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10 hacks to cut your
grocery bill in half



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Top 10 Hacks to Cut Your Grocery Bill in Half

By Stephanie Nelson, Founder, CouponMom.com

Yes, we can agree it seems a little odd that a Coupon Mom would write about how to save money on groceries without coupons. However, the majority of grocery savings will come from practical strategies like these which are adaptable for any food preference. Using coupons can save more money, but only if you have coupons for groceries you use. If you do, then by all means use them to save even more. If you don't, there's no need to worry about finding coupons. Try one or more of these strategies and watch your grocery spending go down! Add more strategies to your routine each week to find what works best for you.

Years ago we coined the phrase "Strategic Shopping" which is simply finding ways to buy the foods that you like at a lower cost. It's strategic because we aren't suggesting that you compromise the quality of your diet by switching to inexpensive, unhealthy foods. Doing so would save money on groceries, but may compromise the quality of your life and ultimately could cost you more in health care expenses. Plus, it's no fun to eat food you don't like. Most of us consider eating an enjoyable activity, so we want to buy foods that we like. The goal of Strategic Shopping is to enjoy what you like at a far lower cost than what you have been paying.

Just one rule: keep an open mind as you read these suggestions. They are tested and they work, but as with any new habit, it may take some time to adjust to implementing new money-saving strategies. I've personally focused on grocery-saving strategies for 30 years and am sharing the ten most helpful strategies here, as defined by their cost/benefit analysis. We're not including ideas that take more time than they're worth. Each of the ideas listed here have been researched and tested to compare the time they take to the savings realized with each idea. They may seem simple or obvious—but most shoppers don't do them consistently. Please keep an open mind as you continue reading and focus on the overall goal—having more money to spend in other areas of your life without sacrificing the foods you like.

Before you begin, it is helpful to know how much you are spending on groceries now. Try to determine how much you spend per month by reviewing your credit card statements if you pay with credit, your checking account if you use a debit card, or review receipts if you've saved them. Most of us seriously underestimate the amount of money we're spending at the grocery store, so having a realistic perspective before you start will help you evaluate which strategies work best for you.

To have an even better picture of your overall food spending, also look at the amount of money spent on food away from home. According to GoBankingRates.com, food eaten away from home accounts for 43% of our total food expense. This percentage is high because it costs much more per meal to eat away from home as compared to making our food at home. Making more meals at home may increase your grocery bill, but would reduce your overall food spending significantly. If your goal is to have more money to spend on other areas of your life,

then it makes sense to know what your overall food spending is today. It may be worth skipping the fast food breakfast or coffee on the way to work if it means you can afford a vacation or unexpected car repair this year. And it actually takes less time to whip up a quick breakfast or make a cup of coffee at home than it does to wait in a drive through line.

Top 10 Money-Saving Hacks for Grocery Shopping:

- 1. Make a comprehensive shopping list to cover as many days as possible to reduce the number of trips you make to the grocery store and to reduce impulse buying.
Savings Potential: 10%**

How many times have you gone to the store and bought everything you thought you needed, only to discover one item you missed, so you end up going to the store the next day too? Did you get just that one item, or did you throw in a few more things that looked good? For many people, those “quick” trips end up being the norm, which adds up to a lot of wasted time and potentially more impulse spending.

This may sound obvious, but most people do not take the time to make a comprehensive shopping list of everything needed for a full week. Most shoppers have some sort of list, but they may not stick to it very well. A 2021 study by Slickdeals reported that 70% of shoppers admitted making impulse purchases for food and groceries. Making a detailed shopping list and vowing to stick to the list will reduce your grocery spending noticeably. According to the USDA, the average family of four with moderate grocery spending will spend about \$1,000 per month on groceries. Saving 10% by going to the store less frequently and sticking to a grocery list may be worth \$100 per month, or \$1200 per year for a family of four, no coupons required. If you're spending more than \$1,000 per month, your savings by being more organized will be even higher. You'll also save a lot of time by going to the store less often. According to OneSpace, the average household goes to the grocery store six times per month. Whatever your typical number of trips per month is, make it your goal to reduce that by at least a couple of trips to save time and money.

