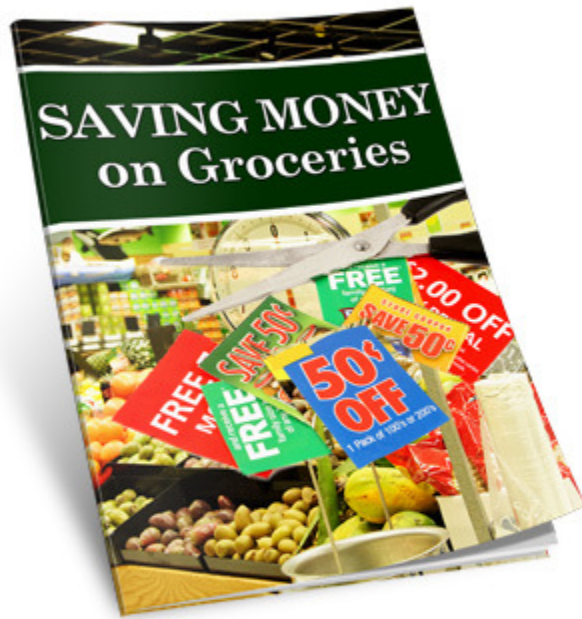


Saving Money on Groceries



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Saving Money on Groceries

The average person spends at least fifteen percent of their bring-home pay on groceries. That might not sound like a lot but when you have a mortgage, car payment, gas, utilities, insurance, day care and other monthly bills, that amount seems like a gigantic chunk. So, saving money on groceries is usually the only non-consistent bill that can be cut and shaped to fit a budget and save you money.

How to save money on groceries can almost be as complex as trying to find out the meaning of life. In fact, finding out the meaning of life might be a bit easier. Many articles have been written on the subject, but still we struggle with the concept. Why? Everyone wants the latest and greatest food item or cooking gadget.

Think of eating in simpler terms. You survived and ate really tasty meals before those gadgets came along and you will continue to do the same once they have disappeared from the headlines.

With a family, saving money on food is paramount. Let's face it. Kids can eat you out of house and home as they grow from infancy to adulthood. That also goes for spouses.

As a mom, much of the burden falls on you to figure out the mechanics behind saving. Luckily, your family can help you implement it once all the brainwork is done.

If you keep reading you will find out different methods to save money on your **total** grocery bill. We stress "total" because grocery shopping comprises more than just food. Even if you have a somewhat reasonable handle on the food part, there are other items that you need around your house that could be sending your monthly grocery bill into orbit.

We have taken that into account. You will also learn how to trim that portion of your bill with a few practical and even unconventional methods you might find entertaining and more so, helpful. So mom, your grocery savings chariot awaits!

PRACTICAL TIPS FOR SAVING MONEY

Create a Budget

Budgets are a necessary evil. We know that no one likes to use them but if you've ever tried then you know that all the work is on the front end. After you've hemmed and hawed and hashed out the line items and dollar amounts, it is easier the next month. At a glance you can see where you've overspent and where you've saved to make adjustments.

Create a food budget. The same principle applies as with a larger household budget.

1. Look at your current grocery store receipt tapes. Write down the categories of foods that you buy: Snacks, breakfast foods, dinner meal items, beverages, prepared foods, recurring food needs (milk, bread, eggs and the like). Calculate roughly where you are spending the most money.
2. How many times do you visit the grocery store? Your receipt tapes will tell you that as well. It is a fact that the more you visit the store on a monthly basis, the more money you will spend. This is not just because you are making another trip. If you go for one or two things, you will inevitably come out with five or six. This doesn't take into account the gas spent driving to the store and back. Figure out how much you need to make it with one or two grocery trips a month. You may have to return for frequently used items that you can't buy in bulk.
3. Decide how you can trim those categories of spending. For instance, if you are spending 50 dollars on snacks each month, do you need to? A bag of chips is almost 50 percent air due to the manufacturing process. You are paying 4 dollars for half a bag of chips. Besides that, eating lots of salty or sweet processed foods are not exactly healthy for you or your family. If the kids are complaining, trim the snack budget and choose portioned sized bags of snacks and healthier snacks to help wean them off of their processed snacks for good.

