## Before you go to the store:

- 1. Make a grocery list before: check your pantry and fridge first!
- 2. Plan your meals for the week before you shop and then only buy what's on the list you will save time and money if you go to the store only once.
- 3. Plan to double up your recipes! Plan meals so that you have leftovers for lunch the next day, or freeze leftovers for a quick meal another day \*
- 4. Shop only once a week. Do not shop at gas stations (prices are higher there).
- 5. Do your groceries on Wednesday evenings. According to Smartcarting.com, the stores are emptier on that evening, most specials start on Wednesday but many stores will honor the previous week's coupons.
- 6. Make sure you eat before you go grocery shopping, you will buy fewer snacks if you shop on a full stomach.
- 7. See if you can find coupons, these can make a big difference in your budget! Another alternative to using coupons is to utilize the cash back grocery apps (see further down).
- 8. Look at your local grocery stores and pharmacies weekly ads for special deals (and use their coupons). Plan your weekly meals based on what is on special.
- 9. Buy seasonal products: Items go on sale based on availability and demand. Cherries, watermelon and avocados are on sale during the summer and squash and pumpkins on sale in the fall and winter.
- 10. Buy a newspaper on Sunday (like the Plain Dealer). That is where you have the most food coupons. Also check websites, many brands will have coupons you can download.

\*For great recipes ideas, download our cookbook: Spices & More: Easy, Tasty & Affordable Recipes

## While grocery shopping:

- 11. Stick to the list so you don't buy "impulse" purchases.
- 12. Make sure to go by the clearance aisle or area but only buy the items if you will use them! (Look for "fast sale" as well).
- 13. Buy no-brand or store brand name items, they are often cheaper.
- 14. Don't buy snacks at the cashier; they are more expensive than if you buy the larger package in the aisle.
- 15. Shop with a calculator (or use your phone). Add the item costs as you shop; this will help you keep on budget.
- 16. Shop alone if you can. It will be faster and you will also be less tempted (by children or spouse) to buy on impulse.
- 17. Keep an eye on the cashier as you are checking out; if a product is higher than you expected, you can change it!

- 18. Look high and low on the shelves. Eye level items are usually the most costly. The biggest bargains tend to be on the lowest shelves.
- 19. Get a rain check. If the store runs out of the advertised special, go to the customer service counter and request a rain check and ask when they will be restocked. A rain check means they will let you buy the advertised item at the sale price when the item has been restocked, even though it is no longer on sale.
- 20. If a bakery good is expiring tomorrow, ask for a discount! Usually in the bakery section of the store, you'll tend to find products that are expiring soon. If that's the case, be sure to ask for a price reduction. It never hurts to ask.
- 21. Buy yesterday's baked goods: Some baked goods like donuts and bread actually will be marked much lower if you buy them one day later. The savings are great! Plus, using old bread is great for making your own breadcrumbs and croutons out of stale bread.
  Recipe to make your own breadcrumbs: <a href="https://www.bonappetit.com/recipe/homemade-">https://www.bonappetit.com/recipe/homemade-</a>

Recipe to make your own croutons: http://allrecipes.com/recipe/6887/croutons/

## Other saving tricks!

breadcrumbs

- 22. Use the *Spices & More: Easy, Tasty & Affordable Recipes* on the CRS web site. Get creative, try new foods!
- 23. Learn to freeze well! Is important especially when you have bought in bulk to save some for later. It's important to know what freezes well and what doesn't. Check out our cookbook: *Spices & More: Easy, Tasty & Affordable Recipes,* Cooking Cheat Sheets on how long you can freeze food (page 28)\*.
- 24. Return your bottles and cans for the deposit that you paid.
- 25. Buy in bulk, than make your own individual packages.
- 26. Organize your food storage and fridge once a month; make sure to use foods before they expire and note what you are missing so you can buy the items when you shop.
- 27. If you buy meat in large packages, freeze them in smaller portions so that you can use them more easily. Make sure to note the date on it!
- 28. Shop for After-Holiday Sales. Take advantage of the discounted prices on holiday food by shopping the day after a major holiday when expensive items like turkey, ham, lamb, pecans, and cheese go on sale.
- 29. Ugly can be beautiful and save you money. Check produce sections for imperfect fruits and vegetables, their costs may be up to 30% cheaper yet they will taste just as good!



