

10 Steps to Cutting Your Family's Grocery Bill

Without Sacrificing Good Meals



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Cutting Grocery Expenses: Not as Hard as it Seems

There are a few things in this world we cannot live without and food is at the top of that list. We all need to eat and we need to eat foods that are both tasty and nutritious. For many people, that means spending a lot of green. At least it used to.

Not anymore! - While finding a good deal or sale on something was nice before, it's a necessity for almost everyone in today's world. Unless you're blessed with being rich and famous, the current economic state, along with your motherly instinct that tells you saving is the right thing to do, has most of us forced into being frugal whether we want to be or not.

So, how do you stretch the money you do have to get the most out of it when it comes to grocery shopping? It is possible to buy food that is both good to eat as well as good for you without draining your bank account every week or two. Once you've finished reading this short report, you'll discover ways you can cut your grocery bill down considerably, without sacrificing quality, flavor and nutrition.

Food Cost

Before we get into the things you can do to lower your grocery bill we need to discuss something called food cost. Food cost is a restaurant term that is used to determine how much of a budget a restaurant has to spend on food for a given week. Many things are included in determining food cost. Ordering the food, storing it, preparation and yes, even waste are all factors that can and DO affect your total food cost.

I know what you're probably thinking... *"I don't feed hundreds of people a day like a huge restaurant, so how does this have anything to do with my family's grocery budget."*

This is true, on a much smaller scale, for a family as well. Let's break this down really quickly and then we'll get to the good stuff – how you can save money on your family's grocery bill.

Ordering (In Mom Terms: "Buying at the Grocery Store")

You need to know how much you have available to spend BEFORE you ever get in the car and make that trip to the store. For example, if you have \$200 cash budgeted to spend on your groceries and you get to the checkout line and the total comes to \$230, you've overspent your budget and basically lost \$30. You'll either have to put things back or sacrifice that \$30 from something else in order to stick to your budgeted amount.

Storage

Once you've purchased your food, just like a restaurant does, you'll need to make sure it's stored properly. You also need to be able to rotate if you buy in bulk. You've probably heard "first in, first out." This simply means the newest items go behind the items you may already have in your cabinets. Exactly as it's said "The first item that goes in, is the first item used."

This may seem like common sense to you, but many families (more than you probably think) waste tons of food every year because they put the newer milk in the front of the refrigerator and the older gallon (that was still half full) gets pushed to the back. By the time the newest gallon has been finished, the older milk has spoiled and now has to be thrown out.

Preparation

Many moms (yep, even me) have this way of cooking for an army when it isn't necessary. When cooking your meals, only cook the amount you need. For instance, if you have a family of 4, only make 4 servings not 10. Now, I know you're probably thinking about leftovers or freezing and those are good reasons to cook in excess.

That being said – only do it if you'll actually eat the leftovers the next day or use the pre-cooked and frozen foods in a decent amount of time. I can't count the number of times we've had leftovers sitting in the refrigerator that no one ever touches. Or the times when I've made extra, stuck it in the freezer and then forgot about it until it was freezer burnt.

Only cook what you are going to use at that sitting and the food you have will last longer. If you know your family can't stand leftovers – don't make extra.

Now, if you are like me and don't mind eating leftovers for the next day's lunch then by all means save yourself some time and cook what you'll eat tomorrow, tonight! Also, if you know you'll use what you freeze then absolutely do your freezing cooking and enjoy the time you save throughout the week!

That's the basics of food cost and each of them apply to not only big restaurants who serve hundreds a day, but in your home as well. How you handle the purchasing, storing and preparation of the foods you buy can really make each and every dollar stretch a lot further.

Now it's time to get to the good stuff! Below we'll talk about 10 steps to make your grocery bill shrink, your dollar stretch further, and have your family fed without sacrificing quality or quantity! Let's get started! ;-)

Step 1: Raid Your Cabinets, Freezer & Refrigerator



How many times has this happened to you? You've finished your weekly shopping trip at the grocery store. You head home, unload the groceries from the car and begin putting the items away. That's when it happens - you realize you just bought five items you already had! Or...

You realize you didn't buy an item or two (or three) that you needed because you thought you already had it. Or...

You didn't buy one particular item (such as sour cream) because you knew you had some only to find when you got home it has reached its expiration date.

Prior to your shopping trip, go through all of your food storage areas. This includes your pantry, spice racks, cabinets, freezer, and refrigerator. It's time to make room and take inventory. Think of it as kicking tush and takin' names – you're a woman on a mission remember! 😊

1. Throw away any out of date, leftover, spoiled, or stale items.
2. Make note of any staples you need that you've either run out of or were thrown away earlier.
3. Make note of things you got rid of that you never used. You wasted your money on those things and should only buy them if you'll use them before their expiration date. If you only used part of the item, next time buy a smaller portion.
4. Next (and this part isn't necessary but will make the next few steps easier) – make a list of the things you DO have. You now have a current and complete inventory.