Meal Planning

How many times have you walked in the house and had no idea what you were going to cook? If you are a busy mom, that is not anything new. With kids, career, recitals, community activities and the rest of it, it is easy to see where dinner would fall through the cracks.

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Don't worry; there is a fix for this. It is called meal planning. Online, there are meal menus that you can purchase from meal planning services that fit your family's nutritional requirements. All you do is use the included grocery list to shop once a week for all of your meals. Then, follow the recipes.

Since we are in the business of saving money, this is only one option. You know your family. You can accomplish the same thing by polling your family to see what types of food they like the best. If you use your own recipes, you can be your own meal planning service. Here are some pointers.

- Create menu cards – This makes it easier to access the list of ingredients for each meal you are planning. Keep them in a card file with dividers to designate **Breakfast, Lunch, Dinner** and **Dessert**.
- Use the cards to create your grocery list. You can find free printable blank shopping lists on the internet for your convenience.

Make a List

You will be inundated with lists, but moms know how to keep them all together in a safe place. This list we are talking about is an inventory of your kitchen cabinets and the pantry. You are looking to record the names of the items that you use the most. Be sure to include your staple items that can be used to whip up any meal in a jiffy:

- Flour (white and wheat)
- Sugar
- Yeast (if you like to make your own bread. A new idea?)
- Rice (wild, white and brown)
- Pasta (macaroni, penne, shells, etc. whole wheat, multigrain and white if you prefer)
- Broth (chicken, beef, vegetable)
- Cream soups (chicken, mushroom, celery)
- Condiments (salt, pepper, seasoned salt, soy sauce, Worcestershire sauce, Italian seasoning)

You may have more staples depending again on your family's eating habits. This list is also going to be used for another purpose so you might want to use a mini one subject notebook. When you eventually reach the store (and you will), use this list to record the prices for each item at the store where you shop for them. It is tedious at first, but you'll be thankful later when you are comparing prices in store circulars.

Saving Money on Groceries

Choose the Right Store

We just alluded to this. Wouldn't it be ten times easier if you could get the best deals on everything in one store? Oh well, that's why they call it competition.

It goes without saying that you will usually find the best deals at giant megastores like Super Wal-Mart, Super K-Mart and Super Target on items that you use every day. These stores have sales on grocery items but usually they are normally priced so much lower than other supermarkets that looking for deals is not an issue outright.

How about specialty stores? These are your healthy food stores or smaller markets that sell high quality cuts of meat or items that are hard to find elsewhere. You will pay a pretty penny here but if they are having a sale, take advantage of the superior quality and buy up to the limit on things you need.

Buy in Bulk

You've heard this before no doubt. Toilet paper, bread, cheese, paper products, laundry detergent, food staples and the like are things that will never run out of use. You stand to save more money when you utilize warehouse clubs for these items.

Be aware that there will be membership fees. Most warehouses like Costco, Sam's Club and BJ's warehouse cost around 50 dollars per year. If you have at least a four person family, it may be worth it to shop here. Stick to non-perishable items and items that can be frozen and used as you need them.

Don't forget about unit pricing. It may look like \$9.50 is not a lot to pay for three 32 ounce containers of ketchup, but if you can get the store brand for \$1.87 per container you don't need to spend the extra for Heinz.

Don't shop Hungry

We know this one and we still do it. Even with a list, we want everything that we see when the tummy is growling. Also, you are more likely to opt for higher priced options due to more provocative packaging when you want to eat.

Shop Late

When you rush into the store when you are pressed for time, you are also more likely to pick up items without thinking. Checking unit pricing definitely goes out the window. It knocks you off your game. That can cost you precious dollars.

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Try grocery shopping early in the morning or late in the evening when the store is much less crowded. You can take your time and get everything that you need. Besides, the kids are in school or getting ready for bed so you don't have to think about taking them. They can make a leisurely trip stressful and also add unnecessary items to your cart.

USING COUPONS

It is one of the greatest inventions since sliced bread. Discount coupons are created by manufacturers to help get your business. When a new item hits the market, no one is going to pay full price for it especially if they have never used or eaten it before. Coupons can make indulging in this new item a little less painful. Then, if you don't like it, it wasn't such a big loss.

Coupons are like money in a colorful form. The manufacturer gets a break when you use them so why not? It can't hurt. Even saving five dollars on your bill is better than paying full price especially for items that you use regularly. Think of all the money that has already been thrown away each time you throw them away from the Sunday newspaper.

