



Cut Your Grocery Bill in Half

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Many family budgets have been stretched, due to the weak economy. Trimming grocery bills is a great way to fight back, but too often shoppers make mistakes and end up paying more than they need to.

Here, the most common shopping mistakes and what to do instead...

Mistake: Assuming sale prices are attractive prices. Supermarket sale circulars often contain some great deals -- but they usually have many items priced at or near their regular prices as well. The store's hope is that shoppers will snap up any advertised "special" without noticing how little they're saving.

Don't go out of your way to purchase a product unless the sale price is at least 50% below the regular price (or buy-one-get-one-free). If the price reduction is more modest and you're not picky about brands, you probably will get a better deal if you wait a bit for it to go on sale.

Mistake: Shopping in the wrong department. Prices on very similar goods can vary significantly from one section of the supermarket to another. *Examples...*

Cheese can cost twice as much in the deli or gourmet section as it does in the dairy section. The brands might be different, but the quality usually is just as good. I compared costs at my supermarket for feta, blue cheese, goat cheese, Vermont cheddar and Parmesan and found that the dairy-case versions cost as much as 63% less than the gourmet-cheese options.

Also, within the deli department itself, prices can vary greatly. In my grocery store's deli department, prepackaged sliced cheese is more expensive than cheese sliced at the counter.

Example: An eight-ounce package of deli-sliced American cheese sold next to the deli counter costs \$4.99, which is \$9.98 per pound. I can buy the same cheese if I am willing to take the time to have it sliced for \$5.99 per pound (\$2.99 per pound when it's on sale).

Nut prices in the produce, snack and baking sections can differ. I compared the price of pecans, walnuts and almonds sold in one-pound bags in the produce department to the same type of nuts sold in one-pound bags in the baking aisle at the same store. Almonds were 27% less expensive and walnuts were 14% less expensive in the baking aisle. But pecans were 29% less expensive in the produce section than in the baking aisle, so you have to check carefully.

Salsa often is more expensive in the snack aisle than in the condiments aisle. There almost always is at least one brand of salsa on sale, but it tends not to be the one that the supermarket puts on display by the chips.

Organic foods found in supermarket organic aisles usually are substantially more expensive than those shelved among nonorganic goods elsewhere in the store.

Mistake: Buying 10 when a store offers 10 for \$10. Unless the store specifically says that you must purchase 10 (or another number that's mentioned) to get the sale price, 10 for \$10 means that you could buy one for \$1 if you prefer. Stores price items this way because it tricks shoppers into buying more than they want.

At some grocery stores, you don't even have to buy two when the sale is buy-one-get-one-free. If the store's registers ring up each item in a buy-one-get-one-free offer at half price, rather than one at full price and the other at \$0, you likely will get the 50%-off price even if you buy just one. Ask at the customer service desk at your supermarket if you're not certain.

Bonus: If your supermarket rings up both items in a buy-one-get-one-free offer at half price and you have two coupons for the item, you can redeem both coupons. (If one rings up at full price and the other for free, you can use only one coupon.)

Mistake: Assuming items shelved on supermarket aisle endcaps and display islands are special deals. These locations attract a lot of attention, so supermarkets prefer to fill them with high-volume or high-margin items, not sale items that don't earn them much profit.

Be especially wary if an endcap or island display features several different but related items. One of these might be on sale while the rest are at regular prices. The supermarket hopes that the brightly colored sale tags on the display will confuse shoppers into thinking that all the items are discounted, which often is not the case.

Example: A display in the fruit aisle might include a sale price on strawberries but regular prices on shortcakes and whipped cream.

Mistake: Not watching as prices are rung up at the register. Supermarkets adjust the prices of thousands of items each week. Inevitably, some of those changes are not correctly programmed into their computers.

Watch the register readout carefully as items are scanned to catch mistakes as they happen. Then skim your receipt for any mistakes you may have missed -- preferably before leaving the store.

Some stores have a policy that if an item is rung up incorrectly, the customer gets the item for free. This policy may not be publicized, so be sure to ask at your store.

Mistake: Assuming that there's a one-coupon-per-item limit. Most grocery stores let shoppers use both a manufacturer's coupon and a store coupon on the same item if both happen to be available.

At BJ's Wholesale Clubs (800-257-2582, www.bjs.com), shoppers even can use multiple manufacturers' coupons on the same purchase when multiple units of the item are packaged together. (The other major wholesale clubs currently do not accept manufacturers' coupons.)

Example: If BJ's sells applesauce in packages containing three jars, you could redeem up to three applicable coupons.

Some supermarkets let shoppers use expired coupons... or store coupons offered by

different stores. These tend to be unadvertised policies, so ask a cashier or at the service desk. (These policies are most likely to be offered by supermarkets that do not double coupons.)

Mistake: Forgetting to peel off instant-use coupons on packages. Manufacturers sometimes attach coupons directly to products for instant savings. Why do they do this rather than just lower the product's price? Because 60% of these on-package coupons are not redeemed. Shoppers either forget about the coupon by the time they reach the register... or erroneously assume that the cashier will peel the coupon off and ring it up. Cashiers are trained to move fast and might not even notice these coupons, so it is up to you to remember.

Mistake: Thinking the largest-sized package will be the best deal. Frequently, smaller packages cost less per ounce or per unit. This is particularly true with sale-priced breakfast cereal, canned tuna, milk and diapers. Compare the per-ounce or per-unit prices listed on the shelf price tag.

If you have a coupon that is valid for any size, the smallest package often is the best deal.

Example: A coupon offering \$1 off any size of a particular brand of pasta sauce lowers the cost of the \$2.50 45-ounce jar to 3.3 cents per ounce... or the cost of the \$1.50 26-ounce jar to 1.9 cents per ounce.

Mistake: Not adhering to the five-minute rule when buying prepared foods. Supermarkets charge hefty premiums for the convenience of cooked, cut or washed foods. When the prep time involved is five minutes or less, I find it's worth it to do the prep myself.

Examples: Buy a head of lettuce rather than a bag of washed and cut lettuce. Buy block cheese rather than shredded cheese. Buy whole fruit rather than cut fruit.

You'll not only save money, you usually will get better quality. Supermarkets generally slice up older or bruised fruit and vegetables that wouldn't otherwise sell. And cut or shredded foods often spoil faster.

Mistake: Ignoring wholesale club deals that are available to nonmembers. In most states, even if you don't join a wholesale club, the club's pharmacy legally is required to fill your prescription at the member price. (Call wholesale clubs in your region to ask if this is true where you live.) Costco and Sam's Club pharmacies typically charge substantially lower prices than the chain pharmacies. (BJ's no longer has pharmacies.) Costco's pharmacy prices can even be checked online in advance (www.costco.com, click "Pharmacy," then "Drug Pricing"). Call your local Sam's Club pharmacy for prices.

In some states, wholesale clubs also are required to sell beer and wine to nonmembers at the member price (as well as liquor, if it is offered). Wholesale clubs' beer prices tend to be about 10% lower than those of other merchants... and their wine prices can be 35% lower on their more expensive bottles.

Bottom Line/Personal interviewed Stephanie Nelson, founder of the grocery-shopping Web site CouponMom.com, which has more than two million members. Based in Atlanta, Nelson previously worked in sales and marketing for the consumer products company Procter & Gamble. She is author of *The Coupon Mom's Guide to Cutting Your Grocery Bills in Half* (Avery). She saves an average of 50% on her family's groceries, about \$100 a week