

Being Mindful when Food Shopping

You might be tempted to think that you can't save money when you're shopping for food. But that couldn't be further from the truth- you just have to know how to do it right. Everybody needs to eat, and everybody wants to eat well. In fact, some might say that food makes the world go round. That's why saving money when food shopping can be tricky. You want to make sure you're getting the best values for your hard-earned dollars, but you also don't want to overspend on food that'll end up going bad before you get a chance to eat it. The best thing you can do is be mindful when shopping for food.

“Planning is bringing the future into the present so that you can do something about it now.”

-Alan Lakein

When you're trying to save money on groceries, planning is key. If you have a plan for what you're going to eat for the week, it's a lot easier to avoid overspending on food and snacks. Many people find success when they sit down and make a list of what they will eat each day. Having a plan in place will save you time on busy weeknights by eliminating the decision of what to make. Not to mention, having a plan will make you less likely to pick up items that have a short expiration date. You can be aware of what items are worth buying if you know you will use them within the week. As an added bonus, planning meals will help you choose healthier options. That is why planning meals in advance can make all the difference.

Creating a grocery list is also crucial. It's important to take note of what you need to buy before leaving the house so there's no chance of buying things impulsively or falling victim to marketing tactics. If you know that you only need to pick up bread and lettuce for your sandwiches, you can avoid grabbing the expensive chocolate snack! Another great idea is to think about what you already have. When making a grocery list, always cross reference what you've tallied to what you already have in your pantry and fridge. For example, you might have an extra container of sugar that you forgot about. Having a plan will lead you on the right path.

“Your diet is a bank account. Good food choices are good investments”

-Bethenny Frankel

Now that you have a plan in mind, it's important to review your list with a money-saving mindset. Having the right intentions when considering an item purchase can go a long way. If you make conscious decisions to select inexpensive items when you can, your grocery bill could be cut in half. Some simple ways to do this are by choosing name brand items and selecting simple drink options.

Consider using store brand products where applicable- they may not be as well-known as name brands but they often offer similar quality at a lower price point. Just be aware of marketing tricks and always check out reviews before buying anything new. But if it tastes the same for a fraction of the cost, your wallet will thank you.

You can also choose water over carbonated beverages, juices, and alcohol. Even though these drinks are tempting, they cost more and are not as healthy. By sticking to water, you can stay more hydrated while also saving money. Alternate drinks are great when they're on sale but they can really add up quickly when they're not!

“A good plan is like a road map: It shows the final destination and usually the best way to get there.” - H. Stanelly Judd

Too often, one's grocery bill will double once they get to the store- despite having a meal plan in one hand and a shopping list in the other! Grocery stores are designed to entice additional spending, making the customer feel as though they need to buy more than they do. Luckily, it's easy to outsmart the stores and come out with more money in your pocket.

The first thing to do is consider curbside pickup or delivery options. Some stores offer these services for free, so if it's within your budget, take advantage! You could put an end to unnecessary temptations at the grocery store by simply adding what you need to an online cart. Imagine all of the time spent walking up and down the aisles being put to better use. Also, you could eliminate the hassle with carrying heavy bags home from the store. Not only does grocery delivery cut the cost of groceries, but it also reduces money spent on gas. The benefits are endless by avoiding the grocery store.

Are curbside pickup or delivery options not for you? You can still “beat the system” by being intentional in the store. One way to do this is to stick to the perimeter of the store. When

you walk up and down the aisles, more unnecessary products are likely to grab your attention. Keeping to the outskirts will help you stay focused on your list. When you finish shopping, always stick to self checkout. When you are concentrating on ringing up your own groceries, your attention doesn't register the candies and magazines that are intended to pique your curiosity. As long as you keep your mind on your goal, you can still reduce your grocery bill.

Do You Know What's in Your Fridge?

Planning meals, creating lists, and being intentional with your selections are all excellent ways to be mindful when food shopping. But, let's not forget about what's right in front of us. Cooking at least one meal based entirely on foods lingering in your home will help cut down on waste and keep costs down as well. When planning for the week, it's a great idea to schedule out one day when you search the cabinets and fridge for leftovers. You can make use of unused items that are almost ready to expire. Doing this will eliminate waste while expanding your wallet. Also, it creates a fun activity for your family to be creative with each week. Are you up for the challenge?

“If you are failing to plan, you are planning to fail.”

-Tariq Siddique

Saving money when food shopping might seem tricky. You want to make sure you're getting the best values for your hard-earned dollars, but you also want to make sure you are making the right choices for your household. But, avoiding overspending on groceries is easier than you might think. Create a meal plan, write out an intentional shopping list, and avoid distractions. When you're mindful when food shopping, you'll feel good about your choices. The only thing that's better than finding your favorite food is finding a new, cheap way to love it.

Financial Tools to Save Money

- Checking Accounts
- Saving Accounts
- Certificate of Deposit (CD)
- High Yield Savings Account
- Premier Credit Card Benefits

Day-to-Day Money Saving Tricks

- Be mindful about spending
 - The act of recording what you spend makes you more mindful about your purchases.
 - Set goals for saving money. This also adds a layer of fun!
 - Handwritten journals
 - Computer and Phone Apps
 - Best overall free app: Mint.
 - Best app for beginners: Goodbudget.
 - Best app for serious budgeters: You Need a Budget (YNAB)
- Be mindful about your debt
 - Pay debt off first to avoid interest fees
 - Less debt will lead to an improved credit score
- Be mindful about your purchases
 - Use coupons
 - Newspapers / Flyers
 - Couponing Apps
 - Take advantage of money-back applications
 - FetchRewards
 - Rakuten
 - Join rewards programs at the stores and restaurants you visit most
- Be mindful when food shopping
 - Plan out meals in advance to avoid overspending
 - Utilize grocery lists
 - Consider curbside pickup or delivery options
 - Use store brand products where applicable
 - Choose water over carbonated beverages, juices, alcohol, etc.
 - Cook at least one meal a week based entirely on foods lingering in your refrigerator or pantry.
 - Search before you shop
 - One store might offer a lower price than another
 - Most stores post sales and discounts on Thursdays, so Fridays are a great day to make plans

- Use self checkout
- Be mindful when online shopping
 - Do not save credit card information online
 - Let items wait in your shopping cart for a day before deciding to purchase
 - Wait for the holiday deals and discounts
- Reflect and reduce (Cut costs where you can)
 - Think realistically about your “bad habits”, as smoking and drinking are big money spenders
 - Limit subscriptions
 - Choose one streaming service you prefer, and leave the rest
 - Consider rotating subscriptions, swap on a monthly basis
 - Use resources like [RocketMoney](#) to review what you are subscribing to.
 - If you have not used a subscription for over two weeks, that is a sign to end it
 - 42% of people pay for subscriptions they don’t use
 - Consider purchasing used items at flea markets, yard sales, and Facebook Marketplace
- Create a “Sinking Fund” (Save up for unpredicted expenses)
 - Prepare for the unexpected: hospital visits, car repairs, other emergencies
 - Set money aside for high-spending months, such as December’s holiday season
- Focus on specific areas to save money
 - Car costs
 - Carpool where you can
 - Consider public transportation
 - Brake less
 - Ignore the oil change sticker, refer to the manual for your car’s specific guidelines
 - Energy costs
 - Use motion sensors to ensure electronics are turned off when not in use
 - Unplug items if they are not being used (“Vampire” electronics use energy when when unused)
 - Gifting
 - Get creative with DIY ideas.
 - Offer experiences over physical gifts. (For example, a day at a National Park with a loved one would save money and provide quality time)
 - Offer services and favors over physical gifts

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