In this section, we will learn all about different types of coupons and how to use strategy to get the most out of them. You may have heard stories about people who have gotten a cart full of groceries for only a few dollars. This is the exception to the rule. We don't promise that you will get away with a deal like that but you will be able to save hundreds of dollars over the course of a year (or more if you are very good) on your grocery bill with them.

How to Clip Them

There is a science to clipping them. The first step is to actually gather them and decide to clip them. To make it easier for yourself, choose the same time each week to clip them so it becomes routine. Usually doing it as soon as you get home with the paper is best before you have a chance to get busy with anything else. Then you can use one of a few methods to keep them organized.

1. **Clip out the coupons that you will likely use** – You know what brands and types of foods your family likes to eat. Don't forget coupons for non-food items.
2. **Clip all the coupons** – Some people like to have options. It might be easier to just cut them all out and then take a look at them. Coupons you don't use can be discarded in a coupon bin at your favorite supermarket for others to use.

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3. **Take all the coupon pages to the store** – When you are in a hurry, this can help you but at some point you will still have to remove it from the paper to give to the cashier.
4. **Organize them in a file box or small pouch** – At the dollar store, you can find plastic pouches that have ready labeled tabs to store your coupons. These fit nice and tidy in your purse so you can pull out what you need at the store. The file box method works best for people who create their grocery list (this should be everyone) at home. Pick out the coupons you will use and only take them to the store. You will need to make dividers for the file box so your coupons are organized by categories.

The Sunday Newspaper

The bulk of the paper coupons you receive each week are probably contained here.

There are usually two or three little packets of coupon pages sandwiched between the comics and store circulars. Some brands (like Proctor & Gamble) will include pages with coupons for their brand items so you can save extra on your grocery bill.

If you are not a newspaper reader, you don't have to subscribe. The Sunday paper often costs more than the weekly paper but the cost of buying one paper a week (or four papers a month) will more than pay for itself with the coupon savings.

Magazines

Have you looked at magazines lately? Advertisers often include coupons on their pages. Most of us simply glance over them but take another look.

You can save several dollars off of the retail price for newly introduced items. If you look even closer, there are often manufacturers' coupons for free trial sizes of these items. Now, you can get a smaller sample of what you want to try without cost to you at all.

Store Circulars and Coupons

Your favorite stores often include circulars in the weekly paper. They highlight items on sale for that week. Even if you usually buy your eggs from Wal-Mart, you may want to check out the circular price for the Food Lion supermarket because it is on sale. Remember to figure up the unit price before you switch stores.

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One unique thing about supermarkets these days is the store savings card. It is an incentive for you to shop there. The store cards are free and only require name, address and email address to sign up. When certain items go on special sale, you will receive the additional discount when you use your card at checkout.

While store incentives are great, combining them with clipped coupons is even better. There are no regulations against using a coupon for an item already on sale. In fact, stores encourage it. You may even want to buy more. Don't fall into that trap though. Only purchase what you had already planned to buy.

Another option is store card generated coupons. Some stores have kiosks where customers can scan their store card. Based on the types of items that you purchase, coupon sheets are generated for use in the store.

You can use your card to generate coupons each time you shop at the store. For this reason, most coupons expire in a few days.

Don't forget about double and triple coupon days. Some stores will double or triple manufacturers' coupons up to \$1.00 during certain weeks of the month. With an item that is already on sale, you can wind up paying only a few cents. Sounds great, doesn't it?

Online Coupons

Coupon savings have gone into cyberspace. Not only can you access coupon savings in the newspaper but also on websites. There are tons of free websites that offer coupons to the frugal shopper.

There was trouble at first with internet coupons but stores have overcome the obstacles. Some sites will ask you to download software so that their coupons are printed in the form that is needed for the grocery stores. Be sure that your coupons have a barcode that can be easily scanned and processed.

Here are the names of a few of the free websites where you can find coupon deals.

- Coupons.com
- Coolsavings.com
- Couponmom.com
- Grocerycoupons.com
- Couponcabin.com
- Smartsources.com

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Some sites will ask you to enter your zip code and print out items that are native to your area. There are not just food coupons but ones for pets, babies, health and beauty items and even household items. Simply print and clip. Be sure to read the fine print so you know if there are any restrictions on where you can use your coupons.