#### **Use Coupons!**

You already know this but coupons are by far the best way to save money on groceries. Plus there are plenty of ways to "extreme coupon" and save money.

Here are some great resources to help you master the art of couponing:

- Free Coupons (<u>www.coupons.com</u>)
- Couponing for Beginners: 11 Tips that Will Save You Thousands
   (<a href="http://livelikeyouarerich.com/couponing-for-beginners-11-tips-that-will-save-you-thousands/">http://livelikeyouarerich.com/couponing-for-beginners-11-tips-that-will-save-you-thousands/</a>)
- How to Save 50% or More on Coupons
   (https://www.livingrichwithcoupons.com/beginners/extreme-couponing-101)
- The Krazy Coupon Lady Tips (<a href="https://thekrazycouponlady.com/tips/couponing">https://thekrazycouponlady.com/tips/couponing</a>)



Sign up for FREE Loyalty cards; save on your grocery and pharmacy!

## **Grocery Stores:**

# **Kroger (opening soon in Avon)**

Earn 1 point per 1 gallon of gas when you gas up at a Kroger fuel center with your Kroger Rewards card. Each Kroger chain has its own version of the card, but the fuel rewards are the same at Fred Meyer, Fry's, King Soopers, Smith's, QFC, and other Kroger family stores.

https://www.fredmeyer.com/signin

## **Giant Eagle**

Located in Avon Lake Giant Eagle's fuel perks program offers 10 cents off per gallon for every \$50.00 spent at Giant Eagle, Getgo, Market District or Giant Eagle Express. You can use these rewards at Getgo stations on up to 20 gallons of gas with your Giant Eagle Advantage Card. Your card will also give you special deals on a variety of items in stores.

https://www.gianteagle.com/About/FAQs/fuelperks/#

#### **Pharmacies:**

## **Walgreens Pharmacy**

How to rack up loyalty program rewards

- 500 points for every prescription you fill.
- 20 points per mile when you walk, run, or cycle.
- 20 points per weigh-in.
- 20 points for a blood pressure or blood glucose test.
- 250 points if you sync the program with an activity tracker (Fitbit, iHealth, or Jawbone) or app (MapMyFitness, MyFitnessPal, or RunKeeper) and set and achieve a goal.
- 500 points for pledging to quit smoking and setting a date plus 20 points per day as you track your progress.

#### What you get

• For every 5,000 points, you get \$5 to spend in the store or on Walgreens.com.

https://www.walgreens.com/balancerewards/balance-rewards.jsp

#### **CVS Pharmacy**

#### How to rack up loyalty program rewards

- 10 credits when you sign up and register your prescriptions.
- 1 credit every time you fill or refill a prescription, or 3 credits for 90-day prescriptions.
- 3 credits for adding prescription management to your account, which allows you to refill orders, view your prescription history; see your prescription calendar, and more.
- 1 credit when you sign up for refill-reminder e-mails and prescription text alerts.
- 1 credit every time you get a flu shot or other vaccination from a CVS pharmacist.

#### What you get

- 10 credits get you \$5 in ExtraBucks Rewards.
- Earn up to \$50 in rewards each year.

#### https://www.cvs.com/extracare/home

#### Rite Aid

#### How to rack up loyalty program rewards

- 1 point for every dollar you spend on eligible purchases.
- 1 point for every dollar you spend on government-funded (i.e., Medicare and Medicaid) prescriptions.
- 25 points for every non-government-funded prescription filled.

