

How to become a “Cent”-sible Shopper

by Michaelene Beall

Know how to get low prices: You will need to know the lowest prices for your most common grocery items & how to pay the lowest prices. Did you know over the course of a few months, a single grocery item may fluctuate in price by as much as 50%? This means when you go in this week the cereal is \$4.00 and next week it is on sale for \$2.00. Obviously, if you stock up on the cereal when it is at its lowest price you would save money. This will be our goal if we want to buy at an item’s lowest price.

2 Ways to Accomplish this:

- 1) **Keep a Price Book** – It is difficult to keep up with the changing prices each week on all your groceries. You are going to create a price book with which to track the prices of your most common items over a period of several weeks. In so doing, you can determine the “high” and “low” prices for your items. This will then make it easy for you to know when to “stock up” on your items at their lowest price.

Common Items:	Week 1	Week 2	Week 3	Week 4
Cheese 8 oz.	\$2.50	\$1.25	\$2.50	\$1.67
Granola Bars	\$3.49	\$2.79	\$3.49	\$1.75
Cereal	\$4.49	\$3.50	\$1.99	\$4.49
Boneless Chicken Breasts (per lb.)	\$4.49	\$2.89	\$4.49	\$1.99
TOTAL COST per week	\$14.97	\$10.43	\$12.47	\$9.99

This example shows just how much your grocery bill can vary based on the changing prices. However, if you recognized the **lowest prices** and bought each item when it was at its lowest (not when your pantry is low on the item), your total for the same 4 items would come to only **\$6.98** instead of \$14.97 – that’s a savings of **54%**.

- 2) **Learn to Stockpile** – Simply put, when an item is in the lowest price range or lower then you stock up on it!! Sales run on cycles so you won’t likely see this low price again for 6-8 weeks. Buy enough to get you through until the next time you see this price. Once you have a good stockpile you will only be shopping for sale items and never need to pay non-sale prices. Also, once you pay an amazing price like \$0.99 for cereal, you won’t want to pay full price again. Using the stock piling approach you will be averaging a savings of 50-70% off of these items consistently.

Know when/how to use coupons: There is yet another level to the savings...coupons! To save the MOST money you want to use coupons (when available) on these items at their lowest prices. This is how you can easily buy an item for less than its generic competitor. Let’s first talk about coupons at their face value.

Common Items:	Lowest Price	Coupon	Final Price	Total Coupon Savings
Cheese 8 oz.	\$1.25	\$0.50	\$0.75	
Granola Bars	\$1.75	\$1.00	\$0.75	
Cereal	\$1.99	\$0.50	\$1.49	
Boneless Chicken Breasts (per lb.)	\$1.99	N/A	\$1.99	
TOTAL COST per week	\$6.98		\$4.98	\$2.50

So using coupons, we have now brought our savings up to **67%**, paying **\$4.98** instead of \$14.97.

Most of the Kroger and Publix stores in our area double manufacturer coupons up to \$0.50 everyday. Assuming we were at one of these stores, here is what our totals would come to.

Common Items:	Lowest Price	Doubled Coupon	Final Price	Total Coupon Savings
Cheese 8 oz.	\$1.25	\$1.00	\$0.25	
Granola Bars	\$1.75	\$1.00	\$0.75	
Cereal	\$1.99	\$1.00	\$0.99	
Boneless Chicken Breasts (per lb.)	\$1.99	N/A	\$1.99	
TOTAL COST per week	\$6.98		\$3.98	\$3.00

So compare our items at their highest price all purchased during the same shopping trip at **\$14.97** to the lowest price we can pay with sales and doubled coupons being **\$3.98** for a **73%** savings! These prices not only beat out the prices of generic brands, but also any bulk discount you could get at a warehouse like BJ's. That's Cent-sible Shopping!!!

Know how to be flexible: These are some areas you will need to be flexible in ...

Brand Loyalty - Giving up what brand loyalties you are able will only save you money in the long run. If an item is less than 50¢, why not give it a try once.

Meal Planning - Make a menu for the week based on what is on sale that week at the store. An example being, don't plan fish when no one has it on sale and you are paying top dollar. Check out www.5dollarinnings.com

Stores – You may have always thought Wal-Mart had the lowest prices and you can buy your husband some new underwear while you get another gallon of milk, but wouldn't you rather save money? It's a choice of convenience over savings. Since Wal-Mart does NOT double coupons, nor do they often have Buy1 Get1 deals, you simply cannot save as much there as you would even at Publix!

