



Planning Works Every Time

The most important thing you can do to save money at the grocery store is **PLAN AHEAD**. While it may seem time consuming and tedious to create a menu plan and shopping list, you'll soon find that it actually saves you time and, more importantly, money.

Menu Plan. If it's too overwhelming to plan a whole week of menus at once, start with one day at a time. Outline breakfast, lunch, and dinner. Keep in mind that a balance of fruits and vegetables is important. Add a couple of healthy snacks. Nothing too elaborate—carrot sticks, apples, etc. If you have trouble planning a full meal, there are lots of websites that have menus already created. One of these can help you get started. Make sure that the meals you select include foods that your family likes to eat.

Each week, add a menu for one additional full day. Remember that using leftovers in tasty ways is a great way to save money. In seven weeks or less, depending on how many days you plan for a week, you will have a full menu for a complete week.

Planning meals in advance helps prevent those last-minute trips to the store—or the fast-food restaurant. That alone saves you money.

Shopping List. Once you have your day's menu established, start your shopping list. Make sure to include all the ingredients for each dish you want to make. This will become your master list, which you can use to make the list you will take to the store with you every week when you go shopping. Continue to add to your master list as you add each day's menu.

As you run out of household items, add them to your master list also. Things like toilet paper, detergent, soap, deodorant, and dish soap often run out before we remember to replace them. If they are on your master list, you'll always have the next one in the closet.

Dividing your list into categories will make it faster to add things to your list. Your categories could be something like Dairy, Meat, Frozen Food, Fresh Vegetables, Bathroom, and

Shopping Smart at the Grocery Store

This time of year it is easy to make good choices at the grocery store. It's the beginning of summer and spring crops are plentiful. It's the end of winter, and spring crops are just getting started. At FFEF, we know a major portion of the monthly household budget is spent on shopping for food so we have collected some suggestions in this newsletter to help you make the most of your dollar on your next trip to the grocery store.

Personal Hygiene. Use categories that make sense to you.

Ready to shop. Okay, this may seem like a long process, but it's a process that **WILL** save you money. And after you've done it a few times, you'll find that it saves you a lot of time as well. Once your master list is created, all you have to do is this:

1. Each week compare your master list to your menus. Mark on your master list the ingredients that you need for that week's meals.
2. Make a shopping list of these ingredients. If you are able to keep your master list as a spreadsheet on your computer, this will be even easier. Just copy and paste the ingredients you need onto another document each week. Once you've printed it, you can delete the new list and just keep your master list.

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Planning Works Every Time

3. Now review your master list for other household items you are running out of. Be sure to check all your cupboards—kitchen, bathroom, hall, etc. Add the items you need to your shopping list for that week.

4. Now that you've compiled your shopping list, check the refrigerator and pantry for ingredients that are on your shopping list but that you already have at home and cross them off your list. See—part of your shopping is already done before you even leave the house. What remains on your list is what you will buy at the store.

At the store. Decide which grocery store you are going to shop at. Review the weekly shopping ads if you want to before you make your decision. Picking one store to shop at is much better than going to several

stores. It reduces the temptation to buy more than what's on your list. If you like to clip coupons, take only coupons to the store for the things that are on your list. The big reason for creating a list is to help you stick to your plan and not spend more than you need to. Dividing your list into categories helps you here also by preventing the need to do lots of repeated looking around the store.

Getting the store's layout is an even bigger plus. Then you can go straight to the aisles you need. Lots of large grocery stores are now willing to provide store layouts so try asking your favorite store associate for one.

So let's review the process:

- Create a menu plan
- Make a master shopping list

- Divide your list into categories
- Add household needs to the master list
- Compare your menu needs against your list
- Check your cupboards for household needs
- Form your shopping list for the week
- Cross items off the list that you already have
- Do all your shopping at one store and buy only the items on your list

Going to the store with a plan is a great way to save money.

Websites with Menu Suggestions

<http://www.mealsmatter.org>

<http://healthymeals.nal.usda.gov>

<http://www.nutritionexplorations.org>

<http://www.aarp.org>

<http://www.healthyeating.net>

<http://www.americanheart.org> ■

You've Won the Lottery!

In some states, it's possible to buy a lottery ticket at the grocery store. But there's also another way to buy a lottery ticket—one you should avoid at all costs.

Almost 50,000 Americans claimed they had been a victim of a lottery scam in 2005. Lottery scams are not new, but they are becoming more and more effective. With easy access to professional check printing equipment, scam artists are preying on innocent people. Following is how a typical lottery scam works:

1. You are notified that you have won a large sum of money by an official-looking letter, e-mail, or phone call.
2. An official-looking check arrives in your mailbox for a value of several thousand dollars.
3. Accompanying the check is a notice telling you that in order to cover taxes, shipping fees, or other fees, it is necessary for you to cash the check and send the cash to a certain address.
4. After you cash the check and send the money, you are notified by the bank that the check was no good and you are responsible for reimbursing the bank.

The worst part about lottery scams is that the people who create them are able to make very authentic-looking checks, letters, etc. Official-looking stationery with what appears to be real names and addresses are often used. Some even use telephone numbers that actually connect you to a scam receptionist that takes part in selling you on the scam.

