



DOLLARS AND SENSE

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How to Save \$100 a Month on Groceries

If you've been to the grocery store lately, you know just how expensive it can be to buy groceries. This fact is only made worse when you have a family to shop for and you like to eat healthy. The Department of Agriculture reported recently that the average family of four spends \$563 to nearly \$1,300 a month on groceries. While that is a significant range, the fact remains that groceries can be costly. My Cherokee grandmother only went to 4th grade but even she didn't require a degree in economics to realize that "stuff costs" - as she would put it.

Coupons are a great way to save money on groceries, but they only work when they offer discounts on items you'd already be purchasing. There are other ways to save money on groceries that allow you to eat well without having to cut back significantly. The following suggestions may help you cut \$100, or more, out of your monthly grocery bill.

1. Beware of Prepared Items. Life is busy. Convenience lets you to save time for other things you need to get done. Grocery stores and food manufacturers know this and play on that emotion. Pre-made items may save you time, but they cost a pretty penny.

These items either come in the form of packaged dinners or pre-cut produce. Saving time is great, but it comes at a high premium, especially with the pre-cut produce. It's common to find a simple fruit plate at many grocery stores for as much as \$10 or \$15 when the given produce only costs several dollars. Instead of opting for that plate of cut pineapple or broccoli, buy the whole fruit or vegetable for a fraction of the cost.

2. Buy in Bulk. Shopping at warehouse stores like Sam's or Costco can be a great way to save money, but not every item is worth buying in bulk. This is especially true if you end up throwing food away because you couldn't eat it before it morphed into a lab experiment.

3. Rotate Your Pantry. How much food do you throw away each week because it's no longer edible? We all do it and when we do, it's like throwing money in the trash. According to the National Resources Defense Council, we throw away 25 percent of the food we buy each year. That waste equates to nearly \$2,300 annually or almost \$200 a month!

With that in mind, try to inventory your pantry and freezer at least once a month. Go through and find items that are nearing their expiration dates and add them into your meal plan. This approach not only saves you money but also keeps you from needing to shop until the food is gone.

4. Where's the Beef? Ground beef has seen a drastic increase in price over the past few years. The Bureau of Labor Statistics reports that the average cost of ground beef is \$4.13 per pound as of March 2015. The cost can add up quickly if you're eating beef three or four times per week. If you skip the ground beef twice per week, you can instantly shave \$30 to \$40, if not more, off your grocery bill each month.

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That doesn't mean you can't have meat-based meals, as there are lower cost alternatives. Chicken or ground turkey are typically \$1 to \$2 cheaper per pound, as well as a healthier option. When you do add red meat in to your meal plans, look for ways to incorporate leftovers to avoid waste.

5. Buy in Season. Fruits and vegetables are a great addition to your daily diet, but they can add a significant amount to your grocery bill, especially when you buy items out of season. As produce items go out of season, they become more expensive as the supply isn't as plentiful.

If your favorite items are getting ready to go out of season, consider buying a little extra and freezing them so you can have it when you want it without overspending. You also try growing your own to accomplish the same thing.

So, if you save \$100 or more per month with these tips what will you do with the extra \$1,200 a year?

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