

Get Savings Savvy

Smart Grocery Shopping Tips

From America's Family Financial Expert®, Ellie Kay

Oscar
Mayer



The economy is taking a bite out of grocery budgets, but there are ways to pinch pennies without squeezing family favorites from the grocery list. For more than a decade, Ellie Kay, author of the upcoming “Living Rich for Less,” has helped families save money with her practical pointers. Ellie teamed with the *Oscar Mayer* brand to develop the following tips to help families navigate the grocery aisles to maximize savings during these tough times.

Better Brown Bagging

- ✓ **Bag-up More Variety** – “Brown bagging it” can be a great way to save time and money, but make sure you mix it up. You can save an *average* of \$3 per person per day by taking a lunch to work or school, that can add up to as much as \$260 per month for a family of four! The key to reaping those rewards? Choose a **variety** of lunch options your family enjoys—this will keep them brown bagging and keep you saving.
- ✓ **“Big to Little” Brown Bag Tips** – Any time you can divide menu items from a larger quantity to a lunch bag size, you will save BIG! For example, I buy a two pound bag of mini-carrots, then divide them into snack size plastic bags ahead of time. In the morning, I just grab and go, knowing that I’ve saved as much as 40% off buying prepackaged, smaller baggies of carrots. Do this for fruit snacks, raisins, grapes, sweet snap peas, celery, cherries, and anything else your family enjoys!
- ✓ **Brown Bag Assembly Line** – With the number of kids in our house, the morning ritual of getting ready for school often felt like a three-ring circus, so I developed a system that saved my money and my mind. When watching TV at night with the family, I got out all the lunch bags and labeled them with the kids’ names, then filled them with non-perishables like drinks and pre-bagged snacks. Then all I had to do in the mornings was create a sandwich assembly line to complete lunch! This also kept me from saying “why don’t you just buy your lunch today?” if I was too tired in the morning to make their brown bagged lunches.

Create Marvelous Menus

- ✓ **Get Sandwich Savvy** – In order to cut back on your food bill, try a special “soup and sandwich meal.” Let your family prepare the soup and be sure the sandwiches feature a variety of cuts your kids enjoy. For a family of four, this can save you as much as \$80 per month! My family loves *Oscar Mayer* Deli Fresh lunch meats because there are so many different cuts, flavors and varieties and taste as fresh as the deli. Everyone can have a custom ordered sandwich –it’s like having a deli case right in your refrigerator – and the Family Size is a great buy, too.
- ✓ **Do a Fast Food Switcheroo** – I don’t know about you, but preparing lunch and dinner every day makes me grumpy. That’s why I opt for one “favorite restaurant at home” night each week by buying restaurant type food at the grocery store. It’s a “win/win” situation for my energy level and our budget. My teens especially like the *Oscar Mayer* Deli Creations Sub Sandwiches and Flatbread Melts. With the unique flavor combinations, it’s like having their favorite lunch spot menu items right at home at a 46% savings over dining out!

Get the Kids Involved

- ✓ **Kid Power of Choice** – I found out my kids would throw away the sandwiches they didn't like, so I gave them the power of choice and took them to the store to let them select their favorite kinds of lunch meats. Letting them choose saved me money, showed them their lunches didn't have to be boring, and helped them look forward to lunch.
- ✓ **Stay Connected** – When I send my teenage kids to the grocery store, I ask them to "tweet" or text various product and price options to me so I can help them select the best options for the money. It's a great way to stay in touch with my teens, and help them learn how to save money at the grocery store.

Crafty Couponing

- ✓ **Techie Coupon Trends** – More coupons are going paperless. Some grocery stores offer electronic coupons at in-store kiosks or online. You can point and click to select the coupons you want and even link them to your store/loyalty cards from your grocery store. When your card is presented at check out, the coupon discounts get applied to the bill!
- ✓ **Store Coupons** – A store coupon is different from a manufacturer's coupon in that it is issued by the store and redeemed by their headquarters. This means that if you have a true store coupon, it can usually be used in conjunction with a manufacturer's coupon. When you layer the savings in this way, you'll find that you can get some grocery staples or household items for pennies!

Milk Your Money

- ✓ **Go on the Cash System** – One consumer trend I have seen revitalized is the idea of shopping with cash. When my husband and I were first married, we had \$40,000 worth of consumer debt and sometimes didn't have enough money for groceries. That's when we went to the cash system by taking out the budgeted amount for groceries in cash and putting it in an envelope. We had a visual reminder of how much was left for the week, it helped us stay on budget, and we didn't go further into debt by using our credit cards.
- ✓ **Play the Price Matching Game** – I've worked 40+ hours a week for years with a house full of kids, so I don't have time (or energy) to drive all over town to shop various sales. I can benefit from all the sales though, by going to a store that matches the lowest price. I save gas, time and money by going to a store that will match competitor sales.
- ✓ **Go Beyond the List** – Most families know that creating a list and sticking to it can save you as much as 30% on your grocery bill. But did you know that as many as 50% of the sales or price rollbacks for the week are not advertised in the sales circular? This means that there may be clearance items throughout the store that are not on your list. Give yourself permission to snatch these up if they are a super good value. One week, I found deodorant on sale when the store was remodeling the antiperspirant aisle. There were a variety of brands marked down to \$1, including my favorite brand. I matched my "\$1 off" coupons with those clearances to get 16 packages of deodorant for free!