As scam artists get better and better at what they do, it's important to remember and practice the tried and true ways of avoiding being a victim: If it seems too good to be true, it probably is. When in doubt, throw it out. You will never get something for nothing. ■

Understanding the Store Price Tags

Understanding the information on the price tags that appear on today's grocery store shelves will help you save money when you shop. By having all the information that the tag provides, you can make an informed decision about which products you want to buy.

In the past, when people did their grocery shopping at the corner green-grocer's, prices were clearly marked by the store manager in terms that were easy to understand, e.g., "Carrots—10¢ a pound." There may be a few of these small stores left around the country, but many of us now shop in chain supermarkets or superstores. In these stores, tags are mass produced and sent to the store

personnel to be tucked into the rails along the shelves. There are several terms in small print on these tags, each of which represents an important piece of information. Some of these terms are abbreviated.

Let's examine an example of one of these tags:

Unit price. The number at the bottom of the price tag is called the "unit price." This price can be given in a few different variations. The example you see here is 48.7 cents/100g. What does this mean? To answer this, you first need to know how much 100g equals.

Most often, we talk about weight in terms of pounds and ounces. How does this translate to 100g? The "g" represents the term "gram." A Gram



is a unit of metric weight, the weight measurement that much of the world outside the United States now uses. The main unit of weight in the metric system is a kilogram.

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Determining What Food You Really Need

When we are trying to get our finances under control and live on a budget, many decisions have to be made about what to buy and what not to buy. Our grocery shopping is no exception. One way to help us make this decision is to think in terms of "wants" and "needs." Think of needs as those things that are critical to our survival—fruits, vegetables, grains. Wants are things that make our survival more comfortable—cake, candy, soda.

Wants and needs are different for everyone. It's important to remember that there are no right or wrong answers. You and your family have to decide what the real needs are for you. After your needs are taken care of, you can think about a few wants. We all need a treat now and again, but if we spend first without thinking about taking care of our needs, we often find ourselves feeling broke all the time.

In the list below, mark whether a food is a want or need for you. Once you have done that, pick one "want food" that you will commit to buying less of so you can save a little of your food budget. Notice that there is a discard list. That's because we all have foods that we won't eat, no matter what. We just don't like them. These go in your discard column. ■

WANT	NEED	DISCARD	ITEM	WANT	NEED	DISCARD	ITEM
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	MILK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ICE CREAM
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	APPLES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	GREEN BEANS
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CANDY BARS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	BANANAS
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	BREAD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	EGGS
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	HAMBURGER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	TOMATOES
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CUPCAKES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	STEAK
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	LETTUCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	POTATOES

ARTICLES

TIPS & TRICKS

Understanding the Store Price Tags

- One pound equals 16 ounces
- One pound equals 0.45 kilograms; 1 kilogram = 2.2 pounds or 35.2 ounces
- There are 1000 grams in 1 kilogram
- 100g is one-tenth of a kilogram or 3.5 ounces

On the price tag above, the product costs 48.7¢ for 3.5 ounces.

Brand and size. Now look at the words at the top of the tag. These words are abbreviated. Actual price tags often have words that are even more abbreviated than this. In this example, the abbreviated words are for Skippy Peanut Butter. From our discussion above, you know that the 1kg means 2.2 pounds or 35.2 ounces. In this example, the 1-kilogram jar of Skippy Peanut Butter costs \$4.87.

Why is the above information important?

The unit price of a product is the easiest way to decide what you want to buy. For most of us, there are three things we consider when deciding on a product: brand, size, and price. The one thing many of us forget to look at, either because we don't know it's there or we don't know how to interpret it, is the unit price.

Imagine you are standing in front of the store shelf. There are three brands of peanut butter on the shelf:

Skippy, Kraft, and Good Day. At first glance, it seems the Good Day is the best buy because its price is lower than the other two brands. The Skippy is \$3.89, the Kraft is \$3.75, and the Good Day is \$3.69. But is it really the best buy?

Let's look at all the facts. The Skippy is 1kg, the Kraft is 1kg, and the Good Day is 32 ounces. We have already learned that 1 kilogram is 2.2 pounds or 35.2 ounces. That means that there is actually 3.2 ounces more peanut butter in the Skippy and Kraft jars than in the Good Day jar. Is that enough to make a difference? Since 32 ounces = 0.9 kg or 9/10 kg, we multiply the Skippy and Kraft prices by 9/10 to find a comparable price for the Good Day.

$$9/10 \times 3.89 = 3.50$$

$$9/10 \times 3.75 = 3.37$$

So in actual fact, the Good Day is the most expensive of the three products. Now, you won't want to do this kind of calculation every time you go to the store. Instead, you can look at the unit price. For Skippy, it would be 38.9 cents/100g. The Kraft would be 37.5 cents/100g. The Good day would be $3.69 \div 32 = 11.53$ cents/oz (oz = ounce). Just remember to multiply the ounce price by 4 and you will have a pretty accurate comparison as 100g = about 1/4 pound.

If saving money when you shop is your goal, start looking at the unit price of products. You will soon get very fast at comparing. ■

It's important to have an understanding of the food industry so that you can make good and healthy choices for your family. Saving money at the store is a major step toward finding financial freedom.

Our certified credit counselors can help you make sense of your finances, set good long and short term goals, and get you started on your journey to financial freedom. Call to talk to a counselor today.

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