

Cutting Family Food Expenses: 16 Tips That Can Total Big Bucks

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This guide, one in a series on consumer financial management, helps show how to cut family food expenses with 16 tips to save money on groceries.

Food is a necessary expense but there are ways to save money. As you read through the following ideas, check any you want to try.

Use a Grocery List

Keep a grocery list where it's easily accessible, such as on the fridge, and take it with you to the grocery store. *Always shop with a list.* Stick to your list for added savings, but do stay flexible if you encounter a sale. Gas for an extra trip to the store easily can add a dollar or more to your grocery bill. And the less you shop, the less likely you'll buy something on impulse.

- Examples:*
- 1) Gas to drive four miles for an extra trip to the store: \$1.00 (or more!)
 - 2) Impulse purchase of snack crackers at the store: An additional \$2.50 spent.

Garbage Check

We lose money whenever we toss food because it spoiled before we got around to eating it. If leftovers get the "heave-ho" because they're left too long, we're putting money in the garbage can. Plan to avoid tossing foods.

Consider: If wilted lettuce frequently goes in your garbage can, serve more salads at the beginning of the week. If extra mashed potatoes get tossed because they've lingered too long in the fridge, make less next time. Some other ideas: Use ripe bananas in banana bread; add juice to smoothies or make popsicles; freeze leftovers for another meal.

Example: Tossing a half bag of "tired" lettuce: \$1.00.

Avoid Shopping When Hungry

Everything looks good on an empty stomach. And it's all too easy to buy something to tide us over in the car until we make it home. Eating before going shopping not only helps forestall impulse buys, it may save calories. If you're shopping with your kids, feed them in advance as well.

Example: Buying an energy bar at the grocery store to tide you over until you get home: \$1.50 more spent.

Brown Bag It

If you normally eat out at noon, consider brown-bagging it at least one day a week. The typical fast-food meal out easily can cost \$5.00 or more. Take food left over from an evening meal to work the next day. A peanut butter sandwich and a piece of whole fruit can be quickly packed from foods on hand.

Note: You may save money on your children's lunch by having them participate in the school lunch program. They can eat a balanced meal that is offered at a reasonable price.

- Examples:*
- 1) Eating a sack lunch once a week: **Save** \$2.50 (or more!)
 - 2) Eating a sack lunch five days a week: **Save** \$12.50 (or more!)

Coupon Common Sense

Use coupons only for foods you normally would eat, rather than for "extras." Don't miss out on potential sources of valuable coupons. Check your grocery receipt — sometimes there are great coupons on the back that help save money. Also, if you have access to a computer, check online for coupons. For starters, check the Web site of the store where you shop or for products you use. Often the Web site address for many foods is given on the product label.

If possible, shop on double- or triple-coupon days when a store increases the value of coupons. Grocery store loyalty cards may be another source of savings, offering in-store discounts to cardholders.

- Examples:* 1) Not buying that NEW dessert mix just because you have a coupon: **Save \$2.00.**
2) Using two 50-cent coupons for items you do use: **Save \$1.00.**

Check Expiration Dates

Avoid buying a food that is past its prime. If it's on sale and near its expiration date, use it soon.

Example: Avoid dumping a half gallon of soured milk down the drain: **Save \$2.50.**

Small-Scale Experiments

When trying a new food, buy the smallest size package. If your family doesn't like the new food, you won't be stuck with a big quantity.

Example: Buy a small amount of an exotic spice until you discover if your family will eat it in the new recipe: **Save \$1.50.**

Costly Convenience Foods

How much time do you really save when you buy a convenience food? It takes just a few seconds to mix your own sugar and cinnamon rather than buying it pre-mixed. Microwaving a bowl of regular oatmeal rather than pouring hot water over the contents of a pre-measured package adds only a few minutes.

You're likely to save by cutting fruits and veggies yourself. Plus, the precut ones won't keep as long.