It bears mentioning that you can also use coupon offers for online purchases. No, you don't need a scanner of your own to get discounts. There are little number and letter sequences called **coupon codes** that come in real handy.

If you are using a coupon code, there will be instructions on how to use them. Most often, you add the item that you want to your virtual shopping cart. At checkout, it will ask you for any coupon codes. You can enter as many as you need to and when your cart is refreshed, the discount will have been applied.

Mobile Coupon Offers

Use your mobile phone to find out about grocery store deals and even to load coupons on your grocery store card. These cards have barcodes on the back of them so that when they are scanned at checkout, the offers that correspond to the items you have purchased will automatically be debited along with other store card discounts.

Here are the names of some websites that participate in mobile coupon offers:

- AP.Zavers.com
- Pgesaver.com
- Cellfire.com
- Shortcuts.com

The last listed site allows you to see if your local supermarket participates in mobile coupons. If they do, then you can sign up, giving your cellular phone information and your store card information to receive the alerts.

THE FRUGAL SHOPPER

There is nothing wrong with being cost-conscious. "Frugal" has come to be a not so savory word these days. But, we are here to put the "fine" and "friendly" back into frugality. Making your grocery shopping dollars stretch a little further has nothing to do with being cheap and everything to do with strategic genius. Shall we continue?

Saving Money on Groceries

The Truth about Store Brands

Store brand items have gotten a bad rap. In fact, many stores are beefing up their own brands so that it will be able to compete with the name brands but for a lower price. Did you know that many generic and name brands roll off of the same assembly line? They are made with the same ingredients but have a different name on the label.

Now, this is not true of all brands, but you can soon sort out which ones are just as good and which are not. Usually the store brands have taken the place of simple generics. They have upped the quality on most items. If quality is not the same, go back to your name brands but try to catch them on sale and look for coupon offers.

Store brand savings allow you to shop and still save money without coupons. Since store brands often don't spend as much money on packaging, the savings are transferred to you. These brands often come in larger packages. For instance, a can of store brand oats that you cook yourself is cheaper and healthier than buying a box of instant flavored oatmeal with eight packets inside.

How about juice concentrates? Store brands are often found in juice concentrates instead of ready-to-drink juices. You are saving around 40 percent or more and all you have to do is thaw and add three cans of water to have the same juice at home. You can also buy in bulk and freeze the juice you don't need right now as opposed to buying several cartons of perishable juice that need to be used right away.

Fresh versus Processed Foods

We know all of the talk about fresh and processed when it comes to health but what about your grocery dollar?

Cons

It is true that processed meals like frozen microwave foods are more expensive. They are usually single serving meals so only one person can enjoy them. If you buy chicken fingers or nuggets in bulk packaging, they can be used for the kids for a lunch or two but that is about the limit. If you have a large family or a family with a large appetite, the cost savings may go out the window unless the items are on sale.

As far as fresh food, there are also drawbacks. Have you ever shopped at a farmer's market? The produce looks so wonderful and wholesome. Unfortunately, fresh items are highly perishable. Depending on whether it is a fruit or a vegetable you may only have a few days before it begins to shrivel, grow hair or get wrinkly skin. That translates into a lot of money thrown into the trashcan for items not used.

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Pros

Even processed foods have an upside. Buying lunch meals on sale can save you money on a weekly basis if you are used to going out for lunch. Keep your money in your pocket and bring something to eat.

If you are the type of person to forget your lunch if you are in a hurry, bring five meals on Monday and keep them in the office freezer. You will always have something to eat so you don't feel tempted to order with the group. As for beverages, try a reusable water bottle and flavoring packets to create a new taste each day.

What about fresh food? How about freezing? Before you wash the fruit or vegetables, if you are not going to use them right away, freeze them in portions. Be sure to put dates on the bags so you know how long you have to use them.

Frozen fruit can be used to make smoothies, cereal toppers and tasty ingredients for muffins and breads. Vegetables can be used for casseroles and stews from frozen.

Fresh fruits can be used for snacking. Instead of buying a bag of potato chips, leave a bowl of apples or oranges for the kids and yourself to enjoy. They are healthier and also cheaper.

