

#### HE-0757

## Plan

**1.** Take time to plan your meals and make a grocery list. This usually takes less time than the time spent going back to the store for a forgotten item.

**2.** Keep paper and pencil in the kitchen to list foods you need.

**3.** Check kitchen cabinets and refrigerator when making your grocery list.

**4**. Before going to the grocery store, plan a weekly menu of favorite dishes using healthy foods.

**5.** Plan some meals without meat. Use dried beans, eggs, or peanut butter as a main dish.

**6.** Read the weekly food section and check the Sunday newspaper to see what is on sale.

**7.** Plan your meals to use seasonal foods such as oranges in the winter and peaches in the summer.

8. Finish your grocery list before going shopping. The best memory does not substitute for a well-planned list.

**9**. Use a grocery list to help manage your stress. For example, do you really like to strain your coffee through a paper towel when you are out of filters?

# Shop

**10**. Shop only once a week. The more trips to the store, the more money you spend. It is hard to purchase only a few items on any trip to the grocery store.

**11.** Keep in mind that items from convenience stores often cost more.

# Ways to Save Food Dollars

**12**. Pick the grocery store with the best prices for foods you buy.

**13**. Think of mileage. Shopping at many stores may not be worth the extra time and gasoline cost.

**14**. Check out dollar stores. Canned fruit and snack crackers can be purchased here cheaply.

**15**. Find a local farmers' market. Fruits and vegetables tend to be fresher and cheaper.

**16.** Purchase foods at low-cost stores such as food cooperatives or warehouse food stores.

**17.** Look for grocery stores that offer extra savings on "Seniors Day."

**18.** Find stores with super food sales during special times such as "Friday and Saturday Blow-out Sales" or "10 Items for \$10."

**19.** Know when to stick to the shopping list. The only time to go off the list is when you can get a good buy such as store sales and double coupon offers.

**20.** Know when not to use the list. Take the farmers' market approach with fruits and vegetables. Buy what is fresh, cheap, and in season. Adjust your menu to fit these finds.

**21.** Don't go down every aisle when you shop.

**22.** Do not shop when you are hungry because you will buy extra food. Better yet, have a small snack before shopping so you won't buy a candy bar at checkout.

**23.** Shop without your children. Unwanted items can creep into the cart with too many "helping hands." Take turns with a friend for child care.



**24.** Shop early when the store is not crowded. You will get through the store faster and spend less.

**25.** Shop when you are not in a hurry. Take the time to compare the price of similar foods and purchase the cheapest. For example, which is cheaper, fruit cocktail or pears? Would it be cheaper to buy an item fresh, frozen, or dried?

**26.** Bring only the cash you have budgeted to the store. Decide how much you can spend weekly. Bring only that amount with you so you will not be tempted to spend more money.

**27.** Avoid buying sample foods. Some stores offer "try something new" samples to get you to buy the food. If the food is not on your list, do not buy it. Think about it for a future list when you can use the food in your menus.

# Buy

**28.** Upon entering the grocery store, check store flyer for sale items and stock up!

**29.** In place of national brands, buy store brands when the taste and quality suit your needs. Compare brands!

**30.** Compare the unit price of food items. The cost per ounce or per pound helps find the best value.

**31.** Check the unit price of different size containers of the same food. The largest container is not always the cheapest.

**32.** Buy items by-the-case to save a lot of money. Make sure you have storage space for the food items.

**33.** When buying large amounts of food, split the food and cost with a friend. You both will save money.

**34.** When available, buy bulk foods for about 2 weeks at a time.

**35.** Avoid buying large amounts of foods that will go bad quickly. Spoiled food is a waste of money.

**36.** Buy family packs of meats, cheese, poultry, and luncheon meats. Divide into servings, freeze, and use as needed.

**37.** Buy foods in season to save money. When fruits and vegetables ripen, grocery stores are flooded with these low-cost fruits and vegetables. You will find something year-round that is in season, which makes it affordable.

**38.** Smaller-sized fruits and vegetables may be cheaper than larger ones.

**39.** Instead of buying canned fruits and vegetables in large pieces, buy these foods canned in smaller pieces. For example, pineapple chunks and diced tomatoes usually cost less than pineapple rings and whole tomatoes.

**40.** For best buys of healthy foods, stock up on fruit juices, milk, grits, peanut butter cookies, and popcorn for snacks. Avoid junk foods.

**41.** Avoid buying single servings of such foods as snack crackers, vegetable juice, and ice cream.

**42.** Avoid buying foods packaged together, such as cheese and crackers, meat and cheese trays, and frozen garlic cheese bread, when you can buy the items separately for less.

**43.** When shopping for food, buy nonfood items only if you have extra money for them.

**44.** Check *sell by* and *use by* dates to be sure you buy fresh foods.

# **Use Coupons Carefully**

**45.** Be careful when using coupons.

**46.** If you can save 25 or 50 cents off the price of something you already use, go for it.

**47.** To use coupons, you usually have to go to a common supermarket, so watch your prices carefully.

**48.** You can usually buy a food item cheaper at a discount store than you can buy it with a coupon at a big supermarket.