#### What you get

- 250 points, or bronze level, gets you 10 percent off Rite Aid brand products for a year, plus 10 percent off everything during one shopping trip.
- 500 points, or silver status, gets you 10 percent off everything in the store for a year plus a free wellness reward, such as a gym-membership discount, magazine subscription, or health screening.
- 1,000 points, or gold level, earns you 20 percent off store purchases for the year.

https://www.riteaid.com/shop/info/wellness-rewards?gclid=EAlalQobChMI7KeV-6OM2QIVhrbACh1mMAQoEAAYASAAEgI9vfD\_BwE

## **Sign Up to Email Newsletters**

Just by signing up to your local grocery store or convenience store's email newsletter, you can receive weekly coupons, deal alerts, and so much more.

## **Grocery Cash Back Apps**

#### Use multiple\* grocery cash back apps

Grocery cash back apps are simple to use and can keep more money in your pocket when you shop for groceries. This is how it works:

- Sign up for an account.
- Then, either download the app to use on mobile or sign-in to your account on your computer.
- Select your favorite stores.
- Select desired rebates for specific items at your favorite stores.
- Go shopping and buy cash back items.
- Take a photo of your receipt and submit it within one week.
- Receive cash back.

Once your account reaches the required minimum, cash out for gift cards or cash.

The best way to maximize cash back rewards is to utilize several grocery cash back apps. You can get cash back for an item from two or more cash back apps by submitting your receipt to each company. The companies operate independently, so doubling up is legitimate and strategic. So, sign up for all of the apps below to get the most money back.

One of the popular app. is IBOTTA: <a href="https://ibotta.com/">https://ibotta.com/</a>

## Grocery Cash Reward App. (similar to grocery cash back but not the same!)

Cash reward apps operate like a loyalty program. This is how it works:

- Download the app.
- Securely link your credit and debit cards.
- Go grocery shopping.
- Use your credit or debit card at checkout.
- Automatically receive rewards for using your credit or debit card at partnership companies like Walmart, Costco, Trader Joes, Safeway, Whole Foods, and more.
- Redeem your rewards for gift cards to your favorite companies.

Similar to the grocery cash back apps above, cash reward apps can help you save money on groceries. However, it's important to note that **cash reward apps can work in conjunction with cash back apps to earn even more money back on your groceries.** Use the cash back apps above to get cash back on specific items and the cash reward app below to get rewards by using your credit and debit cards at specific grocery stores.

One of the popular app. is DROP: <a href="https://www.earnwithdrop.com">https://www.earnwithdrop.com</a>

## Grocery Apps that will save you time and money!

Here are 4 money and time saving grocery apps that will lend you a helping hand.

- Grocery Pal: This app will show you where the sales items are (https://itunes.apple.com/us/app/grocery-pal-in-store-weekly/id339684652?mt=8)
- Coupon Sherpa: This app will help you find coupons, while also displaying a coupon bar code at checkout. This is nice because some coupon apps require you to print out real coupons. (<a href="https://www.couponsherpa.com/mobile-coupons/">https://www.couponsherpa.com/mobile-coupons/</a>)
- Apples2Oranges: This app helps you determine the unit price. So helpful! (https://itunes.apple.com/us/app/apples2oranges-pricecomparison/id458078866?mt=8)
- 4. **Key Ring**: This app will allow you to have all your grocery store reward cards with you all the time without having to have a bulky key ring. (<a href="https://www.keyringapp.com/">https://www.keyringapp.com/</a>)

# If you like to shop Online – Sign up for Ebates.

It's a cash-back site that pays you for shopping online. It's an instant way to save on everything you buy. Deals change all the time, but one of their recent offers was: Spend \$25 and they'll send you a free \$10 Walmart gift card!

Here's how it works:

- 1. Sign up for Ebates ( <u>www.ebates.com</u> ) You just need to give them a name and email address.
- 2. You'll need to make at least \$25 in purchases through Ebates online shopping portal within 90 days of signing up. If you do, Ebates rewards you with a \$10 Walmart gift card.

## Answer some surveys and make money!





These companies want data on what shoppers think of their products, so paid food panels are becoming more and more common. Some of these panels are hosted online.

Sign up for sites like **Swagbucks** (<a href="www.swagbucks.com/">www.swagbucks.com/</a>) and **Opinion Outpost** (<a href="www.opinionoutpost.ca">www.opinionoutpost.ca</a>) to participate. If you sign up for both, you could make an extra \$20.00 or more each month (most surveys pay between \$3.00-\$4.00 each for 20 minutes of your time).