By going through your cabinets BEFORE you go shopping, you immediately eliminate extra spending. You already know what you have on hand and what you need.

This step may seem like it takes a lot of time, but it's really only a few extra minutes and over time it will save you a bundle on your shopping trips.

Not to mention, if you do this prior to every regular grocery store trip, you'll have very little to clear out and you've just implemented cleaning your refrigerator into a regular schedule.

Step 2: Meal Planning

Whether you're shopping for a week or a month, planning your meals ahead of time, is one of, if not the biggest ways to save money on your grocery bill. By planning what you'll have for each meal (and snacks) every day, you can accomplish quite a few things to make your life easier. Meal plans can:

- ★ **Decrease impulse buying or guessing.** - You can quickly and easily create a grocery list for everything you need (and ONLY the things you need) when you go shopping.
- ★ **Eliminate (or at least decrease) the "What's for dinner?" questions.** - I'm willing to bet you hear this question at least once a day if not repeatedly. You can create and print your meal plan and post it on the fridge for the entire family to refer to.
- ★ **Make it easy for the kids and hubby to pitch in and help.** - When you post the meal plan for all to see, other family members can easily be assigned the duty of helping to prepare dinner or their own lunches for the next day. This is a great way to teach kids important skills and remove some of your daily stress.
- ★ **Lessen unnecessary trips to the store.** - When you plan your meals ahead of time, there's no need for quick stops to pick up dinner because you already know what you're having and have bought it on your regular grocery trip.

To help make it easier to start your meal planning, you'll find a weekly fill in the blanks template on the next page. If you shop for multiple weeks at a time, simply print out enough sheets for that amount of time.

Each day has room for 3 meals and 2 snacks. Modify it to fit your needs as necessary, use it as is or simply as a basis for your own meal plan template. Once you've filled it in, print it out, save it for the next step.

Don't forget to put it on your refrigerator when you've completed Step 3.

Tip: Take into account any special dinners or events within the time frame you're shopping for and put those on your meal plan as well. This will help make shopping for the items you need for the event easier and you can do it at the same time you purchase your regular groceries (again, saving you time by not making it necessary to make separate trips to the store.)

Meal Plan Template

Meal Plan Week of:	Breakfast	Snack	Lunch	Snack	Dinner
Monday					
Tuesday					
Wednesday					
Thursday					
Friday					
Saturday					
Sunday					

If you'd like even more detailed information on meal planning and how it can save you time and money at the grocery store, check out this [meal planning guide](#).

Step 3: Make a List

Before you head out to the store, you'll want to make a list of the foods you need and their quantities. This step is done after raiding your cabinets and planning your meals to make sure you know exactly what items you are lacking, what you already have and what you'll need to prepare the meals you plan to make.

One of the best ways to do this is by organizing your shopping list so that it matches the layout of the store. This way you can go straight down the list as you move through the store. This will make it easier for you to get the things you need without missing anything or having to backtrack through the store.

Backtracking through the store is a bad thing because you may become tempted to buy something you don't need as you walk past it. For example, the far end of the store I shop at is where I start. This happens to be the dairy aisle. This means dairy items will be the first thing on my list. The last area is the produce aisle. Therefore, I don't list my produce items before my dairy items because I'll undoubtedly forget something from the dairy aisle if I do and have to go all the way across the store, passing the chips and junk food on the way. I have the will to pass those yummy things up once...twice? Nah I don't think I have it in me! ;0)

Remember the tip in the last step about including your special events/meals in your meal plan? Include those items within your regular grocery list. Keep in mind that if you are expecting 10 people for the event, you'll need to make sure to include the quantities you need for each item. And, don't overbuy for special events. If you are having 10 people, there's no need to buy enough for 20 or 30 people. Only buy the amounts that will actually be used. For example, don't buy 50 cups or paper plates if you're only serving 10.

Now that you have your list sectioned out, get out your list of "needed items" from Step 1 and your meal plan. Add each item you need to prepare each meal and as you come across something you need more than once simply up the quantity.

You'll find a very basic, sample grocery list on the next page. Print it out as is or use it to create your own list based on the layout of your favorite store.

The last point is **very, very** important.

STICK TO YOUR LIST!!!

Don't deviate from it and you won't spend more than you budgeted.

Step 4: Leave the Growling Tummy at Home

The biggest downfall to any well-planned grocery shopping trip is being hungry when you hit the store. Before you go to the grocery store, eat something. You are more likely to buy impulsively when you are hungry because it all looks oh so yummy. Make yourself a sandwich or a bowl of soup, anything that will hold you over until you get back from the store.