- 2. Reduce food waste.
Savings potential: 10%**

According to the nonprofit organization Feeding America, Americans waste more than \$218 billion each year on food, with dairy products and produce being the food items we throw away the most. That translates to 30-40% of the average household's overall grocery spending being thrown down the drain or in the trash. If you can cut your food waste in half, you'll save at least \$100 per month, or \$1,200 per year. You'll also be helping the environment by reducing food waste in landfills. Food is the largest contributor to landfills.

One of the reasons we throw so much food away is that we don't understand food labels. For example, some products that are highly-perishable say "Use By" with a date. In that case, for food safety reasons, we want to use or freeze the item before that date. In many cases, products say "Best if Used By" which means something very different. The product may not perform as expected, but it is safe to consume. Before tossing those items, check to see what they're like. A "Best if Used By" date is an educated guess, not a food safety issue.

We also throw food away because we haven't planned well and end up forgetting to use the items we purchased. Keeping an organized refrigerator and checking your food inventory while you are making your grocery list will help you use what you have, instead of buying what you don't need. How many times have we bought an item we already have, simply because we couldn't remember if we had it while we were shopping? Inventory the items you already have in your pantry, refrigerator and freezer before making your shopping list.

Another reason we waste food is that we throw away leftovers. Vow to get creative and use leftovers from meals as a starting point for making a new meal. Rather than throwing away the leftover broccoli and rice from last night's dinner, you could add a few ingredients to make an egg scramble, a frittata, or a rice and vegetable bowl, to name just a few possibilities. You can also freeze leftover meals as individual servings to use as convenience meals in the future. Perhaps your family doesn't want to eat lasagna three nights in a row. Simply freeze the unused portions for future weeks—which works well with just about every meal. You'll end up saving money by either getting creative with leftover ingredients or having a stocked freezer of good meals rather than ordering a pizza because you don't have anything for dinner. Those are the habits that will save you hundreds of dollars a year, no coupons required.

3. Plan meals for the week using your store's sale flier and learn items' sales cycles. Savings potential: 10%

Every week major supermarkets feature "loss leader" items on the front page of their sales fliers, meaning they may be losing money on those items, but their low prices get shoppers in their stores who will most likely buy many profitable items. If you are a Strategic Shopper, use the store's weekly ad to plan the meals for the week using those sale items—the flier may be delivered in the mail or you can go to the store's website to find it. You should also stock up on sale items for future weeks to avoid ever having to pay full price for the items you prefer. For example, when chicken is half price, I buy enough for 2-3 weeks and keep it in the freezer for future weeks when the chicken goes back to full price. Paying an average of \$2 per pound for chicken instead of \$4 saves our family over \$300 per year on one item alone. When you calculate the potential savings of several items, it's easy to see why this one strategy can save you so much money. You'll never get stuck paying full price when you pay attention to the "sale cycles" of your most-frequently purchased items and buy enough to last until the next sale. Some popular items may go on sale every two weeks, while some items may only go on sale

every six weeks. It's worth tracking your most expensive and most frequently-purchased items for a few weeks to see how your store's sales cycles work. Simple strategies like these cut your grocery spending dramatically, without giving up your favorite items.

4. Forget store loyalty. Identify your most-frequently purchased items and compare prices for those items at a few different stores.

Savings potential: 5-10%

Most people shop at the store that is most convenient, and most people buy many of the same items every week. You may prefer your store for many reasons, but if you want to save money, you may need to rethink your store loyalty. Start by identifying your 10-20 most frequently-purchased and/or most expensive items and compare their prices at 2-3 grocery shopping options. You may be surprised at the price variance. Even a 10% difference in an item's price adds up over the course of the year. The shoppers who save the most money overall are the ones who divide their shopping between more than one store. Many of our family's common items are less expensive at Walmart, so I'll shop there twice a month in addition to my weekly trip to our supermarket for the items I prefer to buy there. Shopping at a warehouse club like Costco or Sam's monthly makes sense if you have freezer space or a large household that can use larger quantities of perishable items in time. The key is to be aware of the prices of your common items so you'll be able to recognize when it makes sense to stock up on them. Shopping at more than one store doesn't have to take more time if you are organized and shop efficiently by sticking to your list.

