

Save Money On Groceries - Six Tips

Contributed by Steve Gillman
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Some valuable tips on how to save money on groceries - and not just the usual ways.

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You have probably read articles on how to save money on groceries. They tell you to have a list and sticking to it, use coupons, go to discount membership stores (like Sam's Club), shop sales and stock up when things are cheap. All of this works, but there are less common ways too. Here a few of them.

Store Loyalty Cards

{bot_wrgoogle}The "loyalty cards" many grocery stores promote give members special prices on various items. That much you know, and it does save you money on your groceries. But it can cost you money and privacy at some stores. Some grocery chains have been selling your purchasing information. Health insurance companies have been some of the buyers.

What does this mean? You might not smoke, but suppose you buy cigarettes for your friend or neighbor. If they are bought using a card with your name on it, you might pay more for insurance as a result. No matter what information you put on the application, the card still works, so be John or Jane Doe. At least put your middle name as your first, or use a different spelling.

Once you have a membership card, keep it in your wallet or purse so you don't forget it. Depending on what you buy, you can get 10% or more off your total bill, and sometimes they have particularly good deals for members, so you can stock up on something you use regularly. Some cards are also good for a discount off each gallon of gasoline at many stations.

Forget The Coupons

Coupons sometimes work, but they are almost always for the name-brand products. Name-brand saltine crackers cost \$3.29 as I write this, while it was just \$1.29 for the store brand we just bought. A 50-cent coupon still leaves the expensive ones twice as expensive. Often the same crackers are in different boxes, with a store label for one and a brand label for the other, so experiment to see if the quality is the equal (the \$1.69 ones we tried were terrible, while the \$1.29 ones taste great).

Coupons rarely save you enough money to make a product cheaper than other brands that are available. An exception is some pharmacies that carry groceries and have really good coupon deals. They're willing to lose money on certain products to draw customers into the store. When they have half-priced olives, nuts or canned goods, stock up.

Watch For Mistakes

Mistakes ringing up your order are common and almost never in your favor. The most common reason is sale prices that were never entered into the computer system. Keep an eye on that register, and have any mistakes corrected on the spot. Otherwise, you might spend three dollars in gas to go get your two dollars back later that day.

Don't Bring Children

Teaching your children to be smart shoppers is a great idea, but most of the time they should be left home. They grab things and beg. Perhaps you give in to their demands less than most parents, but why torture them and make shopping more stressful for you? It's almost certain that you'll save money on groceries if you don't bring the children.

Pay Attention To Unit Prices

Check the price-per-unit tags to find the best deals on each item. Larger sizes were typically cheaper per-ounce in the past, but this is changing. Many grocery stores now have the larger items at a higher per-unit price - possibly an attempt to trick you. Do the math.

Eat Before You Shop

Perhaps the easiest way how to save money on groceries is to eat before you go to the grocery store. Not only will you buy less than if you are hungry, but you'll probably buy healthier foods as well.

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