



to

guide to

SAVING BIG

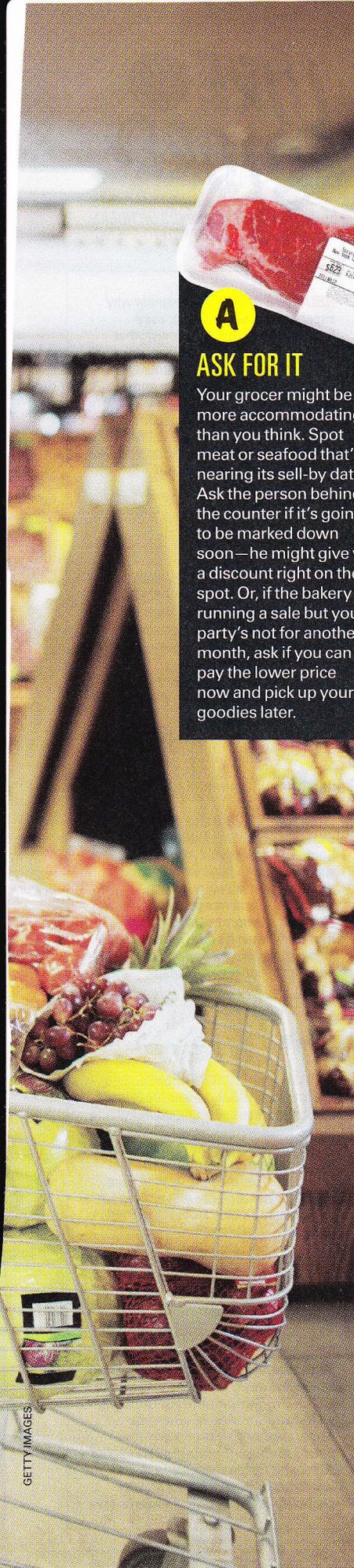
on

GROCERIES

Outsmart your supermarket with this alphabetized roster of simple strategies to trim your final bill. Call it savings—with a capital S

By Kate Rockwood

GETTY IMAGES



A
ASK FOR IT

Your grocer might be more accommodating than you think. Spot meat or seafood that's nearing its sell-by date? Ask the person behind the counter if it's going to be marked down soon—he might give you a discount right on the spot. Or, if the bakery is running a sale but your party's not for another month, ask if you can pay the lower price now and pick up your goodies later.

B

BULK

Buying a 5-pound bag of oranges instead of loose fruit can save you up to 40 percent. But that deal won't mean much if your family eats the food at lightning speeds. (Researchers at the University of Illinois found that when pantries were stockpiled with treats, people tended to gobble them twice as quickly.) For real savings, skip the grab-and-go bulk items and buy according to how much your family really needs to eat.

saveeveryday*



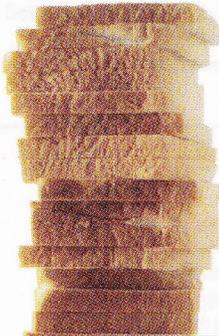
D
DO IT YOURSELF

Expect to dish out 40 percent more for presliced, packaged produce, be it squash, pineapple or watermelon. A smarter idea: Buy the whole fruit or vegetable and grab a knife for a fast five minutes of slicing, dicing and storing.



C
CASH

Studies show that handing over hard-earned dollars is psychologically harder than plunking down plastic, so you'll spend less if you pay in greenbacks.



E **EVERY OTHER WEEK**

MOST PEOPLE SHOP ONCE A WEEK, THEN RUN TO THE STORE ALMOST DAILY TO PICK UP ADDITIONAL ITEMS SUCH AS A GALLON OF MILK AND A LOAF OF BREAD. NOT GOOD. STUDIES SHOW THAT IMPULSE BUYS JUMP 23 PERCENT ON UNPLANNED TRIPS. FOR MAXIMUM SAVINGS, AIM FOR TWO MAJOR SHOPPING TRIPS EACH MONTH, NABBING EXTRAS ON THE WEEK BETWEEN.



