



Money-saving grocery hacks for homeowners

BY ERIK J. MARTIN, CTW FEATURES

Inflation has taken a major toll on our wallets in the past few years. With our pocketbooks especially feeling the pinch when we had to the grocery store. Consider that, according to the US Department of Agriculture, food prices increased in 2023 by 5.8 percent, while food-at-home prices jumped by 5.0 percent versus 7.1 percent for food-away-from-home prices.

While the inflation rate has slowed lately, the Economic Research Service expects a 2.9% increase in food prices overall this year.

"In today's economy, every dollar

counts — especially for homeowners who might be balancing mortgages, home maintenance, and daily expenses. Saving on grocery bills can significantly ease financial pressures, allowing you to salt more away toward future goals or emergencies," says Merissa Alink with Little House Living.

That's why it's crucial to find ways to save on foodstuffs and staples, per personal finance at Andrew Lokenauth with BeFluentInFinance.com.

"Saving even a little bit per week through strategies like shopping around, meal planning, and price comparing can really add up over

time," he says.

So, what can you do to make your dollar stretch farther at the grocery store? Plenty, the experts agree.

- Work harder at meal planning. Americans waste 40% of the food they purchase, which translates into wasted money due to sky-high grocery costs today. "Look at your calendar for the week to figure out when you are eating at home and when you will be out for things like a business meeting, dinner with friends, or kids' pizza party after soccer practice," suggests consumer finance Andrea Woroch. "Once you know your schedule, pick your family's favorite meals and make it simple with themes like taco Tuesday or pizza Friday."
- Shop sale ads and compare circulars to find the best deals. Check your newspaper and your favorite stores' websites to look for discounts and deals. "Capitalize on loss leaders. This means highly discounted items on the front page of your grocery store ad," says Alink.
- Check your fridge and pantry first to ensure you don't buy duplicates of what you already have.
- Employ apps and online coupons. "Use grocery app coupon features like Ibotta, Checkout 51, Shopkick, and others to save on brand names and earn cash back and other rewards on purchases," advises Lokenauth.
- Shop at discount grocery stores like Aldi for better values.
- Join a membership warehouse club, like Costco or Sam's Club. Warehouse clubs charge a membership fee, but that fee can more than pay for itself in the form of big savings over time via lower-priced products. And contrary to popular belief, not everything comes in bulk at these retailers. "Many food items come in smaller quantities and don't perish easily. Clubs also sell individually packaged and multi-packs of grocery items," says consumer finance expert Tanya Peterson, a vice president with Achieve, a digital personal finance company.
- Buy in bulk for frequent-use items, even outside warehouse

dubs. "Many grocery stores have some items available in larger bulk sizes, and many will provide bulk pricing upon request for certain items," Peterson recommends. "For bulk buys, though, stay with frequent-purchase items you know you'll use."

• Order online if there's a deal. "Ordering groceries online isn't just convenient; it can save you money and limit impulse purchases, ultimately reducing food waste. You can even dodge delivery fees by applying a coupon code and earning cash back through sites like CouponCabin, Vons, and Stop & Shop," suggests Woroch.

• Purchase store-brand or generic items, when possible, which can yield significant savings over name brands.

• Pay with cash. "This prevents unnecessary spending," Woroch continues. "Only bring the amount of money you budgeted for your meals when you had to the grocery store."

• Or use credit cards that offer rewards. "Cash-back cards often give a high percentage back on grocery purchases," Lokenauth adds. Just be sure not to overcharge using your convenient card. "Consider getting a card that will give you more back on the types of grocery purchases you tend to make. Two examples are the American Express Blue Cash Preferred Card, which offers 6% cashback at supermarkets on up to \$6,000 in annual grocery spending, or the Capital One SavorOne Cash Rewards Credit Card, offering 3% cashback on dining and grocery purchases," Woroch says.

• Use a receipt-scanning app to earn cash back on groceries. "Snap pictures of your receipt using a free app like Fetch to earn points good toward free gift cards to stores like Target, Amazon, and Walmart," says Woroch.

It's always smart to reevaluate your grocery spending, considering the high cost of food nowadays.

"Taking just a few small steps can create significant grocery savings every month," adds Lokenauth.



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