## Food



- Plan meals ahead of time so you will know what you need.
- Make a shopping list to avoid impulse buying. You will stay focused and financially on-track.
- Save with coupons. Try the Sunday newspapers and also online sites like www.CoolSavings.com
- Look at the sales flyers. Pay attention to "loss leaders." These are items that the store loses money on just to get you into the store.
- Look at the expiration date. Stores are supposed to pull expired products, but accidents happen.
- Old food products are generally put in the front of the new stock. For fresher food, look in the back or bottom row of the salad bags, milk jugs, etc.
- Don't shop when you are hungry. Why? Because you're tempted to spend more, buy more junk food and pre-packaged meals (which costs more).
- Consider buying in bulk for big savings. But be sure to compare the unit cost - sometimes bulk products aren't cheaper, or may actually cost more.
- Limit the number of trips to the store. If you run out of something, try to do without it until the next scheduled shopping trip.
- Plan inexpensive meals at least twice a week with inexpensive dishes such as spaghetti or macaroni.
- Dine-out a little less; dine-in a little more. Half of the average American family's annual food expense is spent on dining out. A $\$ 30$ restaurant bill equals a bag of groceries that would last you for several meals at home!
- Consider generic or store brand items. Some generic items are exactly the same as the brand-name item, made by the same company! The difference? The name brand has a higher price.

