



University of California
Cooperative Extension
Tulare County

Agriculture and Natural Resources



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STRATEGIES FOR STRETCHING YOUR FOOD DOLLAR

About this time of year our family usually tightens our belts, literally and figuratively. During tax season we find ourselves revisiting our monthly budget and looking for ways to cut down on expenses. The food budget always seems to get looked at first because this is a place where, with planning we can save money.

Wise use of your food dollar is a challenge to most Americans, regardless of income. A good place to start managing food dollars is to find out how much money you spend on food.

One way to learn how much you spend each month or week is to save all receipts and memos about how your food dollars were spent. This includes money spent at delis, restaurants, drive-thrus, vending machines, and convenience stores.

Put the receipt or memo of each purchase in an envelope. At the end of the month, or week, add up the receipts. If you saved the receipts for only 1 week, multiply the weekly total by 4. Now you know about how much money you spend on food in a month.

You can use this information to plan your food budget. For example, the USDA Cost of Food at Home for January 2000 recommends \$109.40/week for a family of four, two adults and two children on the low-cost plan (very few convenience foods), or \$133.70 using the moderate-cost plan (some convenience foods). Some families say they spend less than this amount, but when they add up what they spend away from home, the amount is much, much higher!

Why do some shoppers stick to a food budget, while others do not? Researchers have discovered that successful shoppers follow two important rules:

- planning ahead
- knowing the store

Knowing your store means understanding how it works. There are many ways stores attract us. They lure us to the store by advertising, offering specials, displaying posters, and holding contests.

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While you are in the store, the owners count on you to buy lots of things on impulse. Here are some of the ways that stores help you to spend more than you planned:

- Time—The longer you are in the store, the more money you spend.
- Shelf level and position—People tend to buy the food they see first, therefore new products or expensive items are usually at eye level.
- Temptations—Good smells sell food, so many stores have bakeries or deli counters.
- Bargains—Shoppers like bargains so stores display foods in special areas to suggest a better price; the price may be the same.
- Convenience—Shoppers like convenience so meats are cut for stew, vegetables are cut for salads, etc. Remember convenience costs money. Many times it takes minutes of your time to save dollars.

Shopping Strategies at Home

You can save money by taking a few minutes at home to plan your purchases. Before you go shopping check the following:

- Food on hand
- Food ads
- Weekly menu plan
- Coupons

Shopping Strategies at the Store

Following are some guidelines for shopping strategies at the store:

- Shop alone
- Eat before you shop
- Stick to your list
- Buy unadvertised specials
- Compare cost between brands
- Check prices on bulk foods
- Convenience foods can be worthwhile buys. Compare price to making it from scratch.
- Read labels
- Use unit pricing to compare brands. They are found on store shelves.

Saving money at the grocery store is possible with a little planning. Try one of these tips next time you shop and see if it saves you money.

Source: Stretching Food Dollars for Healthier Living: Oregon State CE, May 1997

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