

## **Stretching Your Dollars: Controlling Your Grocery Bill<sup>1</sup>**

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Mary N. Harrison<sup>2</sup>



When money gets tight, it is time to be creative. Think positively. This is an opportunity to demonstrate your shopping skills -- to show how competent you are!

### **Know How Much You Have to Spend**

The first step in managing your dollars is to know how much money you have to spend. The next step is to develop a spending plan and establish a maximum amount to spend in each category. How much do you have to spend for groceries for one month? Divide your money into four parts. Now you know how much is available to spend each week.

### **Know What You Must Purchase with Your Grocery Money**

Your supermarket bill will include various food and non-food items.

Non-food purchases include things such as cleaning and laundry products (soaps, detergent), paper products (napkins, toilet tissue), grooming supplies (toothpaste, shampoo), and household supplies (light bulbs, waxes, polishes).

### **Know Your Needs**

Before going supermarket shopping, check to see what you have on hand available for use. Then, make a list of items you will need for the week.

There is a difference in what you want and what you need. You may want steak, but your need is meat -- and there are meats that cost less than steak!

### **Make a Shopping List**

To organize your shopping, make a list. A shopping list helps make sure that you get the things you need and helps you avoid overlooking a product that would require an extra trip to the store.

- Keep the list handy in the kitchen so you can write down the items needed as supplies run low.

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2. Written by Mary N. Harrison, professor, Consumer Education; reviewed by Jo Turner, professor, Family and Consumer Economics, Department of Family, Youth and Community Sciences, Cooperative Extension Service, Institute of Food and Agricultural Sciences, University of Florida, Gainesville FL 32611.

- Include basic staples when they need replacement.
- List the weekly-advertised specials that fit into your menu. Include staples that are on special if you have storage space and you can use them before the quality deteriorates.

### **Look for Bargains**

Check newspaper ads for special prices. Stores often sell some merchandise at reduced prices to attract customers who will usually buy other merchandise. Note the price and store on your shopping list. Before going shopping, plan a menu for a week so you will know which foods to buy.

### **Use Coupons, Rebates, and "Cents-Off" when Advantageous**

Manufacturers and stores issue discount coupons. Most stores that sell the product accept the manufacturers' coupons. You can only use store coupons at the specified store.

Most coupons offer savings on name brand products. Coupons can save you money if you normally buy that specific product at its regular price. If a store brand (or another brand) sells for less, the coupon may not save you money.

Mail-in refund coupons are popular. But remember to receive a rebate you must mail in proof of purchase and usually the sales receipt. It is easy to neglect mailing the request. View rebates with caution. Remember you must follow through to receive the rebate, and you must pay the postage when requesting the rebate. Rebates are not always paid.

### **Know When and Where to Shop**

Try to shop when the stores are not crowded. Shop alone if possible (children and mates often add to the bill). Take advantage of farmers' markets and roadside stands to buy less expensive, locally-grown produce. Compare prices at competing supermarkets. Choose the one that has the best prices for items you buy.

Some bakeries and stores have "day-old" outlets that sell bakery products for about half price or less. These products are leftover from a day or so earlier. Some super markets also sell day-old products.

### **Do Comparison Shopping**

Compare the cost of food products in different forms (for example, canned, fresh, and frozen). Compare competing brands including store brands. Many of the store brands are from the same processors as the national brands but usually sell for a lower price.

Compare cost per unit of competing products. The unit price is marked on the supermarket shelves beneath the products.

### **Consider the Packaging**

Packaging is important in keeping foods and other products fresh and protecting them from soil and contamination during handling. It is important to select products that are not over-packaged.

Think about how the product is to be used. When and under what conditions do you use the product.

For example, individually-wrapped slices of cheese are great for children who will "build" their own sandwiches on a picnic table. It is excess packaging of cheese if the cheese is for general home use.

Consider buying concentrated forms of products. The smaller container reduces waste. Others sell refills in more environmentally-friendly packages. Remember, "Just a few packages" discarded by many people has resulted in overflowing landfills. Every discarded package counts.

### **Read the Label**

Some call the label the window to the product. Federal regulations require certain label information, including the:

- Common name of the product
- Contents

- Amount of product, and
- Name and address of manufacturer, processor or distributors.

Food product labels include:

- Net weight including solid and liquid content (for example, peas and juice),
- Ingredients that make up the product (listed in decreasing amounts by weight).

The nutrition information tells the shopper:

- How many servings are in the container
- How many calories it contains
- The amount of sugar, fat, vitamins, minerals, and
- Information needed to make nutritious choices.

### **Use Open Dating Information**

Dairy products and some other products are required to carry an open, shelf removal date. Other products (for example, cereals) voluntarily use a shelf-removal date to ensure quality.

When shopping, think about the length of time you will store the item before using it. Look for a date that is as distant as possible unless you plan to use immediately. Shelf removal dates are quality assurance dates. They are not a "do not use after" date. Products are usually still usable for some time following their shelf-removal date.

### **Buy and Prepare Foods in Usable Quantities**

Do not waste food. For those living alone, divide food into serving sizes after preparing. Label and freeze the individual servings. If you do this for several foods, it is easy to select a varied menu and you reduce preparation time.