Seriously, this is really important. Don't believe me? Go to the grocery store before breakfast, lunch or dinner one day...you'll see! ☺

Step 5: Use Those Coupons & Make it Easy on Yourself to Do So

While you are eating your food, go through all the coupons you have saved up and compare them to your list. If you have a coupon for something you plan on getting, put it in an envelope to take with you. When you are in the check out lane, open up the envelope and hand over all of the coupons to the cashier.

Coupons are a great way to save a lot of money at the grocery store especially since many stores run double coupon specials on certain days. If your store does this and they only do it on a certain day, you need to wait until that day to do your shopping.

There are people who will only buy something if they have a coupon for that item. Sure, this is a bit extreme but when done properly a \$200 grocery bill can drop down to \$70 dollars or less.

I know sounds too good to be true doesn't it? I was skeptical at first too. Then I had a close friend (I used to call her the couponaholic) who proved it to me.

Save those coupons and keep an eye out for double coupon specials. You can also sign up for special mailers and receive a ton of coupons every couple of weeks as well. Some grocery stores may not accept printed copies of coupons, so be sure to check with your preferred store(s).

The web is quickly becoming the way many people get their coupons however. So, if your store has a website, check it out. You may find online coupons there not available in their weekly flyers or on other sites.

Step 6: Shopping Clubs & Memberships

Many grocery stores have "clubs" or memberships that are free to join. Generally, all they need from you is your name, address and possibly an email address so they can send you coupons, specials and notify you of upcoming discounts. For every grocery store you go to sign up for this service and get a card. The savings you can amass can be great and the stores who notify members through email newsletters about upcoming specials can help you plan your meals and shopping lists as well.

Step 7: Choosing a Grocery Store



Ok, this is a sticky point with some people and it's something I just don't understand. Let's say there are three grocery stores in the same general area, we'll call them A, B and C. A being the most expensive and fancy, B being a regular old grocery store, and C being the discount, least fancy store out of the bunch.

Now, if you want to save money it would seem that C would be the way to go, right? But, a lot of people just don't think that way at all. For some reason there are people who just don't want to go shopping in a store known for one thing: being cheaper than anyone else. Perhaps it's a status thing. They do not want to be seen shopping at "that kind of store" because it means they are poor or that they are cheapskates?

That kind of thinking is, to be honest, downright silly. If you want to get a box of macaroni and cheese, you can get it at any of the three stores. Store A's will be the most expensive and store C's will be the least expensive, but guess what? They are the same exact product.

For some reason, many people equate a fancy looking grocery store as having better quality food on its shelves. Here's a little secret, the grocery stores get all their products from the same manufacturers. The fancier the store the higher the price of the goods on sale because they have to make up for the extra expense of having all those fancy things in the store making it look so very pretty.

In summation of this point: Shop where the food is least expensive and offers the best coupon deals. Who cares where you go...it's all the same for the most part so go where you'll save the most money.

Now, I will say this. Some stores have better fresh products, such as meat and produce. I personally prefer the stores where I can have my meats cut to order, but if I'm really trying to save money I will go to another who has quality meat for less. But, as far as the pantry/dry food items, there's no difference really.

Shop smart, not snobby. Remember the goal is to save money and still keep your family fed with healthy, nutritious meals they enjoy.

Step 8: Generic Brands are Good Food Too

Most grocery stores offer their own versions of many of the brand name products they have on their shelves. Most people are aware of this in the medicine aisle and will buy the generic headache pills over the name brand because they all have the same exact ingredients at half the price.

This happens with food as well. One of the most well known products this happens with is cereal. As we all know cereal is crazy expensive and kids will go through a box of that stuff in a matter of hours if we aren't careful. When shopping look at the item you are about to grab off your list and see if there is a store brand version for it.

More times than not, the store brand versions are just as good as the name brand version and normally at about half the price. You should give these brands a try. Just by switching to generic brands on a few of the items on your list, you can take a massive bite out of your grocery bill.

Now, there are some things that generic items just won't do for some people. For me it's coffee. I will not buy generic coffee and that's all there is to it! If you have one or two items you feel strongly about, it's ok if it's limited to only a few select items. I look at it like this: Life is too short to drink bad coffee and you may feel that way about sliced cheese, ice cream or something else. If so, it's perfectly ok to have one or two "I will not settle for less" items on your list.

Step 9: Tips for Saving While Shopping

Here's where all your hard work and preparation pays off. Look for specials like a 10 for \$10 deal and this does not necessarily mean you need to buy ten of that item to get the bargain price. Many stores will allow you to buy lesser quantities with the same discounted price individually.