Time – There are many resources now available that make our time investment very minimal. However, you will have to carve out some time for your shopping plan. Let's say you are saving about \$300 a month in groceries. If you spend 1 ½ hrs. a week working on this new “part-time job” couponing, you are “earning” \$50 an hour! Couponing does take work, so if you do not keep track of your savings it is hard to know if it is really worth your time. A simple spreadsheet on paper or on your computer will encourage you as you see your savings adding up each month.

Budget - While you are initially building your stock pile you will most likely spend a little more. But once you have your stock pile, you are able to wait to buy things till they are a price you are willing to pay. Which saves you a lot of money. After 3 months of shopping “cent-sibly” I was already WAY under my previous budget. When I ran out of Cheerios, instead of running to the store that week and paying \$4.99, I walked to my pantry and “shopped” from my own stockpile where I had only paid \$0.99 for a box of Cheerios.

When to Buy – Some grocery items you need will seldom, if ever, have a coupon. There are very few meat coupons and hardly ever any coupons for fresh produce. For these types of items, as well as other necessities, try to only buy them on sale and/or marked down. You can still use the stockpiling philosophy on these items when you find them at their lowest price. Purchase a reasonable supply for your family then store or freeze what you are not able to use right away. While stockpiling is best, the fact is, perishables like bread, milk, and produce must be bought weekly. I just try to get the best deal I can on these items.

Now let's move on to some practical tips on the logistics involved each week.

How do I organize my coupons? Save ALL coupon inserts from the Sunday paper. Make sure you mark the date on each insert so you can find it when you see a coupon that can be used. Grab some extra copies of coupons that you will use a lot of by purchasing double Sunday papers or getting papers from friends.

How do I make my shopping list? I start at www.southernsavers.com. From her website I choose the store I will be shopping at and pull up her list of matched sales and coupons. What she has done on these lists is to match up items from the store's weekly sales to manufacturer and store coupons that are available. Next to the coupon she types the date and flyer where the coupon can be found. She has also typed up all the prices and coupon amounts next to each item. I use my mouse to copy the whole list and paste it into a new Word document. Then I begin looking over the list deleting items I do not need or am not interested in. The remaining groceries on the page will comprise my grocery list. At this point I go down the list and start finding the coupons listed from my dated coupon flyers. I cut out the ones I need and place them in a legal size envelope labeled with the store name. Once I have found all my coupons and know what my final shopping list will be, I print it out and take it with me to the store.

Tips for Printable Coupons:

To control how many coupons each individual prints, manufacturers require the one-time installation of a free coupon printing software which only allows each person to print two of each coupon. These are safe to use and are basically the only way to print out these often very valuable coupons. Frequently, a website will request some information from you before you are able to print out the coupon. Most give you a box to check as to whether you would like to receive additional info from them – I always check no. Sign-up for an extra free email account through websites like gmail.com so that when you have to give out an email address, any junk mail that may come will not clog up your personal email account. If it asks for my birthday, I simply use one close to mine, but not the exact date for security reasons.

Here are ways to save money on those coupons you print from home off your computer. Always print your coupons using the lowest quality ink setting, after all ink is expensive and we want to save money. Try to get as many coupons on one page as possible. Finally, make sure you print your printable coupons on recycled paper to cut down your paper costs. This means use the backside of previously printed paper.

Other Places to Save Money...

At the Pharmacy:

Kroger & CVS accept competitors RX coupons, meaning you get a giftcard anywhere from \$10 to \$25 to spend on groceries, etc. at their store. Be on the look out for these coupons in the paper and online.

At the Gas Pump: (Kroger)

If you spend \$100 dollars in groceries you earn 100 pts. and receive 10¢ off per gallon on a tank of gas

If you fill a RX at Kroger, you earn 50 pts for each one filled

Website for cheapest gas in your area – www.autos.msn.com/everyday/gasstations.aspx and others

At Restaurants:

Ask about frequent diner cards where you earn a free entrée - some locations have double punch days

Check the website of your favorite restaurants & sign up to get their special offers/coupons

Keep coupons in your car so you always have them when you need them – keep them in a zip top bag

Everyone drink water and pack a lunch for those picky kids instead of paying for expensive kids' meals

Share one adult entrée, or between a 4 person family, split 2 meals – use BOGO coupons

Restaurants.com – gift certificates for restaurants in your area; \$25 cards for \$10 and \$10 cards for \$3