Tips for Shopping for Food by Category

Going to the grocery store can be overwhelming. You need bread, dairy, meat, pasta, fruits, vegetables and snacks. There are some tips for finding what you need and getting it for less with each food category. See if these few snippets can help you out.

Bread

1. Try bakery outlet stores – These stores sell brand name bread products for a fraction of what they cost in the store. None are expired but some may be close to the expiration date. If you are having a cookout, getting ten packages of buns from here will cost you half what it would in the regular grocery store.
2. Freeze your bread – In warehouse clubs, bread is sold two loaves to a pack. If you won't eat them both right away, freeze one. Then, if you forget to pick up another loaf, you have a backup right at hand. It takes about half an hour to thaw and you're ready.

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3. Go for quality – Some store brand breads are not as good as the name brands. Try to catch them on sale and buy all you can.

Fruit

1. Buy fruit that is in season and that your family will eat. Apples and oranges are good choices and can be kept on the table for a while.
2. Opt for frozen fruit. Be sure that there is no added sugar. These can be thawed and used for fruit salad or other dishes instead of buying fruit in a can.

Vegetables

1. Look for spots – With fresh vegetables, you don't want to get a tarnished one that will go bad even faster than normal.
2. Store your fruit in bins with openings to allow air to circulate and prolong shelf life.
3. Frozen can be used in place of fresh without losing any nutritional value. Buy in bulk when they are on sale.

Grains, Nuts and Beans

1. Buy uncooked. Canned beans are handy when they are on sale, but cooked are consistently lower priced. You can use as much or as little as you need with less waste.
2. Buy nuts unshelled. Invest in a nutcracker and it will pay for itself the first time that you use it. Shelled nuts are very expensive.
3. Try to use bulk grains instead of buying instant. You get more uses per package and there is less wasting. Grits, oats, bulgur and barley along with quinoa, millet and other whole grains can be kept in airtight containers and used when needed. You can cook in large portions if you need to.

Meat

1. Buy and freeze – If chicken is on sale, buy several packages and freeze them. For faster cooking time, clean and season your meat before freezing so you can just thaw and cook with less fuss.

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2. Buy in bulk – Instead of buying two or three steaks for one meal, buy the value pack. It will save you money on each steak and can be frozen for future meals.
3. Buy a chest freezer – You can store more meat and other items that need to be frozen so that you can limit your trips to the grocery store. And, you can buy in bulk when you want to.
4. Hit the butcher shop – You can purchase a side of beef and have it cut up just the way you like it. It is more cost efficient than buying from companies like Omega Meats. Butchers usually have better cuts of meat than what you might find in your average grocery.

Dairy

1. Try powdered milk – It costs less and can be mixed with regular milk, half and half, to make your milk supply go longer. For kids who eat bowl after bowl of cereal and leave the milk, you are losing less money with the powdered variety.
2. Buy large containers of yogurt – If you like yogurt, invest in a large container of plain yogurt. To spice up the taste, try adding fresh fruit, granola or even honey. This cuts down on waste and the remnants can be used for smoothies.
3. Buy blocks of cheese – Instead of buying those small bags of already shredded cheese, buy a block and shred it yourself. Shredded cheese contains cellulose (wood pulp) to keep it from clumping and sticking. That is why it doesn't always melt as nicely as a block of cheese. Only shred what you need.

Pasta

1. Buy store brand – Pasta is pasta. You don't need to buy the name brand unless you just want to. Use airtight containers to store your pasta. When you want macaroni or spaghetti, make it yourself instead of buying already prepared dishes.
2. Make your own – If your family enjoys pasta a lot, you can invest in a pasta making machine.

Sweets, Oils and Fats

Saving Money on Groceries

1. Use homemade salad dressings – a bottle of olive oil and a bottle of apple cider vinegar can be used to make a delicious salad dressing that costs less than buying the name brand bottles.
2. Use natural sweeteners – Sugar is used for recipes and baking but what about your tea, coffee or hot cereal? Try honey, agave nectar or even maple syrup for sweetness instead of sugar. Even fruit can satisfy your sweet tooth.
3. Home baked cookies – Instead of buying ready to eat cookies, make your own dough at home. The only non-staple food items you'll need to buy are vanilla extract and the chocolate chips. It brings the family together for some fun and good treats and saves money on groceries.