When you are buying something that will keep for a long time, such as rice or canned goods, buy in bulk when appropriate.

Now, before you go off buying everything under the sun in bulk, realize that sometimes it doesn't make sense to buy in bulk and it's simply a ploy by the store to get you to spend more money with them. You'll need to compare the price per pound, ounce, or quantity of the item. Then, purchase the one that is least expensive based on that figure.

Look for daily specials on meats. Many times if a cut of meat is going to go past its sell by date in a day or two, the stores will mark the price down a lot. You can buy something on its sell by date as long as you do one of two things. You either have to:

1. Cook and eat it the day you purchase it. Or
2. Freeze it once you get it home.

It's not uncommon to get \$14 cuts of steak for \$5 and then freeze it for a few days until you want to eat it. Last but not least, (Did I mention this already?)

Stick to your list and don't deviate from it! – This is your budget and you have to make it stretch as far as you can. Just because something is on sale doesn't mean you have to buy it. If it's not on your current list, wait until next time.

Step 10: Saving Shouldn't Stop Once You're Home

All your hard work can go up in smoke if you don't store the foods you buy correctly. Put your newer items behind any you already have of the same item. Use the older foods first. This is called rotation (*remember FIFO from the beginning of this report?*) and is vitally important, especially to foods with a short shelf life such as fruits, vegetables, breads and meats.

As long as you store the food properly and rotate the new behind the old, you won't be neglecting and eventually, throwing away old food (and your hard earned money).

Storage is equally important, as most foods don't really like light all that much and I know that sounds odd but it's very true. Keep perishable foods out of direct sunlight and warmth. Most foods like a cool, dark place.

Now, you know why the light in the refrigerator goes off when the door is closed! ;-) When stored properly foods lasts longer. You can preserve your food longest in fully sealed containers that don't let any light or air in them.

Make sure your fridge's holding temperatures are between 33 and 38 degrees Fahrenheit. Bacteria that will ruin your food really hates it that cold. Keep your freezer as close to 0 degrees Fahrenheit as possible.

The items you want to keep colder, such as milk and cream should be kept to the back of the fridge and not on the door unless you go through a gallon of milk a day. The back of the fridge is always colder than the front.



Tip: Don't store things above your stove - even if it's way up there. Heat rises and even the best ventilation systems won't remove ALL the heat from your stove to the outside of your house. Heat is good for food only when cooking it! So, no storing food above any heat source, including microwaves.

Wrapping Things Up & Extra Hints

We have discussed many ways in which you can save money on your grocery bill and even cut it in half. You may have been surprised to see that the most important part of your grocery bill is in how you handle the food before and after you get it into your house. You would be amazed at how much food you actually waste each and every day without even realizing it.

Here are a couple of last little tidbits that really didn't fit into the steps above, but are worth mentioning because they can save you money on your grocery bill.

Homemade Saves Money

There is no reason to buy something if you can make it yourself. Making pancake batter from scratch is much cheaper than buying a box of it at the store and it generally tastes a whole lot better and you know what's in it. The same goes for bread.

Microwave/Conventional/Prepackaged Meals Cost More

Buy popcorn loose in a bag and not the microwave bag, it's healthier popping it on your own.

Grow Your Own to Make Food Stretch, Save Money & Get Fresh Air Too

Consider starting your own vegetable garden. While this is a topic that could fill a report all on its own, it's a great way to save money over buying store-bought, have better tasting vegetables and even create your own sauces and more right at home.

It's no secret, the economy is in a really bad place and we all need to figure how to make the precious dollars we have stretch even further than they already are. It's a given that we all have to buy food. We can't get around it, but what we can do is make better choices about how we spend our money.

Be smart when it comes to planning and shopping and remember, storing and preparing your foods correctly will go a long way in seeing serious savings on your grocery bill.

Additional Resources to Help You Live a More Frugal Lifestyle

Freezer Cooking Basics – Learn all about freezer cooking and even get some recipes to get you started! Grab this free report to get started. Cook once for the whole month!

Meal Planning Made Easy – This eBook is perfect for helping you create a meal plan and stick with it!

Crock Pot Cooking Made Simple – Crockpot cooking is a great way to prepare a delicious and nutritious meal for the entire family...without slaving in the kitchen all day long! It's like putting dinner on autopilot.

Dining On A Dime Cookbook: Eat Better, Spend Less! Without cutting coupons! Unbelievable? It really is possible! - The award winning **Dining on a Dime** is packed with over 1,200 money saving recipes and tips, kids tips and snack ideas, gift baskets, menus, food storage directions, Cleaning Cents and Pretty for Pennies