F
FREEZER

You can put more than meat and seafood on ice—great news if you're looking to stock up on discounted perishables. Don't hold back on bargain butter, berries, nuts, hummus, cheese and even raw eggs (beat them and freeze in ice cube trays). Tip: Bread freezes best if you put a paper towel inside the package first.



G
GENERIC

You could save as much as 60 percent by buying store brands (not a lot of money is spent on packaging and advertising, so there are fewer costs to pass on to customers). Your best bets: canned vegetables and cereal. And remember, most stores offer a money-back guarantee on their own brands, so hang on to your receipt for extra assurance, in case the generic is not up to par.



H
HOLD OFF

An offer that boasts "Buy two, get one half off" might seem like a steal, but know this: Almost every item in the store will be knocked down to 50 percent off at some point, and it's worth waiting for the deeper discount before stocking up.

100

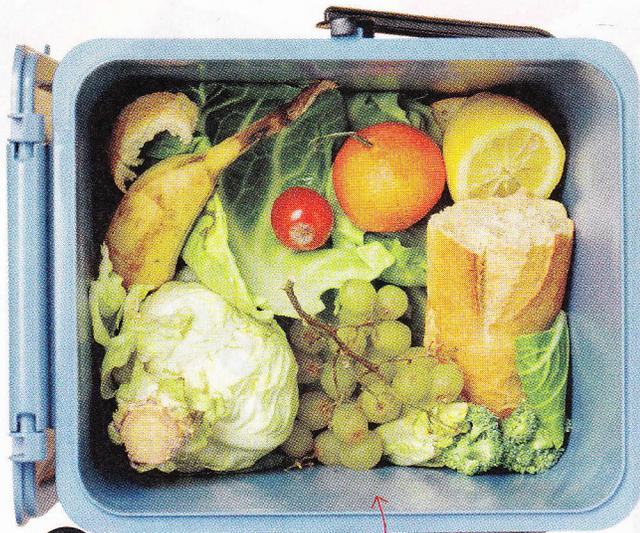


I Sale item out of stock? Ask the store for a rain check, which lets you buy the item—at the sale price—once it's back in stock, even if your coupon is no longer valid. Also worth a shot: See if you can use the coupon you have on a similar item.



JUMBO

Single-serve products such as oatmeal and yogurt are convenient but can cost up to 30 percent more than jumbo-size versions. Opt for big containers—then divvy up portions at home.



K KEEPING TABS

Americans toss out 28 percent of the fruits and veggies and 27 percent of the grains they buy, according to the National Resources Defense Council (NRDC). To prevent food from going to waste, take a periodic inventory of your pantry and fridge: Anything nearing its expiration date should be moved front and center. The website supercook.com can help you use what you have by generating recipes based on the ingredients you enter.

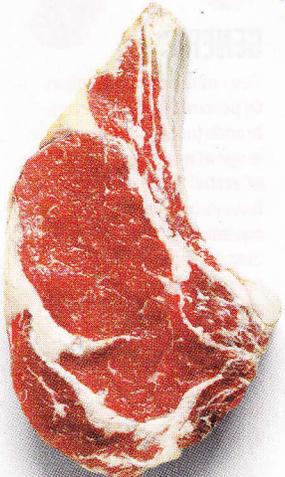
L LANES

There's a reason impulse buys—candy bars, magazines—are placed near cash registers: Store managers know you're more likely to check them out while standing in line. One way to resist the "last grasp" is to scan your own groceries. Studies show that spur-of-the-moment purchases drop significantly when shoppers do the scanning themselves, because there's less last-minute merchandise to grab at the self-checkout stands. What's more, because self-check lines usually are shorter, you'll have less time to be tempted.



M MEAT

THE MARKUP ON PRECUT MEAT CAN BE AS MUCH AS 300 PERCENT! KEEP COSTS LOWER BY BUYING A LARGE CUT AND HAVING THE BUTCHER TRIM IT INTO PIECES (STRIPS FOR A STIR-FRY, SAY, OR CUBES FOR A STEW).



N NUMBERS

Signs with numbers in them (LIMIT: 5 PER PERSON, for example) coax shoppers into spending twice as much as they planned, according to a study in the *Journal of Marketing Research*. Write the amount you want to buy on your shopping list—and stick to it. And remember: When multiples are advertised for a single price (10 FOR \$10), you usually don't have to buy them all to nab the lower price.

