



Your Employee Assistance Program is a support service that can help you take the first step toward change.

## **Become a Financially Wise Food Shopper**

At a time when lay-offs and wage freezes are keeping income down, the increasing cost of living can severely strain resources, particularly for those of us with growing families. Some others simply feel that wasting money on anything is irresponsible, given the number of people in the world who are in need.

Whatever your reasons, wising up on smart food shopping strategies is a great way to start saving money. A few dollars saved every week can amount to many hundreds of dollars or more saved over a year. And if you pick up the right tips, no one will even notice the difference at the supper table.

### **Tips and Tools You Can Use**

Many money saving tips are tried and true, which doesn't make them any less valuable. There are also lots of new money saving opportunities made possible by the Internet. Here are some great tips to help you get a taste for grocery savings:

#### **Planning Ahead**

- Prepare a menu for the upcoming week's meals. You'll know exactly what to buy and won't waste money on things you don't need.
- Make a shopping list—and stick with it.
- Add up your purchases and take only the necessary cash with you. Leave your debit card at home.
- Calculate which store saves you the most money, and stick with it.
- Collect money saving coupons on the net and take the ones you can use with you when you shop.
- Eat before you shop. Shopping on an empty stomach is a fast way to an empty wallet.

#### **Buying in Bulk**

- You can reduce retail prices by up to a third when you join a bulk buying club or co-operative. But make sure you can use the quantity. Saving money on food you don't use makes no sense at all.
- Join up with one or two other families in your neighborhood. Get bulk savings from bulk buying clubs or volume sales prices at the store. Then split the quantity.
- Shopping at bulk food stores can result in big savings on staples especially.

## Savvy in the Store

- Learn the tricks that grocery stores use to try to persuade you to spend more, and you can outwit them!
- When you just need staples like bread, milk, eggs, produce and meat, avoid inside aisles and stick to the far edges of the store. That's where you'll find them.
- Hunt high and low for the lowest price items—that's where the store puts them. They put the most expensive items on eye level shelves, figuring that's where you'll look.
- Don't be misled by end-aisle displays. They are meant to make you think you're getting a bargain, but displayed items are often at regular price.
- Check the volume price of different sized items, to see which is really best value. 100 mL of that seemingly cheap item may turn out to cost more than 100 mL of a similar item with a higher price ticket.
- Many low cost, no-name products are made by the same companies who produce brand name goods. Experiment to see which items work for your family, then stick with them.
- Watch for mistakes at the cash register. Mistakes are surprisingly frequent and many stores will give you the item at no charge if you are accidentally over-charged.
- Day-old bakery items, very ripe produce or end-of day fish are fine to eat and offer great savings.

Remember, shopping smart and saving money is not about changing how you eat, it's about changing how you buy food. With a few proven tips you can continue to provide your family with nutritious and delicious meals and your wallet will thank you.