

Managing in Tough Times



CUT FOOD COSTS: PLAN, SHOP AND BUY

We are all feeling the crunch on our monthly budget these days. Being thrifty is important when we need to watch our food dollars. With a little planning and smart shopping, you will be able to keep more money in your pocket. Here are some tips on how to plan, shop and buy foods on a budget.

PLAN

- Never leave home without a shopping list. Keep a running list on your smartphone or have paper and pencil available on your kitchen counter so that you and your family members can add items to the list as you run out.
- Plan weekly meals and snacks with your family. Make your grocery list according to the planned meals and snacks.
- Organize your refrigerator and cabinets so you can readily take inventory of what you have on hand and what you may need to add to your grocery list.
- Include some meatless meals in your meal planning. Use dried beans or eggs as a main dish or make a vegetarian lasagna.
- Plan meals using seasonal foods. Fruits and vegetables in season are less expensive and tastier than those bought out of season.
- If you use coupons, clip coupons for those items you already use. Don't put something on your list that you don't need or would not otherwise buy just because you have a coupon.
- Consider mileage. Shopping at many stores to save money on certain items may not be worth the extra time and gasoline cost. Also, during this time of a public health emergency, it's important to limit trips to the grocery store.

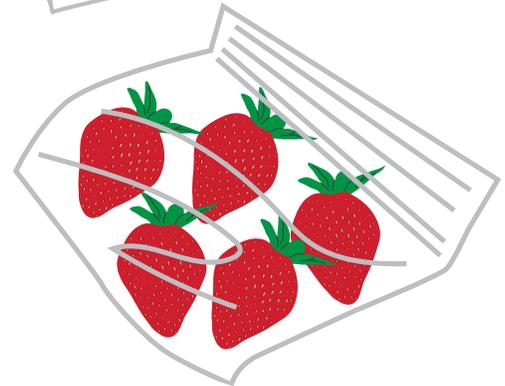
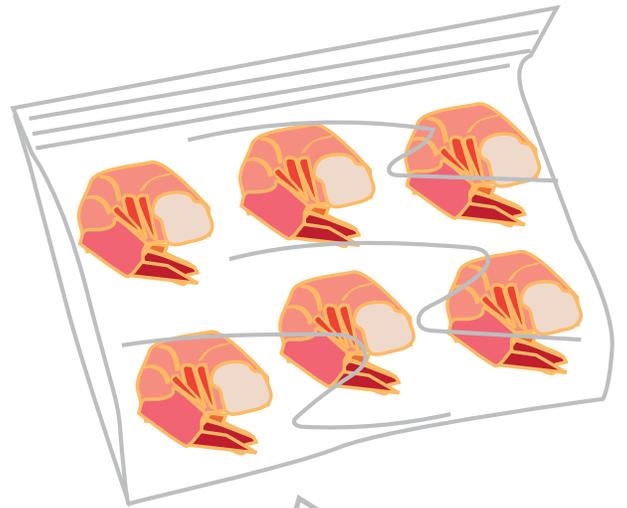
SHOP

- Shop only once a week. The more trips to the store, the more money you spend.
- Have a set budget for how much you can spend on food each week.
- Do not shop hungry. You will buy extra food that you would not ordinarily buy.
- Shop alone if possible. If shopping with others, you may be persuaded to buy foods that are not on your list and are not as nutritious as you would like them to be.
- Shop for the best prices at grocery stores, dollar stores or farmers markets. Avoid shopping at convenience stores as they tend to be more expensive.
- Shop at stores that offer extra savings on "senior day" or double-coupon days. Also, you may want to consider joining your store's loyalty program to get discounts.
- Look for free smartphone apps that will help you save money at the register or earn money on your purchases that can be redeemed later.



BUY

- Check the store flyer or online ads for sale items and stock up.
- Compare brands. Buy store brands instead of national brands.
- Avoid buying foods that are displayed at the end of the aisle or sample foods. Some stores want you to try something new so that you will be tempted to buy it and try it. If the foods are not on your list, do not put them in your cart.
- Compare the unit pricing. Comparing the cost per ounce or per pound will help you get the most for your money.
- Buy foods in bulk only if you save money doing so.
- Avoid buying foods that will spoil quickly. Spoiled food is money wasted.
- Avoid buying junk food for snacks. Stock up on fresh or canned fruits and vegetables, 100% fruit juices, yogurt and popcorn for snacks.
- Check the "sell by" and "use by" dates to be sure you buy the freshest foods.
- Buy the most economical form of a food item. For example, buy plain breads and cereals instead of the fancy breads and cereals. Buy regular rice, grits or oatmeal rather than the quick-cooking version. Head lettuce is much cheaper than buying lettuce in a bag. Buy a whole chicken and cut it up yourself rather than a whole cut-up chicken.
- Shop around the edges of the grocery store. Generally, the healthier, less-processed foods, such as fruits, vegetables, dairy and meat, are found around the edges of the store. These foods are healthier and go further in the kitchen.
- Do not buy dented or damaged canned goods. They may be inexpensive but could be a waste if the food is spoiled.



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