Condiments

1. Buy frequently used spices at the dollar store – Spices are spices when they are dried. There is no reason to spend two or three dollars on a jar of chopped onion or oregano when you can purchase a larger jar in the generic brand for about a dollar.
2. Buy salt and peppercorns – The large box of salt is more cost effective and can be poured into your salt shaker instead of buying a limited amount already in a salt shaker. Add a few pieces of uncooked rice to keep the salt from clumping. As for pepper, if you buy peppercorns and use a pepper grinder/shaker you will use less pepper than with the already ground variety.

Use these tips to help you choose wisely the next time you hit the grocery store. They can curb your bill even if you don't have coupons for all your items.

ALTERNATIVE PLACES TO SHOP FOR GROCERIES

Co-op Markets

Some communities have co-operative markets. The prices are cheaper and you can find some good deals on staple items. You may not find fancy foods on the shelves but you can get what you need.

Farmer's Markets

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We touched on this earlier. Find fresh bread, fruit, vegetables, homemade preserves and more. If you cook a lot, then whatever you buy will be used readily. As long as you are using your fare in a timely manner, you are saving money over buying at the grocery store.

Butcher Shop

The butcher will cut your meat to your specifications for less. You can buy cheaper types of meat like poultry in bulk and store in your freezer until you need it. Here, you can also get your meat trimmed of as much fat as you need so you are getting more meat per pound and your family has healthier food to eat.

Fish Market

Do you love seafood? You can find a better variety of fish and other sea creatures at a fish market for less. Buy fillets in bulk and make your own fish and chips for dinner tonight.

COOKING TIPS TO SAVE MONEY ON GROCERIES

You have learned some ways to save money at the grocery store. But, you can still lose money once you get home. How you handle the groceries that you have bought will dictate if your money was indeed well spent.

Leftovers

Some people frown at them but they can stretch your food dollar and spark new meal ideas. Here are a few ideas for utilizing what is left behind after your family meal.

- Take them for lunch the next day
- Create a casserole using leftover meat, cream soup, rice and your favorite vegetables
- Create a potpie
- Chicken or turkey carcasses can be boiled down to make a base for soups or stews
- Sandwiches for weekend lunch
- Add-ins for breakfast omelets
- Freeze leftover vegetables for stir-fry dishes
- Freeze leftover pasta to use in cold pasta salads

Saving Money on Groceries

Cooking Day

When you menu plan, you still may not have time to cook each and every day. Choose a weekend day to cook your dinner meals for the next week. Store them in clearly labeled containers. Once cooled you can freeze what you aren't going to serve in the next day or so. When you are ready, simply have to reheat and eat. This eliminates the need for take-out dinners.

Gardening

Do you have a green thumb? You might want to check and see. With even a small garden, you can grow a number of vegetables which will save you money at the market.

Get the family involved. It can be hard work to prepare the soil. Give each person a chore to do pertaining to the garden's upkeep.

Start small. Try simple veggies that don't require much maintenance. You can move on to a bigger garden when you are ready. Contact your local cooperative extension office to find out about planting seasons, fertilizer and other tips to create a great productive garden.

Don't forget container gardening. You can use small flower pots to grow your own herbs on your windowsill. There are simple kits that you can purchase or do it yourself. You will need: flower pots, potting soil, various herb seeds (thyme, rosemary, oregano, parsley, basil, cilantro and mint to start) and a sunny window.

Food Substitutions

Some recipes often call for a few items that we use once and never use again. If it is a spice, then that will be an expensive dish. Sometimes, you can substitute one ingredient for another with little difference in your meal. It is also good as a way of making your favorite meals just a little bit healthier. Below are some common food substitutions you may want to implement.

- Instead of buying self-rising flour, use all-purpose flour but add 1 tsp. of baking soda and $\frac{1}{4}$ tsp. of salt for each cup of flour the recipe calls for.
- Not enough milk for your recipe? Mix one half cup of evaporated milk with one half cup of water.
- Not enough oil? Substitute applesauce for half of the oil called for in the recipe.

