



## **Grocery Shopping Tips**

Suggestions That Can Help You Save Money

- 1. Planning the week's menu and making a list of the items you'll need before you shop can cut down on a number of unnecessary purchases. Low-cost recipes can often be found on the labels of products you may already have at home.
- 2. If you're bringing the children to the store with you, set a dollar amount ahead of time, and let each child pick out one item within that limit. Older children can be kept busy and learn by helping to compare prices.
- 3. The Sunday newspaper and online sites usually contain a variety of coupons. Many stores run double sometimes triple—coupon sales. This can be a great time to stock up on items with a long shelf life (such as laundry detergent, toothpaste, paper goods, etc.) that can often be very costly at the regular price. Be careful not to buy too much ahead of time. Also, buying perishable items in bulk may not always be a savings. Keep in mind that you should only buy what you will reasonably use. That extra money may be better spent on reducing debt or bringing a delinquent bill current.

- 4. Ask friends and co-workers if they'd like to swap coupons. Be careful, however, that you don't find yourself buying items that you may not use simply because you have a coupon.
- 5. Don't assume that the store brand of a particular item is always going to be the least expensive or that the least expensive brand is the best buy. If no one in the household likes the taste, it will ultimately be a waste of food and money. Compare generic items to brand-name items with coupons to make sure you are getting the best price.
- 6. Utilize store discount cards, which you can sign up for at no charge at almost all stores. Some stores even offer additional discounts that you can print out from their websites. If more than one store is in close proximity to you, it may be worth it to go to both for their sale items.
- 7. Check your receipts! Even with computerized registers, mistakes can happen. Some stores will refund the entire purchase price and allow you to still keep the item if the price rings up incorrectly.
- 8. Look at the dates to make sure the items you're buying aren't expired or going to expire in a short period of time, causing you to throw them away.
- 9. If you have time, try homemade meals or treats instead of only buying pricey pre-made goods. You can even prepare meals over the weekend or on your day off and freeze them until you're ready to use them. Not only can you save money, but the family can share in the process.
- 10. Don't forget to allow a few extra dollars in your shopping budget for items you forgot to put on your list or unadvertised items that are a great buy.
- 11. Don't shop when you're hungry. Not only will you do more impulse buying, but you'll also tend to buy products that may be high in fat or sugar content.



**An Educational Message from** 



200 US Highway 9 Manalapan, New Jersey 07726 1-800-99-BILLS www.navicoresolutions.org







