to the store to get the exact items. Make your own frozen food by making pancakes, pizzas, garlic bread and freezing them.

10) Grow your own food

Finally, the absolute best way to cut costs on your grocery bill is to grow your own food. A plant only costs a few dollars but keeps giving fruit or vegetables all its life. If you have no experience gardening, start by growing a few herbs. This will give you the confidence to attempt a small vegetable garden.

Raid your local library for the appropriate books and magazines depending upon the space you have available for gardening.

A small-scale garden can help you cut back quite a bit on your grocery bills and give you the satisfaction and pride of growing your own food!

Check out www.GardenGuides.com for more ideas.

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