

Tips to Help Lower the Grocery Bill

Just like prices at the pump, consumers are seeing increases in the grocery store as well. The Department of Labor estimates that the average American family of four spends \$8,513 per year on groceries. That averages out to \$709 per month. For some families, that rivals a mortgage payment.

Groceries gobble up the biggest part of a family's household budget. One of the easiest ways to lower your grocery bill is to simply make fewer trips to the store. Make a big trip once or twice a month. The fewer times you're in the store, the less opportunity you'll have for impulse buying. Research indicates that consumers making a 'quick trip' to the store end up spending 54 percent more than they intended.

A consumer who goes to the store three times per week and spends \$10 on impulse buys each trip will end up spending an additional \$120 per month. By going to the store just once per week, consumers will spend only \$40 per month on impulse buys and shopping once per month will spend \$10 on impulse items. The shopping less saving more strategy can save families nearly \$1,000 per year.

Shoppers can easily shave several dollars from their grocery bill by purchasing generic or store brand products over national brand items. In most cases you won't sacrifice much in quality. Everything from cereal and frozen vegetables to canned goods and prescription drugs is available under a generic or store brand label. You can save from a few cents to a couple of dollars per item. The savings can quickly add up.

If there are a number of grocery stores in your area, compare the weekly sales ads and plan menus accordingly. Look for cheaper cuts of meat. Chicken thighs and legs cost less than chicken breasts.

Coupons can be a good way to save money. Many stores will double coupons up to a dollar. Keep in mind that you should only use coupons for products you use. Be sure to compare the discounted price to the price of a store-brand product. Even with a coupon, you may be better off buying the store brand.

Also, when it comes to shopping, make a list and stick to it. Plan the week's meals and snacks and jot down everything needed for each meal. If possible, shop without your children so you are not tempted to give into pressure from youngsters for an extra treat or toy that is not on the list.

Be sure to compare prices on everything. Bagged apples may be cheaper than bulk apples. Bagged salads will cost you more than buying the ingredients separately. Most grocery stores post the price per ounce, pound or other unit of measurement. The largest size of a product may not always be the cheapest. However, don't buy more than you'll use. If you end up throwing things out, you've wasted your money, no matter how good the deal was to begin with. Additionally, if you find that you have accumulated too many grocery items, skip a shopping trip and plan your week's meals around what you have on hand. This saves money and time.

Eating out is another way consumers can let spending get out of control. Make an effort to cut back on eating out, drive-through dining and food delivered to the home. If you must eat out, try doing so at lunch time to take advantage of lunch specials and lower prices. Instead of going out for lunch everyday at work, bring lunch from home. Spending just \$2 per day on a home-made lunch versus \$6 per day on a sandwich shop can save you nearly \$1,000 per year.

Many consumers stop by a coffee shop on their way to work for a latte or cappuccino. This \$4 per day habit adds up to more than \$1,000 per year. Invest in a good-quality machine and make your own coffee at home or at work.

There are some expenditures families can do without, but groceries are always needed. Taking some time to plan menus and curbing eating out can help keep your budget on track. The Oklahoma Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, national origin, gender, religion, age, disability, or status as a veteran and is an equal opportunity employer. Information given herein is for educational purposes only. References made to commercial products or trade names are with the understanding that no discrimination is intended and no endorsement is implied. Oklahoma State University, U.S. Department of Agriculture, State and Local Governments Cooperating.