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SUPERMARKETS USE ALL KINDS OF TRICKS TO GET YOU TO SPEND.

THE TRICK

RELAXING MUSIC Ever wonder why supermarkets seem to favor easy-listening tunes? Turns out, music that has a relaxed tempo—slower than the average heartbeat—encourages shoppers to linger in the store and thus buy more.

YOUR MOVE Plug in your headphones and crank up fast-paced tunes such as Kelly Clarkson's "Heartbeat Song" to move you through the aisles much faster.

THE TRICK

SEDUCTIVE AROMAS There's a reason you often smell fresh-baked goodness the moment you step into the grocery store: The scent can get shoppers' salivary glands going, making it harder to resist temptation.

YOUR MOVE Pop a mint. It satiates hunger, and that blast of freshness helps override other scents.

THE TRICK

FREE SAMPLES! That tray full of cheese might seem harmless, but a Cornell University study found that shoppers who indulge are more likely to make a postsample purchase.

YOUR MOVE Eat before you go. Hungry shoppers are more tempted by food, especially when it's free. To curb your impulse to nibble, enjoy a healthy snack about an hour before you shop.

THE TRICK

CREATIVE LIGHTING The better food looks, the more likely people are to load up. Some stores use bright-white lighting to give fruits and veggies a just-picked appearance, while red-tinted illumination makes prime cuts appear even fresher.

YOUR MOVE Find different lighting. Give that container of blueberries or pound of porterhouse a closer look away from the faux glow.

THE TRICK

EASY ACCESS EDIBLES Open refrigerated cases encourage impulse purchases, because shoppers can grab items more easily.

YOUR MOVE Reconsider. If you're craving a \$10 container of sushi, wheel your cart to another aisle to mull over the purchase. Research shows it takes about 20 minutes for the stimulated sensors in your brain (responsible for impulse control) to calm down. —Nicole Frehsee

GETTY IMAGES

O ORGANIC

BETTER FOR YOU (AND THE PLANET) BUT SOMETIMES TOUGH ON YOUR WALLET. WHAT'S MORE WORTH THE EXTRA MOOLA: PRODUCE THAT'S LIKELIER TO ABSORB PESTICIDES (BELL PEPPERS, BERRIES, PEACHES). WHAT'S LESS WORTH IT: FOOD WITH A TOUGH EXTERIOR (AVOCADOS, CORN, MANGOS, ONIONS).

P PLAN AHEAD

A lot of people figure out their weekly meals before they do their grocery shopping. To maximize savings, try switching things around by buying main-dish ingredients when they're on sale, then creating meals around those items.

Q QUALITY

Don't assume food on the clearance rack with a sell-by or best-by date that's fast approaching is off-limits. A Harvard/NRDC survey found that 90 percent of Americans throw out food too early because they don't understand date labels. Terms such as those indicate when an item is at its peak quality, not when it expires.

R RECEIPT

Most of us are too busy unloading our carts to also watch the register, so review your slip carefully before you leave the store to ensure that the sales rang up properly. (Those scanners aren't foolproof!) Some chain stores will give you an item for free if it scans at the wrong price.



S SOCIAL MEDIA

On Facebook, like your favorite grocery stores and food brands to get access to special offers and sales they share with their social media fans. On Twitter, follow the stores and brands along with @CouponCraving, @MoneySavingMom and similar accounts.



FIVE CLEVER CLICKS

THE SECRET TO SAVING MONEY—AND TIME—IS RIGHT AT YOUR FINGERTIPS. CHECK OUT THESE 'HOW DID I LIVE WITHOUT IT?' APPS.

LR How low can you go? **Red Laser** will clue you in. Simply scan an item's bar code and you can instantly compare prices at nearby grocery stores and websites.

ib Watch a 15-second video (or take a survey) and knock some money off a product—that's the premise behind **ibotta**. After you buy the item, simply scan the receipt. Reach \$10 in rebates and cash out through PayPal or Venmo.

Key Ring Put an end to key-chain clutter! **Key Ring** stores all your loyalty cards (plus weekly ads, coupons and shopping lists) on your phone. Just scan it at checkout.