5. Forget brand loyalty and be willing to buy the least-expensive brand each week.

Savings potential: 5-10%

When you are brand-flexible, you are willing to buy the brand of an item that is on sale that week. If the name brand variety isn't on sale, it's worth trying the store brand. If you aren't pleased with the quality, most stores have a refund policy. Shoppers have said to me, "But I can tell the difference with the other brand." Well, that may be. My question is, does it make a difference? How many brands are absolutely critical to your happiness, and how many are habits? Paying half the price for the competing brand based on sale cycles will cut your grocery spending noticeably and extra money may make you happier than any item will. Give it a try.

6. Save automatically with store apps, no coupon clipping required.

Savings potential: 5%

Download the store apps and use digital coupons and special member prices. Almost every grocery store has digital coupons or member savings on their websites and apps. It will only take a few clicks to check your stores' offers and coupons before shopping. Ideally, check on the day your stores' prices change and click any possible item your household may buy. If another family member does the grocery shopping, the savings will come off the bill automatically when they buy the items. I do this every week and it saves an average of 5% off our bill with virtually no effort required—even when my husband does the shopping.

7. Make money on your shopping with cash back apps.

Savings potential: 5%

Download cash back apps like Ibotta to earn money on items you've already purchased. Simply go to your store's section on the Ibotta app and review the offers. Many of the grocery store apps also have cash back offers in their apps in addition to digital coupons. After shopping you just select offers, scan your receipt, and the earnings will be put into an account. You can cash the account out when it exceeds \$20. I do this every week and it saves an average of 2-5% on every grocery receipt. If you take more time and plan your shopping based on the offers available in the app, you can save even more. Each week there are items that are "Free after offer", meaning you'll get a cash rebate for the price of the item. That's an easy way to try new grocery items at no cost.

8. Avoid the price of convenience.

Savings potential: Varies

Take a do-it-yourself approach with food preparation when the cost-savings is significant and the time invested is minimal. You'll save a lot of money over the year when you buy produce in its most basic form and prep it yourself. For example, when you buy lettuce by the head and wash it instead of buying salad in a bag, you'll save 70% on the cost of lettuce by taking just a couple of minutes to wash lettuce in a salad spinner. The same math holds true with cutting up carrots, celery, broccoli, fruit, and any other pre-cut produce item. You'll also avoid any added preservatives.

That's just one example. Other ideas include skipping the \$8 per pound sliced meats at the deli counter and just cooking and slicing your own. Boneless chicken breasts on sale, after being cooked, cost about \$2.50 per pound. Putting a chicken breast in the oven takes less than five minutes and slicing it takes less than one minute. Paying an extra \$5.50 per pound for a few minutes work is crazy! You can take this approach with any other type of meat or poultry and save big without compromising on the type of foods you enjoy.

9. Make meal-prepping a habit.**Savings potential: Varies**

Let's face it—making meals every day can be exhausting and tedious, which is why so many people spend money on carry-out or home-delivered meals. Those impulse meals away from home really break the budget. However, if you take the time to prepare meal ingredients at the beginning of the week or over the weekend, it will be easy to put together meals in a few minutes each day. You'll save money and you'll eat healthier food once you make meal-prepping a habit. Simple tasks like washing lettuce and keeping it in a big food storage container, cutting up vegetables, cooking rice, preparing pasta sauces or soups, cooking chicken and browning ground beef or turkey ahead of time make it easy to assemble and prepare nice meals in a fraction of the time. Go online and find articles and websites that specialize in meal-prepping to get even more money and time-saving ideas.

10. Learn how to use the drugstore savings programs to save on personal care and household products.**Savings potential: Varies**

The major drugstore chains like CVS, Walgreens and Rite Aid all have apps with digital coupons and store coupons. You don't need to print them, all you need to do is click on the coupons and the amount will come off at the register. The drugstores also have automatic rebate programs that are very lucrative if you learn how to use them. The "How-To Videos" section on the CouponMom.com site will explain how to use these programs. Each week you'll be able to get free personal care and household items. You can stock up on these non-perishable items and dramatically reduce your cost in this area. You'll have more money to spend on healthy groceries when you can get free toothpaste, shampoo, cosmetics, and more.

That's it—ten easy ways to cut your grocery spending dramatically this year, no coupons required. Try adding one new strategy a week to your routine and see what works best for you. And if you experience success and want to share it with anyone, I'd love to hear from you! Just email me at info@couponmom.com and we may be able to inspire other shoppers with your success story. Good luck and have fun saving!

Happy Shopping!

Stephanie

The Coupon Mom

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