Example: Buying one carton of old-fashioned or quick oatmeal that provides 30 servings vs. buying three boxes of instant oatmeal that contain 10 packets each: **Save \$5.50.**

Staple Food Stock Up

Invest in staple foods when they're on sale. Buying a boatload of bananas (or other perishable foods) isn't a very good long-term investment. Stocking up on staple items such as reduced-price canned tuna or tomato sauce might be. Remember to check expiration dates.

Example: Stocking up on 10 cans of tuna reduced by 20 cents apiece: **Save \$2.00.**

Bulking Up When the Price Is Right and You Can Use It

First, do the math and check to see if you actually do save by buying a larger package. The cost of two foods of a smaller size may be a better price than the larger one. Plus, will you use the food while it is still tasty? Always check it out and if the larger size meets your criteria, go for it!

Example: Buying a 5-pound bag of rice instead of a 1-pound bag: **Save \$1.50.**

Store Brand Savings

Store brands are comparable in nutrition to name brands. And tastewise there may be little difference. In some comparisons, they have been preferred over the name brands.

Some store brands may vary more in size, color, or texture than the name brands. However this may be unimportant, depending on their use. A less-than-perfect-appearing vegetable may be just fine if used in a casserole or soup.

Don't shop just at eye level. Store brands and lower-priced brands tend to be positioned on the top and bottom shelves. The national brands are more likely to be on the middle shelves.

Example: Buying just two store brands and saving 50 cents on each: **Save \$1.00.**

Prevent Food Flops

Check preparation methods for unfamiliar foods. A tropical fruit may look enticing at the store, but if you're not sure how to prepare it or where to find more information once you bring it home, think again. Or that new cut of meat — do you slowly roast it or can it be grilled? Either way, find out or risk having a food flop.

Often the produce person or the meat manager at the store can give you some tips. Many produce departments have books with descriptions of all items, what they taste like, how to prepare them, etc.

Example: Purchasing a bag of self-rising flour without first reading the recipe's directions and discovering it won't work: **Lose \$2.50.**

Beware of Snack Attacks

Unless you're fairly active and need the calories, limit snacks such as chips, cookies, candy, etc. You'll save money and may lose unwanted pounds at the same time.

Example: Buying one less bag of chips weekly: **Save \$2.00.**

Shop the Specials

Plan your menus around sale items, especially more expensive purchases, such as meat. Buying several packages of meat on sale and freezing them may save quite a bit.

The U.S. Department of Agriculture advises that it is safe to freeze meat or poultry in its supermarket wrapping but this type of wrap is permeable to air. So, unless you plan to use them within a month or so, overwrap packages of meat for long-term storage using airtight heavy-duty foil, freezer plastic wrap or freezer paper, or put the packages of meat inside freezer plastic bags. Use these materials to repackage family packs of meat into smaller amounts.

While raw ground meat maintains optimum quality in the freezer for 3 to 4 months, larger cuts of meat like steaks or chops will maintain optimum quality for 4 to 12 months. At 0°F, frozen food remains safe indefinitely. The safest way to thaw meat is in the refrigerator on a plate on the bottom shelf so it doesn't drip on other foods.

Example: Buying meat on sale: **Save \$2.00.**

Think Before You Drink

Buy a reusable water bottle and fill it with tap water. Your investment soon will pay for itself. Limit consumption of soft drinks and fancy coffees. And if you do buy drinks occasionally, try to buy returnable bottles.

Example: Drinking tap water vs. buying a 12-pack of bottled water: **Save \$4.00.**

“Check-out” Temptation

As you wait in line, think twice about buying some last-minute temptation at the check-out counter.

Example: Resist that magazine: **Save \$3.50.**

Grand Total

The more of these tips you use and the more foods you use with them, the more you save. Case in point: If you were able to use each of the preceding examples in one shopping trip, you could save as much as \$40 that week.

**Multiply that by 52 weeks and the savings would be . . .
TA DA! . . . over \$2,000 yearly!**

Prices in this NebGuide were rounded to the nearest 50 cents and may vary by store and location.

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