

Managing in Tough Times



STRETCHING YOUR FOOD DOLLARS

Grocery shopping can be a real challenge, especially if you are on a limited budget. However, food is a flexible budget expense that can be reduced when money is tight. By planning ahead and managing your money wisely, you can still serve meals that are appetizing, easily prepared and nutritious.

FOOD SHOPPING STARTS AT HOME

Most of us can change our food spending habits in ways that make each food dollar go further and still provide our families with nutritious meals and snacks. Before dashing out to the grocery store, it is important to do your homework. Take time to inventory what you already have on hand. Review newspaper or online sales ads, plan meals and snacks, and make a shopping list. By doing so, you are more likely to find the best buys, avoid impulse purchases and eliminate extra trips for forgotten items.

Be a smart shopper and get more for your money by deciding in advance what foods to serve for meals and snacks. As you plan your menus, follow these important steps:

Check newspaper or online ads for special sales. Planning your meals around specials and seasonal foods can help save money. Compare advertised prices among stores to find where you can save the most on your entire shopping list. Buy only what you can use and compare prices with those found in other ads. Be aware that specials and coupon offers invite you to buy impulsively, which can blow your budget. Even at special prices and with refunds or coupons, some foods may not be within your budget.

Clip coupons. You can save money if the item is one you would normally buy and if the item is less expensive than similar brands. Many cents-off coupons offered by manufacturers or stores are for the more expensive, highly processed foods or for foods in abundant supply. But using coupons for coffee, prepared foods, cereals, flour and flour mix products can save about 10% in most food budgets. Do not use a coupon to justify buying a food that your family does not need or that costs more than a store brand.

Use free phone apps that help you earn money back on the items you buy. There are many free apps that can be downloaded to your smart phone that will allow you to get money back on items you purchase at a variety of retail stores. The money you save can be applied to future purchases or redeemed later.

Take advantage of seasonal specials. Most foods, especially fresh fruits and vegetables, are generally less expensive when in great supply.

Consider food preferences. When you serve popular foods, you increase eating pleasure. Plan meals around economical, nutritious recipes that your family likes and serve these often.

Think appetite appeal. We eat with our eyes. Plan meals using foods of contrasting colors, textures, flavors, sizes and shapes.

Plan to use leftovers. When safely handled, leftovers can be used in casseroles and soups or for snacks or in lunchboxes. If there is food waste in your household, ask yourself why. Are you buying food in the right quantities? Is food refused or left on the plate? Is the food cooked properly? Encourage family members to help in menu planning and meal preparation so you will have help in making decisions that affect the eating pleasure of the entire family.

MAKING A SHOPPING LIST

One of the best ways to control spending and avoid impulse buying is to make a list of the items needed. Having already planned your menus, the rest is easy. Some helpful hints for making a shopping list are:

- Keep an ongoing list and jot down items as your supply gets low.
- Look over the recipes you plan to use. Be sure you have the necessary ingredients.
- Check the cupboards, the refrigerator and the freezer for foods on hand. Are there staple items, such as flour, sugar, coffee, salt or rice that should be added to the list?
- If storage space permits, stock up on sale items used regularly.



- Organize your list according to the store layout. This will save you time and reduce the temptation to buy foods not on your list.

If you find that you are continually exceeding your food spending plan, evaluate your menus and shopping list for ways to cut costs. Serving low-cost main dishes is one of the best ways to economize. Another is substituting lower cost or on-sale foods for planned foods on your list. If entertaining is taking too much of your grocery money, simplify the foods you serve. Underline the items on your shopping list that are basic to the family diet. Buy these foods first. Include other items as your food spending plan permits.

SHOPPING CHOICES

With the planning done, you are now ready to shop. But where will you do your grocery shopping? Food prices, of course, are one of the major factors in determining where you will shop. No-frills and warehouse stores can be less expensive because the cost of doing business is lower. Many shoppers who live in rural communities find a once-a-month trip to a warehouse store saves on foods that store easily and on nonfood household supplies.

Convenience stores almost always charge higher prices on food. Farmers markets and co-ops have helped many families reduce their food costs. The selection of products may be more limited than in most supermarkets, but the prices are usually lower.

Usually, it is more efficient to shop at one nearby store that has reasonable prices. Shopping at several stores each week uses valuable time, energy and fuel. Remember, the more often you shop or the greater number of stores you shop in, the more likely you are to buy more food than you need. Eat before you shop because everything looks good when you are hungry. And, if possible, try to shop when the store is not too crowded. Keep in mind the following shopping pointers so you can become a skillful shopper and get more for your money:

- **Shop alone when possible.** When family members are along, you tend to buy more.
- **Know the regular prices of items you generally buy.** This way you will recognize when an advertised special is really a bargain. If you shop in stores where individual items do not have price tags attached to them, you may want to write the price on the shopping list or on each package after you get home.
- **Be alert for unadvertised specials in the store.** These can save you money. But all items displayed at the end of aisles in the store may not be on special.
- **Compare national brand, store brand and other products.** While the nutritional value generally is comparable among brands, you may find a difference in quality and appearance. However, if you do not need top quality, appearance or uniformity, consider lower-priced brands.
- **Take advantage of unit pricing.** The unit price is the per-unit measure (the number of cents per ounce or gram), which is often posted on the shelf below the product. If a store provides this information, you can use it to find out whether the 16-ounce can of creamed corn is a better buy than the 12-ounce can. To figure unit prices on your own, divide the price of the container by the number of ounces it contains.
- **Ask for a rain check.** If a specially priced item is sold out, ask for a rain check. It allows you to purchase the item at the sale price at a later date.
- **Read labels.** Food labels list the ingredients and valuable nutritional information, which are helpful in judging the nutritional quality of a food item.



WHEN YOUR SHOPPING IS DONE

Go straight home after grocery shopping so perishable foods can be refrigerated or kept frozen. Warm temperatures are the leading cause of food spoilage, so refrigerate or freeze all perishable foods immediately after shopping.

When you get home from the store, compare your register receipt with your food cost goal. Then check your purchases carefully and critically. Are they economical when compared with other choices you might have made? Did you buy some foods not on your list? Can these extras be justified as important for meeting food needs, being real bargains or providing a worthwhile tasty treat?

Managing food dollars wisely involves planning before and during your grocery shopping. Some knowledge of nutrition, plus careful meal planning, skillful shopping, and proper food storage, handling and preparation will help you to serve satisfying meals while remaining within your food budget.

REFERENCE

[Stretch Your Food Dollars. eXtension.org](http://eXtension.org)

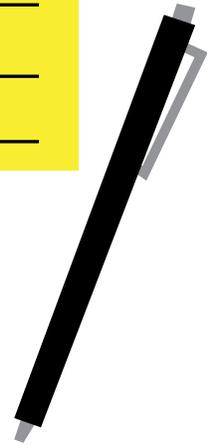
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Shopping List

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PUB3157-F online 9/20 Rev.

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