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- Any tomato product can be substituted for another. For example, if you are missing spaghetti sauce mix water with tomato paste and add seasonings.
- If your recipe calls for baking chocolate, use 3 tbsp. of unsweetened cocoa with 2 ½ tsp. of butter for the equivalent of one chocolate baking square.
- No brown sugar? Mix one cup of white sugar with 2 tbsp. of molasses.
- One tablespoon of dry minced onion can be substituted for a quarter cup of fresh onion.

Here are some more substitutions that are more a matter of practicality and creativity. You'll see very soon what we mean.

- Have some bread ends? It seems like no one likes the ends. Cut them into pieces and toast them in a 350 degree oven. Use as bread crumbs.
- Is that last bit of cereal not enough for a bowl? How about it its stale? Kids are prone to leave the box open. Use a dowel or pastry blender to mash them up and use as coating for oven fried chicken instead of buying coating mix. This also works well with stale crackers.

Meal Ideas

When it's getting close to your next shopping trip, resist the urge to jump the gun and go shopping for a few things. See what you have around the house that can be used for impromptu meals or alternative meal ideas.

Breakfast

- Create your own oatmeal dish – Instead of using instant, make Crockpot oatmeal. Even if the family doesn't all eat together, the meal will stay warm for each person. Use brown sugar, honey, fruit, slivered almonds and other choices to sweeten the meal.
- Boiled eggs – They are quick to eat when you are on the run. Make half a dozen of them in the morning and place them in the refrigerator to cool.
- Make your own granola – You know exactly what you like in your granola bars. Forget the preservatives and just add the good stuff. Bake ahead of time and store in an airtight container.

Lunch

- Create sandwiches – Use leftover meat instead of buying luncheon meat from the store. There will be less sodium and you'll get more servings than a traditional package. For kids, cut the bread into various shapes for fun eating.

Saving Money on Groceries

- Fruit or veggies and dip – Use plain yogurt flavored with honey to serve with bite size carrot or celery pieces and fruit for a sweet treat instead of chips.
- Flavored ice cubes – Instead of buying soda, try flavoring some ice cubes. Use some lemonade, ice tea or even fruit juice and pour it into your ice trays. Add to a glass of water to add additional flavor.

Dinner

- Go meatless – Save that animal protein and opt for a vegetarian dish once or twice a week. Try chili with just beans or baked potatoes topped with cheese and your favorite vegetable. Potatoes are filling so no one will go hungry.
- Crockpot meals – The best thing here is that you can put all your ingredients in it in the morning and set it to cook while you are at work or out running errands.

Add your own ideas to the ones above to make use of everything in your kitchen to create tasty and healthy meals between shopping trips.

SAVING ON OTHER PRODUCTS

As we mentioned in the beginning, food is not the only class of items that fall under the category of groceries. Think about your other household items. They cost just as much as food and are just as needed if you want to run a tidy and well-managed home.

Homemade cleaning products

Cleaning products on the market today do a good job but there is the expense and the hazards. Have you read the warning labels? Some can't be mixed with or used in the vicinity of certain other cleaners. This doesn't account for the fact that they have to be locked up to keep out of reach of kids.

Here are some ideas for making homemade cleaners that can save you on your grocery bill.

1. Use orange peels to freshen up the garbage disposal. Instead of throwing them away, place them in and grind away.
2. Lemons can be used to scrub your hands and remove odors along with cleaning cutting boards. Use baking soda on the end of a cut lemon to clean your counters and cut grease and grime.
3. Baking soda can be used to remove marker and crayon marks from walls. Simply wet a cloth and add some baking soda.

Saving Money on Groceries

4. Pour baking soda down a clogged drain followed by white vinegar to remove a hair clog.
5. Use mesh onion bags to create pot scrubbers. Wrap the mesh around a sponge and tie securely.
6. Use baking soda to deodorize the carpet before you vacuum.
7. White vinegar and water can be used to clean your kitchen floor.
8. In a pinch, use baking soda on your toothbrush to clean your teeth and freshen up your breath.

Ask your friends about other homemade cleaning ideas. You can also check out organizedhome.com for more cleaning recipes.

CONCLUSION

It is not easy to cut back on your grocery bill. With growing families and an uncertain economy, we need to use all our resources to find ways to trim our spending in as many ways as possible. Coupons, cooking strategies, shopping tips and homemade cleaners can all combine to save you money while keeping you and your family happy, healthy and solvent.