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5 super-smart ways to stretch your food budget

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5 ways to shrink your grocery bills

A little research and planning can save you big money

By Susan Dalzell
Contributing Writer

It's happened to all of us. The cashier finishes ringing up the pile of groceries that overflows from the shopping cart. With a smile, she requests an amount of cash that sounds rather more suited for feeding a robust team of Olympians instead of the average-sized family of four you intend to nourish. Chagrined, you pull out your credit card and sheepishly sign away for one week what you meant to use for the month.

Cease the shame. Learn to throw those shoulders back proudly as you tuck your receipt into your wallet and push your full cart over to your vehicle.

With a few small changes, it is possible to get that grocery bill down to a manageable size. And no, it doesn't mean couponing until your fingers bleed from paper cuts, stocking up on cheap junk foods or racking up miles in the car rushing from store to store in pursuit of that elusive perfect sale.



Erin Chase

Andrea Decker of Monroe and Erin Chase of Centerville are two local moms who have devoted considerable time and energy to figuring out ways to stretch grocery budgets. Decker is the founder of MommySnacks.net, a blog that helps guide oth-

er moms through the jungle of couponing at grocery and drug stores. Chase is the mom behind 5dollardinner.com, where she provides tips, recipes and advice for creating inexpensive meals. She is also the author of "The \$5 Dinner Mom Cookbook" (St. Martin's Griffin, 2009) and the upcoming "The \$5 Dinner Mom Breakfast and Lunch Cookbook," due out Dec. 22.



Andrea Decker

Here are five great ways to whittle a grocery budget down to size. These tips are designed especially for shoppers who have always previously been just casual savers.

1. Plan Ahead

Write this one down in red letters, all caps, in bold, and underlined. The single most important thing you can do to save money at the grocery store is to plan. That means no more quickie trips to pick up three items and walking out with eight. No more being oblivious to what's on sale. No more blowing your budget on take-out orders because you don't have enough food in the house to cook dinner.

Step one to planning? Set a budget. You can't save money if you don't know what you're spending in the first place. For Chase, setting a budget means only spending \$60 a week on groceries. That

figure could be very different for your family. The important thing is to figure out what you need and what you can afford, and then determine a figure you can live with.

"I never go to the store without planning out what I want to buy and having a list," Decker said. "Once you begin to plan, you understand your shopping behaviors and know what you're going for. You're a lot less likely to buy something when it's not at its best price."

Chase recommended taking baby steps in your planning. "I tell people to try one thing at a time. Try meal planning based on the store ads and then start paying attention to other products you buy and then maybe add in coupons," she said. "I'd leave couponing to last because it probably is the most daunting."

2. Stick to one store

That's right. You read that correctly. For a beginner saver, running from store to store to follow the sales can actually be counterproductive. "I would recommend one-store shopping for someone starting out," Chase said.

Give a little love to the store you like best, and it will love you right back. Become a student of your store's sales and you'll soon see that they run on a cycle. "They generally come around every eight to 12 weeks," Chase said, although items like chicken breasts may go on sale more often. Observation works, but also get to know the staff behind the meat and bakery counters. They just might be able to give you a heads up on when pork loins or baguettes will be cheaper.

Savvy shoppers also know how to benefit the most from their



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store's loyalty cards (sometime extra discounts are available by registering online) and know their store's policies on coupons so they can maximize their savings. Plus, by not popping into multiple stores, you'll have less temptation to stray from your list.

The same advice works for shopping at drug stores. Both Chase and Decker said shoppers can find amazing deals at drug stores, but it takes time to learn how to best use the customer

loyalty programs. Use blogs like Decker's to learn the policies of your chosen store since they often aren't publicized otherwise. Focus on one chain, and you'll be using coupons and reward points to collect free toothpaste and toilet paper in no time.

3. Find coupons

There are numerous ways to collect coupons, although some are more obvious than others.

"The best resource is the Sun-

day paper. I do subscribe, because the coupons are different for subscribers," Decker said.

"The next best is getting printable coupons."

Printable coupons are available online. Sources include websites dedicated to coupons, including RedPlum.com, Smart Source (coupons.smartsource.com) and CoolSavings.com.

Many bloggers, including Chase and Decker, keep searchable coupon databases on their websites.

You can also find coupons on company websites. If you love a product so much you consider it a friend, try friending it on Facebook and get rewarded with coupons and special deals.

Those little pieces of paper that are spit out with your receipt can also be quite valuable.

They're called Catalinas, after the marketing company that produces them, and they are store coupons given in direct response to what you've just purchased, whether it's an incentive to buy a competitor's brand or a larger quantity of something you've just bought.

Can't find a coupon locally or want to buy in bulk? Consider purchasing coupons from clipping services such as Q Hunter and The Coupon Clippers.

4. Get organized

It may take some time at the beginning, but developing a system for keeping your coupons organized is well worth it in the long run.

"You can do a binder and fill it with baseball card holders," Decker suggested. This method works well for people who are willing to cut their coupons every week.

Use page dividers to create sections that make sense to you (snacks/cereal/toiletries) and insert the new coupons each week and remove any that have expired. Bring the binder to the store.

Clipping every week can be tough, though. "I stopped doing the binder. I was getting behind on cutting because it felt like a chore," Decker said. "Now I do the file by insert method."

For this method, pull entire store inserts out of your Sunday paper and file them in a binder or accordion file according to date.

Websites such as Decker's list where items are on sale each week and which inserts contain the coupons, so organizing the fliers makes it easier to go back and clip only the coupons you need.

"You have to figure out what works best for you," Chase said.



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"I've found that they all end up taking about an equal amount of time in the end."

5. Stockpile

Since most coupons are only for a dollar or less discount, a lot of people may think it's not worth the effort.

Decker said there's another way of looking at it. "The point in shopping with coupons is to wait for the sale. That's the best time to buy it, when it's at the stockpile price," she said.

Stockpiling is buying a large quantity of items when you can get them for the cheapest amount. This works especially well for canned and dry goods, but meat, vegetables and fruit can also be stockpiled. It takes effort, but Chase said that a lot of fruits and vegetables can be frozen when at their ripest — and cheapest — and enjoyed for months afterward from your freezer, when prices at the produce section have skyrocketed.

This is the time to really use those coupons. Maximize your knowledge of when a store allows double coupons. And don't limit yourself to just one coupon per item. Many stores will allow you to use more than one coupon for a product.

If you work it right, you can buy the brands you want without resorting to shopping for generics. "I'm often able to buy name brand products for less than a store brand would cost," Decker said. "Why buy generic if I can get a name brand for free?"

Avoid potential pitfalls, like buying a mass quantity of food you'll never use just because you could get it for next to nothing.

Instead, know what items your family eats most and stock up accordingly.

Stockpiling chicken, spaghetti sauce and your favorite brand of wheat bread makes sense when it's food you'd be eating anyway.

Besides, it'll taste all that much better with the knowledge that it cost you so little.