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## How to Shop for Groceries

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Grocery spending may be the most under-estimated area of the typical budget. It is very easy to spend anywhere from a dollar to a hundred dollars more than you planned because of impulse buys and marketing schemes that are easy to fall for. Apartments.com has some advice to keep your shopping cart full without leaving your wallet empty. You'll be amazed at how much money you can save with just a little planning!

### Budget Your Grocery Spending

Each month, decide how much money you "need" to spend on food. Because you'll be stocking up your pantry, plan to spend a little extra the first month in your new apartment. Put the exact amount of cash aside in a grocery shopping envelope. This will prevent you from making impulse purchases since you only have a specific amount of money to spend. Using a debit card, check or credit card will enable you to spend as much extra money as you have in your account, a dangerous grocery-shopping habit.

### Watch Sales and Cut Coupons

You may feel like grandma with the scissors and Sunday's ads spread all over your kitchen table, but those 50-cent off coupons really add up. A co-worker at [1] [Apartments.com](#) once saved \$60 off her grocery bill just by using coupons! Smart shoppers know that by limiting their shopping to just one store they can be left out of the loop on many a good bargain. Be willing to visit two stores and you'll often hit more deals. Check the ads each week and see what sales meet the needs of your refrigerator.

Besides the traditional grocery store, consider purchasing a membership at a warehouse store. You can easily make up the membership fee in one trip, as the savings really are significant. The downside of these memberships is that some people buy items in bulk and can't use them before they expire, wasting money. Buy only those items you know you will be able to finish before the expiration date and that you would normally purchase. A giant tub of chocolate pudding is only a great deal if you really, really like pudding.

### Make a List

Making a list is the first step. Sticking to your list, aisle after long aisle is a much bigger commitment. If you can get into the habit, sticking to a list will save you time as well as money. Make your list at home with the ads, checking your refrigerator and pantry for what you need to avoid making multiple trips. If you find that no matter what, you can't stick to your list, try an online grocery delivery company. You can set up a set shopping list for those items that you run out of regularly. Pop online to quickly type in your order and select a delivery date. Although there is often a delivery fee, you'll end up saving money because of the lack of temptation for those impulse buys. Most online grocery delivery companies also accept coupons.

### Try Generic

Generic brands are often passed over because of the notion that they are of lesser quality than name brands. The truth is that generic brands are often ignored because they don't have the same quality of marketing—less colorful boxes and lack of advertising makes them the least popular items on the shelf. Consider the generics your "secret" and you will quickly realize that most of the time, you can't even tell the difference between your old cereal and the off brand or store version.

Also don't be afraid to try a different brand or variety of your favorite foods if one is on sale. If you always buy cheddar cheese but Colby is on sale, try it out. Use sales as a substitute for items you usually buy rather than as additional items and you'll also be broadening your palate.

### Know What You are Buying

Wasted food is often the result of products that were bought under false pretenses. The box claimed that brand X crackers have less fat than the ones you usually buy and you promptly put two boxes in your cart, heading over to the cheese aisle to celebrate your new cracker find. Munching on them later, you realize that the brand X crackers have double the calories of the ones you used to buy. That's two boxes in the trash and

another trip to the store to befriend your old brand. The point here is to carefully read labels and examine products before you toss them into your shopping cart. We don't want to discourage you from trying new foods but you should be a smart consumer for those foods you do choose to purchase.

### **Be a Savvy Shopper**

Shoppers who are aware of what they are buying, as well as what each item costs, escape the grocery store with more cash. Store scanners can easily overcharge you for more than half of the items in your cart, so be sure to watch it as you check out. Never pay full-price for items that are offered at a lower price for those who belong to the store's membership club. Ask to join on the spot if you don't have a card. Lastly, never go grocery shopping hungry! Your primal instincts will kick in, making you more likely to buy anything that triggers your taste buds. Of course, if it's sample day, you could get a free meal out of the trip...

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