**49.** If you use a coupon to buy an item you do not need and would not have bought otherwise, you will be spending money you could have spent somewhere else.

**50.** In the store, use point-of-purchase coupons if the food item fits into your meal plan.

**51.** Take advantage of manufacturer's rebates by mailing in coupons.

**52.** Bottom line? Use coupons when they will help you save, but do not become a coupon junkie.

#### Track

**53.** Know the regular prices of items you usually buy. A sale will then be easy to spot.

**54.** Make a cheat sheet so you will know what you usually pay for an item that you use a lot.

**55.** Remember the trick is to buy on the markdowns. You don't have to change your habits. Just buy when items are at low cost.

**56.** Sometimes, *buy one, get one free* is not a lot cheaper because the cost of the first item is too much.

**57.** Make sure all purchases are rung up correctly.

**58.** Use itemized food receipts when checking out to help track food costs.

**59.** Divide grocery bill into food and nonfood items to get the cost of food. To make it easy, separate food items and nonfood items when checking out.

**60.** Compare prices of nonfood items at the grocery store with the same item at a discount store.

# **Choose Bargains**

**61.** Give those grocery shelves the once-over. Grocery stores put items they most want to sell on the shelves between knee- and shoulder-height. The highest markup items are the ones about chest level. These are easy to grab and toss in the cart.

**62.** Stick to the edges. In general, the healthier, less processed foods are at the edges of the grocery store. These foods - fruits and vegetables, dairy and meat - are healthy and also go further in the kitchen.

**63.** Check the clearance section of the grocery store for items such as soap, cereal, and household products. These items may be piled in shopping carts throughout the store. Only buy if you know it is a good deal. Do not buy cans with dents.

**64.** Shop when the store opens to find the marked down meats. You must come early because the meats get snapped up quickly. Either cook the meat and eat it the same day or freeze it for later use.

**65.** Shop for meats carefully. Bones and fat on meat cost a lot of money. It is hard to compare prices of meats with bones and extra fat.

**66.** Use leftover meats for sandwiches instead of buying packaged sandwich meats.

**67.** Buy day-old bread from the quick sale table or, if available, a bakery outlet. Toast or freeze it for good eating.

**68.** Buy plain breads and cereals. They are usually better buys than fancy breads and cereals.

**69.** Buy regular rice. It is usually a better buy than quick cooking rice or fancy rice blends.

**70.** Quick cooking oatmeal and grits are less expensive and almost as fast as the single serving instant cereals.

**71.** Buy a head of lettuce and wash it instead of buying lettuce in a bag.

**72.** Look over all fresh fruits and vegetables. If you are paying full price, make sure all perishable foods are in top shape.

**73.** Ignore the checkout display. This is the store's last attempt to take your money. Consider checking out magazines at the library. If you ate a snack before shopping, you will be able to resist buying a candy bar.

# **Keep Food Safe**

**74.** In the grocery store, shop for cold items last. These are frozen vegetables, meats, dairy products, and salad bar ingredients.

**75.** Try to get cold foods packed together in a bag when checking out. To make it easy, place all meats together, all frozen foods together, and all dairy foods together. When these foods are sacked together, they are easy to spot when you get home.

**76.** Lessen the time foods are in the car. Keep perishables out of direct sunlight or out of a hot trunk.

**77.** Put foods away quickly when you get home. Find grocery sacks with the cold items that need to be refrigerated first.

**78.** Examine bags of potatoes, onions, and fruits. Throw out bad ones. Store potatoes and onions in a cool, dry place. Store fruits and other vegetables in the refrigerator.

**79.** Go through kitchen cabinets regularly to make sure canned and packaged foods are used before expiration dates.

## **Prepare at Home**

**80.** Make large amounts of recipes that freeze well such as spaghetti sauce, chili, and soups. Label and freeze them for later use.

**81.** Recycle the roast! Purchase a large roast on sale. Cook and eat some of it the first night. Freeze the rest for later.

**82.** Cook a whole chicken and use for more than one meal.

**83.** Stretch ground meat with bread crumbs, oatmeal, or tomato sauce.

**84.** Bake more than one item while the oven is hot. Your can cook the main dish, dessert, vegetables, quick breads, or other foods at the same time if they are to be cooked at the same temperature.

**85.** Do not leave food in the oven overnight. Cooked foods, such as meats, could make you very sick when left at room temperature for more than 2 hours.

**86.** For drinking, use nutritious, low-cost instant nonfat dry milk. Thoroughly chill it before drinking for better taste.

**87.** For cooking, use dry milk in place of the more expensive regular milk. Store the box of powdered milk in a large baggie in the freezer. Keep a measuring cup in the plastic bag to make mixing easy.

**88.** To make milk go twice as far, mix an equal part of instant nonfat dry milk made by the directions with an equal amount of regular milk.

**89.** Make your own mixes for biscuits, pancakes, and other prepared foods. Already prepared mixes sometimes cost a lot more than homemade mixes.

**90.** If you are unable to eat ripe bananas right away, use them in muffins. Or freeze the entire banana in the peel for later use. A frozen banana turns black and looks gross but it is safe.