## **Email Your Favorite Companies and Ask for Coupons**

Just by telling your favorite companies that you love them and politely asking for coupons can lead to great things. Here's a great script to send out to your favorite brands which can lead to freebies, goodies, and coupons! It never hurts to ask and takes only a few minutes!

#### Here is something you could send:

Hello,

I simply wanted to say that I'm a huge fan of your company.

I've been a long time buyer of [product, service] and can't imagine buying anything else. I know a lot of folks probably email to complain and it can be tough responding to those, so I thought I'd add a little sunshine by letting you know I am happy with your products! (Name the products).

You're doing great work, it's appreciated in our house, and I wanted to say thanks.

I don't know if you have any samples or coupons you could send my way but I'd be most appreciative to try more of your products.

Thank you in advance and have a great day!

Your signature

(Make sure to include your complete mailing address with city, state, zip code, email address and phone!)

## Save Money by Freezing Food!

One of the best ways to save money is to freeze food. If you double up a recipe, you can freeze an entire meal for a later date or smaller individual portions for lunches! You can freeze fruits for smoothies, vegetables to use for recipes and soup – the list is endless! Here are some tips for freezing food.

<u>Do Freeze:</u> Soups, stews, casseroles, saucy pasta and rice dishes, raw meat or seafood, broth, bread, cookies, baked goods, tortillas, cheese (grated or in block form), tomato paste, pesto, buttermilk, butter, ginger, cooked beans, cooked rice or pasta, fresh fruit for smoothies or baking, vegetables for soups or stews. (see the complete list in my cookbook: Spices & More! Easy, Tasty & Affordable Recipes, p.30)

#### **Do Not Freeze:**

- Salad greens and crisp raw vegetables to be used in salads and sandwiches such as celery, onions, and sweet peppers. They will lose their crispness and become limp after freezing.
- Eggs in the shell will expand and crack the shell. Hard cooked egg whites will become tough and rubbery.
- Creamed cottage cheese will change texture, becoming grainy.
- Sour cream will separate when frozen and thawed.
- Heavy or whipping cream will not whip well after freezing.
- Potatoes become mushy if frozen raw, and watery and tough if boiled and then frozen

#### **Tips for Freezer Success**

- Chill the food completely in the refrigerator before freezing. This makes smaller ice crystals and causes less texture damage to the food.
- For small items (like meatballs, cookie dough, or fruit pieces), freeze while spread out on a baking sheet, then transfer to a freezer bag once solid. This prevents the pieces from clumping.
- Make sure there is room for air to flow in the freezer, which will help maintain proper temperatures.
- Label and date your food. LABEL AND DATE YOUR FOOD.
- Freeze in smaller portions when possible. This makes foods freeze faster and reduces the need to thaw more food than needed.
- Trick if you are freezing soups/sauces in zip lock bags: stack a bag / a paper towel/a bag / a paper towel, etc.... This will prevent the bags from sticking (and possibly ripping) in the freezer.



"Shop" in your freezer on a regular basis to stay on top of your inventory!

# For more information on how to save money when grocery shopping, check out these great sites!

- 1. <a href="https://www.mymoneycoach.ca/blog/budget-grocery-shopping-tips-to-save-money.html">https://www.mymoneycoach.ca/blog/budget-grocery-shopping-tips-to-save-money.html</a>
- 2. <a href="https://www.thepennyhoarder.com/food/groceries/groceries-100/">https://www.thepennyhoarder.com/food/groceries/groceries-100/</a>
- 3. <a href="https://www.cashcowcouple.com/how-to-save-money-on-groceries/">https://www.cashcowcouple.com/how-to-save-money-on-groceries/</a>
- 4. <a href="http://urbantastebud.com/save-money-on-groceries/">http://urbantastebud.com/save-money-on-groceries/</a>
- 5. <a href="https://www.daveramsey.com/blog/5-ways-cut-grocery-bill-without-coupons">https://www.daveramsey.com/blog/5-ways-cut-grocery-bill-without-coupons</a>
- 6. <a href="https://clark.com/shopping-retail/tips-to-save-on-groceries-reduce-spending/">https://clark.com/shopping-retail/tips-to-save-on-groceries-reduce-spending/</a>
- 7. <a href="https://www.huffingtonpost.com/entry/save-money-on-groceries\_us\_577e4b25e4b0c590f7e815bc">https://www.huffingtonpost.com/entry/save-money-on-groceries\_us\_577e4b25e4b0c590f7e815bc</a>
- 8. https://wallethacks.com/flattery-project/
- 9. <a href="https://smartcarting.com/">https://smartcarting.com/</a>

