

## **The Basics to Saving Money at the Grocery Store**

Everybody needs to shop for food. It is very costly for many families, but it also something you can save a lot of money on. Saving \$50 a week on your grocery bill will save you \$2600 in one year! Here are just a few of my tips on how to save money while shopping for groceries:

### **Know your prices**

It is impossible to know a good deal, if you do not know off hand what is a good price for that product is. Along the same lines learn to know what a good price per unit/lb/grams/unit are of your most used products. Many companies use different formats and sizes to confuse consumers as to what a good deal is, just think about diapers and how they come in Jumbo, Meg, Super Mega, Big Box and Club Box sizes. Or toilet paper in single, double, mega, ultra rolls. Without calculating the per unit cost of the different formats it is nearly impossible to tell what is the best deal. Larger product formats do not guarantee a discount, so pay attention!

### **Not all Sales Are Created Equal**

The best sales are generally on the outside covers of the flyer, but the sale prices are not necessarily great prices. This is also why it important to know your prices. The advertised item you wanted, is not in stock? Do not worry, ask if you can get a raincheck, it is a great way to extend the sale and get what you want at a good price!

### **Discount Grocers**

Most grocery store chains have an associated discount grocer and they are about 30% cheaper, so think about shopping at No Frills (Loblaws), Price Chopper (Sobeys/IGA) or Food Basics (Dominion/A&P, Ultra, The Barn). Discount grocers carry the best selling prepackaged goods and are also good for in season produce, and fresh lesser cut of meat (ie Chicken thighs). Bring your own bags and save \$0.05 per bag (or use boxes). The lighting may not be as bright or the aisles as pretty, and they probably do not have a deli but the food comes from the same warehouse as the pricier counterparts, but is significantly cheaper!

### **Use coupons**

Coupons are like real tax free money to you! If you clip or collect coupons, try putting them in an organized small folder you can keep in the car and take in to the store with you so that you can take them shopping and make use of the discount, instead of wishing you remembered them! Not sure how to collect or find coupons?

### **Reduced Produce & Meats**

Take a glance at the reduced produce & meats. If you are planning on eating the fruit or vegetables the day you purchase sometimes it is even better because it is ripe and ready to eat! Reduced fruit is also great for baking, bruised apples or over ripe bananas are easy to bake with. Meat is often marked down the day before it is best before. Eat it the night you buy it or freeze it right away to eat later.

### **Clearance/Discontinued Product**

Look for bins, tables or labels indicating a product is on clearance. Make sure to look for expiry dates, but most products are still good, it is just that the store will no longer be carrying that product or the labels are

changing or a promotion on the package may be nearly over (or over), or it is nearing its expiry but the savings can be substantial

### **Reward Programs**

Do not forget to use reward programs too, like Airmiles or President Choice Rewards at Superstore. You can also put your groceries on any reward credit card to get free stuff from the purchases you need to make anyways (but make sure you pay the balance, the rewards are not worth paying interest for!)

### **Scanning Code of Practice**

The Scanning Code of Practice is a voluntary code that most major retailers in Canada follow, it promises accurate prices at the checkout scanner. The policy says "If the scanned price of a non-price ticketed item is higher than the shelf price or any other displayed price, the customer is entitled to receive the item free, up to a \$10 maximum. When the item has a price tagged, the lowest price applies. When identical items are incorrectly priced, the second one will be sold at the correct price." So, if the item scans in at the wrong price at a participating retailer, you will get it for free or \$10 off if the item is more than \$10. You may have to ask for the retailer for this but if they are a participant they will have to give you the item for free or \$10, no questions asked after you have pointed out the error and mentioned this code.

Most participating stores will have a sticker on the entrance doors and another sticker at the checkout counter.

### **Guarantees**

Many of the stores and companies have guarantees, (.e. Price Guarantees, Freshness Guarantees, We Have It or It's Free Guarantees, Quality Guarantees) know them and use them. The guarantees are there to give customers a sense of trust in the price, freshness, stock availability or quality. If your store has a guarantee and you find something that qualifies - use the guarantee. Not only will you be saving money but you'll be making a difference for other customers, because they try to rectify the situation to make good on the guarantee. Many products themselves have quality guarantees, if the product is not up to your liking or something is wrong, call and tell the company or bring it back to the store for a refund. .

### **Mail-In Rebates and Try-Me Free Offers**

New products will sometimes have mail-in rebate incentives or Try Me Free Offers. Look for rebates in your coupon flyers, as well as around the neck of new products. You will find Try Me Free Rebates most often on Cleaning Supplies, but you will also find them on the occasional food product. Look on the Rebate Form for details. (i.e. Does it include taxes and mailing costs, how many per household, as well as the dates within the products must be purchased and when the forms must be sent)

### **Combine deals**

You can use coupons along with sales to get even better deals. For example you can use two coupons when products are on sale for Buy One Get One Free. So imagine salsa on sale, buy one get one free or 2/\$2.99 and you have \$1 coupons when you buy one. You will get 2 salsas for \$0.99! You are purchasing two Salsas so you can use two coupons. You can also combine sales with other good sales, reward programs and other deals and promotions. Please read the coupon for details of use, but most only limit the number of coupons you can use per purchase, which means one coupon per item.