BerryCart offers cash back on good-for-you foods (organic, vegan and more). Select a deal, buy it in the store, then take a photo of the receipt. You can get reimbursed through PayPal or receive gift cards.

Retale It doesn't get much easier than this: **Retale** sends thousands of coupons and circulars from stores in your area directly to your smartphone. Just look at the offerings and pick the ones you want.

GETTY IMAGES (APPLE, WOMAN, SIGNS)

T

TWO FOR ONE

Cook once, eat twice: Stock up on sale items so you can make at least two nights' worth of meals at once. Flank steak at a good price? Make enough for two dinners (a straight-up steak one night, say, and a stir-fry the next).

WHERE TO BUY WHAT

One-stop shopping is nice, but going to a grocery store to nab every item on your list can be expensive.



MILK

Convenience stores and drugstores often promote big savings on moo juice to encourage shoppers to stop in—then pay full price on other items. Costco, Sam's Club and other warehouse clubs can offer deep discounts as well (if you have fridge space for multiple gallons).



FRESH PRODUCE

Ethnic markets tend to spend less on advertising, so they're able to offer produce at lower prices. At a farmers market, you might be able to negotiate a deal if you shop at the end of the day and offer to buy larger amounts.



CANNED GOODS

If you're already at a dollar store, peek at the nonperishable aisle. The savings can be hit or miss, but if you watch the unit price, you might net deals from manufacturers trying to clear out inventory.



HEALTH AND BEAUTY PRODUCTS

Target and Walmart regularly trump grocery stores on toiletries, but you can get even better deals if you layer coupons and sales at drugstores.



V VINO

The best time to indulge is late summer to early autumn. That's when last year's bottles go on sale to make room for new vintages. Consider wines from the well-established yet often overlooked Old World regions of Spain—in particular, Albariño (a reasonably priced white wine from Rias Baixas) and Tempranillo (a red variety from Rioja).

W WHEELS

PUSHING A HUGE GROCERY CART CAN INFLUENCE YOU TO BUY UP TO 40 PERCENT MORE, INDUSTRY EXPERTS HAVE FOUND. CARRYING A HEAVY BASKET CAN TRIGGER IMPULSE BUYS, TOO. TO OPTIMIZE SAVINGS, GRAB A MINI CART. IF YOUR STORE DOESN'T OFFER SMALL CARTS, PUT YOUR COAT IN THE BOTTOM OF A LARGE CART SO THERE'S LESS AVAILABLE SPACE.



WHO KNEW? Research shows that people who bring their own bags buy more organic goods—and junk food.

U UNIT PRICE

For the smartest deal, don't just eyeball a product's price—consider the unit price. Check the shelf tag under each item to find the cost per ounce, quart or pound. When you're buying meat, check out the cost per serving instead, because fat and bones figure into the weight.

Sources: Emily Guy Birken, author of Choose Your Retirement; Kimberly Danger, founder of mommysavers.com; Richard J. George, Ph.D., professor emeritus at St. Joseph's University in Philadelphia; Phil Lempert, editor of supermarketguru.com; Stephanie Nelson, founder of couponmom.com; Amy Corron Power, managing editor and tasting director of anotherwineblog.com; Paco Underhill, author of What Women Want: The Science of Female Shopping; Andrea Woroch, consumer savings expert

X

'X-TREME' COUPONING

Don't bother with scissors: Websites such as redplum.com and smartsource.com compile the coupons available in your area. Just print them out or load them onto a store loyalty card. Tip: Many chains double the face value of most coupons on certain days of the month; ask your grocer about the store's policy.

Y

YAY!

If you're crazy about a certain product, send the company a quick note to say so. Some manufacturers will mail you coupons as a thank-you for your fan letter. Also, sign up for free samples from Procter and Gamble (pgeveryday.com) and new products from Kraft (kraftfirsttaste.com).



Z

ZEST IT UP

When it comes to spices, drugstores tend to offer better deals than grocery stores, where brand-name bottles can be marked up as much as 90 percent. But for the best deal, go to a natural-food store with bulk bins: You can get exactly the amount you need and not waste money by buying spices you'd need to toss later because they got stale.