#### For more information on how to freeze food safely, check out these great sites!

- 1. <a href="https://food.unl.edu/freezing-cooked-food-future-meals-freezer-bag-tips">https://food.unl.edu/freezing-cooked-food-future-meals-freezer-bag-tips</a>
- 2. https://www.budgetbytes.com/2016/02/how-to-freeze-leftovers/
- 3. <a href="http://thepioneerwoman.com/cooking/freezer-cooking/">http://thepioneerwoman.com/cooking/freezer-cooking/</a>
- 4. http://www.sparkpeople.com/blog/blog.asp?post=makeahead\_meals\_how\_to\_freeze\_and\_reheat\_full\_dishes
- **5.** <a href="https://www.fitnessmagazine.com/recipes/healthy-eating/tips/meal-prep-how-to-freeze-food/">https://www.fitnessmagazine.com/recipes/healthy-eating/tips/meal-prep-how-to-freeze-food/</a>

## Sign up for Free Gifts for your birthday!

It's your birthday; you should enjoy it with free gifts!



Many national restaurant chains and stores will send you emails or text alerts offering a birthday deal if you sign up for their e-clubs. Here are some of the places that offer birthday freebies.

## Food/ Restaurants:

- Applebee's Sign up for Applebee's email list and get a free birthday "special."
- Au Bon Pain Join Au Bon Pain's eClub and receive a free meal on your birthday.
- Bonefish Grill Sign up for the Bonefish Grill Insider and get a birthday surprise.
- Bruegger's Bagels Receive a free birthday surprise.
- Buffalo Wild Wings Join the Buffalo Circle Club and receive an order of snack size wings.
- Chick-fil-a Join Email Insiders and get a birthday surprise.
- Denny's Free Grand Slam breakfast.
- IHOP Sign up for Pancake Revolution and get free pancakes.
- Panera Bread Join MyRewards for a birthday surprise loaded on your rewards card.
- Perkins Restaurant and Bakery Free birthday breakfast.
- Red Lobster Birthday surprise.
- Red Robin Join the Royalty club and get a free gourmet burger.
- Starbucks Join My Starbucks Rewards program and receive a free birthday drink or treat and a coupon for 15% off of starbucksstore.com.

## Ice Cream / Deserts:

- Baskin Robbins Sign up for the Birthday Club and receive a free cone on your birthday.
- Ben & Jerry's Join the ChunkSpelunker email club and receive a free cone on your birthday.
- Coldstone Creamery Sign up for email alerts, get a BOGO creation cone.
- Dairy Queen Join the Blizzard Club and get a birthday surprise and anniversary discount.
- Krispy Kreme Receive a free doughnut when you sign up for e-updates.

For more information on freebies for your birthday: <a href="http://time.com/money/4349232/birthday-freebies-free-food/">http://time.com/money/4349232/birthday-freebies-free-food/</a>

#### **Disclaimer:**

Our goal is to improve the lives of everyday folks by helping them spend less time worrying about their finances, especially when it comes to grocery shopping. We believe you should have access to more information so that you can build your best financial life. The researched content in this web site and suggestions are free. We tried to objectively evaluate several recommendations that are could be most beneficial to CRS clients. Our site does not feature every possible suggestions available on the market on how to save money when grocery shopping, and nothing written should be interpreted as financial advice. We are not responsible for your financial decisions.