**91.** Make extra pancakes. Wrap separately, freeze, and reheat in a toaster or microwave.

**92.** Save bread ends and crusts. Toast them when baking something else. Crush to make bread crumbs; store in the freezer.

**93.** Make desserts from scratch. They are usually cheaper than store-bought ones.

**94.** Make iced tea from scratch. Premade iced tea in jugs is expensive; iced tea in bottles is even more expensive.

**95.** Use a toaster oven, if you have one, when only a small amount is to be baked.

**96.** Use an electric skillet, if you have one, to "bake" a chicken or roast or to make spaghetti sauce. It is easy to drain the fat from meat—just tilt the skillet slightly.

**97.** Choose home-popped popcorn for a snack. It is less expensive than microwave popcorn and much cheaper than chips. Hint: Use an electric skillet for popping. Store leftover popcorn in an airtight plastic bag.

**98.** Make tasty salads using leftover vegetables, fruit, meat, or cereal.

**99.** Keep a "soup container" in the freezer. Add all vegetable liquids as well as leftover meats and vegetables to create a delicious soup or stew for next to nothing.

**100.** Make casseroles to use leftovers and to offer new foods to your family.

**101.** Make foods from scratch (homemade). It can be cheaper (and healthier) than store-bought, convenience items.

**102.** Make sure convenience foods are good buys. Some good buys are canned vegetables and frozen juice. Others, such as ready-made pudding, may cost a lot more.

# **Be Creative**

**103.** Grow your own fruits and vegetables.

**104.** Grow herbs in a flowerpot or in a windowsill container.

**105.** Pick fruits and vegetables at U-pick farms.

**106.** Can or freeze fruits and vegetables in the summer when they are plentiful. Use them in the winter.

#### **Be Smart**

**107.** Waste less. Use all food before it spoils.

**108.** Store foods correctly. Poor storage can cause dried out, stale, or molded food.

**109.** Plan for using leftovers.

**110.** Take your lunch to work instead of buying it.

**111.** Avoid vending machines. Pack similar items at home in small bags and bring drinks bought by the case.

**112.** Put together a snack bag of easy-to-eat items to enjoy in the car or at games.

**113.** Plan snacks for kids. Carrot sticks are cheaper than candy bars.

**114.** Entertain with potlucks or inexpensive buffets, such as lasagna and salads.

# **Eating Out**

**115.** Limit eating out. Regardless of the fast food advertisements, it does cost a lot of money.

**116.** To save gas money, park the car and walk inside to order. You get a little exercise too!

**117.** Do not upgrade or super size your order. You are only super sizing your bill and your waistline.

**118.** When ordering, think smaller. It is not a value meal if you are paying for more than you want.

**119.** Do not load up on side dishes. Share the fries and you will save money and calories too.

**120.** Order ice water. It is usually free. To make it tastier, order it with lemon.

**121.** Eat dessert at home. Dessert is one of the most marked-up items on the menu.

**122.** If eating in, order the smallest size beverage or even a kid size cup. Most fast food places offer free refills.

**123.** Look between the buns. The patties are usually very small and the vegetables look limp. Your homemade burgers will look better and, even with the vegetables, be cheaper.

**124.** Cooking extra and freezing the remainder at home is just as convenient as going to the drive-through.

**125.** Do not forget your pet. The Styrofoam containers that burgers and entrees are packed in make excellent pet dishes. Just wipe out and take home. Cut the top and bottom apart for two dishes—one for the cat and one for the dog. Toss them out when the edges get worn.

## If you are eligible, find help.

**126.** Apply for an Electronic Benefits Transfer (EBT) card through the local Food Stamp Program. Food stamps help single people and families with little or no income to buy food. Look in the U.S. Government pages of the phone book. You can find a listing for food stamps under Social Services Department or Human Services Department. **127.** Enroll in the Women, Infants, and Children (WIC) program for supplemental foods for pregnant and breastfeeding mothers and children to 5 years old.

**128.** Enroll children in the free or reduced meal plan at school. All public schools offer this plan at lunch, and some schools also serve breakfast.

**129.** Enroll preschool children in a Head Start program.

**130.** Enroll children in a summer lunch program through the Summer Food Service Program.

**131.** Visit a local food bank or community food distribution center.

132. Take advantage of soup kitchens.

**133.** Use meals-on-wheels programs and nutrition centers for weekday lunches.

**134.** Take free courses in food selection and preparation provided by experts with the Alabama Cooperative Extension System. Also visit your local Extension office for more information on ways to save money. Look under your county section of the phone book for local offices.

**135.** Make arrangements with a neighbor who fishes for any extras.

**136.** Call any meat processor during hunting season to see if they have any donated wild game such as venison.

**137.** Find a neighbor who has a garden and is willing to share or trade.

#### Sources:

www.frugalliving.about.com www.lancaster.unl.edu www.stretcher.com www.bankrate.com



Barbara Struempler, Extension Nutritionist, Professor, Nutrition and Food Science, Auburn University

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For more information, call your county Extension office. Look in your telephone directory under your county's name to find the number. The Alabama Cooperative Extension System (Alabama A&M University and Auburn University) is an equal opportunity educator and employer. Everyone is welcome!

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