

5 surefire ways to lower your food costs

And you won't have to sacrifice taste — or nutrition.

BY SANDRA BLOCK

IF YOU HAVE to drive to work, there's not much you can do about rising gas prices, and your monthly mortgage bill is out of your control. But there are many steps you can take to slash your grocery bill without sacrificing taste or nutrition. Here are some tips from thrifty supermarket shoppers:

Make a list. This forces you to focus on what you need and helps you avoid the temptation to buy impulse items that will drive up your bill, says Barbara Stark, director of education for American Debt Counseling, a non-profit credit counseling service based in Sunrise, Fla. Making a list also reduces midweek trips to the store to buy items you forgot, says Stark, who is the mother of two sons. That's important, she says, because all too often, shoppers dash into the store for a gallon of milk and end up spending \$20. "The less time you're in the supermarket, the better for your budget," she says.

Jenny Realo, executive vice president of CareOne Debt Relief Services and a mother of three, creates a two-week meal plan so she has to shop only twice a month. Her strategy requires a comprehensive shopping list, but it saves time, fuel and money, she says.

Use coupons selectively. Stark recommends looking for coupons after you've made your grocery list so you can match coupons to



items you need. Don't clip coupons for items you wouldn't buy anyway, she says. You can find money-saving coupons in newspapers and magazines, as well as online. Websites such as coupon.com and coupon surfer.com allow you to search for printable coupons that match items on your list. When searching for coupons online, avoid any websites that charge a fee, Stark says. "If you enter a site and they want

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you to join and pay money, navigate away," she says. "There are plenty of free sites."

To get the most out of coupons and supermarket specials, forget about brand loyalty, Realo says. This week, your favorite toothpaste may be on sale, and a coupon makes the sale even better, she says. But next month, you may need to switch to a different brand to get the best deal.

Open your mind to store brands. When Stark's boys were young, they put Motts applesauce on everything, from potatoes to steak. One day, Stark's store was out of Motts, so she bought a store brand. Her boys didn't notice the difference, so she switched to the store brand permanently and saved nearly \$1 a

jar. When she tried store-brand ketchup, though, she was disappointed and switched back to the brand-name version. When you try a store brand, "the worst thing that could happen is you won't buy it again," Stark says. On the other hand, if you like it, you'll save money every time you shop.

Buy produce in season. You can save up to 50% on fresh fruits and vegetables by buying them in season, says Annette Economides, co-author of the forthcoming *Cut Your Grocery Bill in Half With America's Cheapest Family* and co-founder of americascheapestfamily.com. Now, for example, depending on where you live, you can get great deals on melons, peaches and eggplant, but you'll pay a premium for apples and oranges, she says. Economides also recommends buying apples, potatoes, carrots and oranges by the bag instead of by the pound. A 3-pound bag of apples could be up to 60% cheaper than the same amount purchased individually, she says.

Check your receipts. Instead of reading *People* magazine while waiting in the checkout line, monitor the scanner as your items go through and review your receipts before you leave the store. Some supermarkets will give you an item free if it's scanned incorrectly, Stark says. And for savvy shoppers, it doesn't get any better than that. ☐