

5 TIPS TO SAVE BIG ON *Groceries*

We recommend spending 5-15% of your take-home pay on food, which includes groceries and restaurants. **Check out these five easy ways to change your grocery shopping habits for the better—without clipping coupons.**

1

REDEFINE DINNER

If the word dinner conjures up a big homemade meal with a nice cut of meat, two steaming sides of fresh veggies from the local co-op, a crusty French loaf and a chocolaty finish, cut yourself some slack! You'll survive on BLTs, omelets or a nice salad several times a week. Reduce your guilt and your budget by rethinking the most misunderstood meal of the day.

2

CHANGE UP YOUR GROCERY STORES

Don't let a comfortable routine cost you money. If you're not sure which grocery stores are worth checking out, ask around. Figuring out a new grocery store may be frustrating at first, but it's worth learning a new layout to keep that extra \$20 in your wallet.

3

BUY THE STORE BRANDS ALREADY!

Did you know that if more of us purchased store brands, we could save roughly \$44 billion a year collectively? Additionally, a 2009 Consumer Reports study showed that of 29 brand-name foods going up against their generic counterparts, 19 scored "equally good" in the blind taste test. So before you make that name-brand purchase, make sure you have a good reason.

4

MAKE A DETAILED LIST

Plan out what you'll make for breakfasts, lunches and dinners for the next week then write out each ingredient you'll need for those meals (plus a few snacks, of course). When you arrive at the store, remember to buy only what's on your list. This is key to staying on budget!

5

USE CASH

The best way to stick to a lower food budget is to pay with cash. When you enter the grocery store with cash in hand, you know exactly how much you can spend. Plus, you'll stick to the meat-and-potatoes necessities of your budget rather than your ice-cream-and-cookies impulse buys.

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