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Financial Well-Being - at the Grocery Store!

I still get sticker shock every week when I go to the grocery shop! Prices keep going up, and the costs of feeding my household have significantly 'eaten away' at my overall budget!

What can we do? Some folks are experts at sleuthing out the lower prices. Like many people, I just shell out money for the groceries we need on that day. But prices have gotten to such a level that proactive efforts may help keep a good chunk of change in your pocket.

Tips for saving money at the grocery store

Many of the tips I found researching this article are well known. The tips below may be great reminders, or may be ones you had not considered.

Substitute ingredients: Have you seen the price of beef lately? If you are making a chili or stew, add more grains, lentils, beans, rice, and other less expensive ingredients, while still including enough beef for taste.

Use ingredients creatively: Store leftovers in the freezer. Look for recipes that use these specific frozen foods – leftover zucchini can make an appearance in lasagna! Use frozen bits of vegetables, meat and bones to produce a broth or soup base. This way you get the most out of your groceries!

Look for deals before you head to the store: Download the free application [FLIPP](#), which collates sales flyers from stores in your area. Many BC stores such as Save-On-Foods, No Frills, Superstore, Walmart, and others offer price matching on items. You can produce a flyer listing the competitor's prices or use an app

that offers price comparisons for different retailers in your area. Do your homework, and be prepared to show the cashier the advertised price of an item offered cheaper at another store.

Collect coupons: An oldie-but-goodie strategy made much easier now than in our grandparents' day, as many coupons can be found online. Consider subscribing to newsletters or your grocers' apps. They often reward the people who subscribe with some deals not available to the general public.

Avoid pre-packaged items: Buying pre-cut veggies, shredded cheese, and salad packages can save you time; however, these goods come with a higher price. Choose whole items, like fresh or frozen produce or block cheese.

Buy generic brands: These include the No Name brands as well as store brands (Think President's Choice or Western Family) that are cheaper and can taste just as good. Often, these brands are made by name brand companies but sold under the store's label.

Bring your own bag: Save on that box or bag fee!

Make a list and stick to it: Somewhat obvious, but according to research, this saves you almost 25% per grocery shop! A realistic list is meant to reduce impulse buys, and helps you stay on a budget.

Do not shop when hungry or thirsty: Another oldie-but-goodie. Research shows that going shopping hungry increases your spending.

Buy seasonal and local: These foods are often cheaper than out-of-season foods and, at least in the summer and fall months, we are fortunate in BC to have access to farm produce.

Shop in bulk: The bulk aisle can be cheaper than packaged items. Take the time to compare the price difference between bulk and packaged to get the best deal. This is particularly helpful if you just need a small amount of an ingredient.

Buy larger packaging: If you have a storage room, buying larger volume items usually results in a cheaper overall price than similar amounts in smaller containers. Those with warehouse memberships at outlets like Costco count on these types of savings. If you have room in a freezer, consider *batch cooking* where you can save money and time in pre-preparing meals.

Buy plant-based proteins: Plant-based proteins like lentils and legumes are not only healthy for you, but are cheaper than meat!

Reduce food waste: Always check 'best before' and expiry dates *before* you purchase an item. You may find items on sale close to their expiry date; it is a great way to save money, as long as you use them immediately. As for other items you need to last for a while, check the expiry dates to avoid spoilage. Plan meals ahead of time to minimize waste, and prioritize eating vegetables and fruit that spoil more quickly.

Pay with cash: This is recommended particularly if you tend to carry a credit card balance; there is no need to pay high grocery prices and interest on top!

When possible, leave the (grand)kids at home: One study stated that you can spend anywhere from 10% to 40% extra when grocery shopping with kids. Yes: kids are driven by impulse, and parents do not always say no.

Sign up for point cards: If you shop regularly at particular grocers, inquire as to whether they have a points card. Most do, so why not take advantage of savings or other benefits since you are shopping there anyway?

Stock up when items are on sale: Depending on how much space you have, when you see a sale on an item on sale that you routinely purchase, then stock up: you are not likely to get the same price the next time you need it!

The money you save in applying these tips will add up over time. With a little effort and diligence, you can minimize the 'bite' your grocery bill takes out of your monthly household spending. In addition, feeding your family on a more sustainable budget will reduce the sting of that weekly sticker shock.

A stylized, handwritten signature in black ink, likely belonging to the author of the text. The signature is fluid and cursive, with a large initial letter that is partially obscured by the flourish.

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If you would like to contribute or have ideas about what you would like to see in the ReFresh series, we would love to hear from you: contact rochelle@bcpya.bc.ca.

Sources:

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