

Some Strategies for Significant Savings

The real savings are in the sale. The majority of your savings will come from buying products at their lowest possible price. Examine all of the grocery, office supply, department, and discount/drug store advertisements of interest, that arrive in your mailbox and newspaper each week. After determining the items that are at their lowest possible price, make a shopping list and buy enough products to last until the next sale. Some stores, such as Wal-Mart, have an ad match policy so you can do one-stop shopping. Learn when your favorite stores have clearance sales, and be the early bird that gets the best products. **Warning:** Let a great bargain be someone else's treasure if you don't need it and/or can't afford it. Approximately 85% of my overall savings come from buying products on sale or clearance. Only 15% of my overall savings comes from using coupons and rebates. That said, let's explore coupons briefly.

Coupons are found wealth. Match up lowest priced sale items from the ads with current coupons to get the absolute lowest price on everything you buy. Create or buy a coupon organizer that works for you. Keep it in your purse or car so it is accessible for use while you shop. Costco also mails out coupon booklets that are worth perusing and using. If you want to simplify, determine your coupon tolerance level and maybe only cut coupons for things you use that are worth \$1 or more. People who are successful at using coupons are organized, systematic and persistent.

Create weekly menus from items on sale. Examine weekly grocery ads to determine lowest priced fresh produce, meat, bread and dairy items. Also identify other lowest priced items to restock your pantry and freezer. Considering what is available in your ads and what you have in your pantry and freezer, create your weekly menu and shopping list.

Rotate your food storage often. "Store what you use and use what you store." If some items are close to their expiration date, consider giving them to the food bank before they expire. Also remember that many items are good for a time after their expiration date. There is wisdom in storing items with a long shelf life, such as wheat, that you may not use on a daily basis, but store it anyway. Think of your food storage as you would an insurance policy - if you need it you have it. Get the security and peace of mind that comes from having your pantry and freezer filled with items you normally use and eat.

Being loyal to a store or brand is costly – Many stores tend to repeat the same great sales and deals each year. No one store has the best prices or clearance deals. Non food products are generally less expensive at stores like Wal-Mart and Target unless they are on a great sale or on clearance at a grocery store. I am open to shopping at any store within a 5 mile radius if a sale is going to save me at least \$50 and can't be ad matched at Wal-Mart. If you are brand loyal to say Tide laundry detergent, you will miss out on fabulous deals on other brand name laundry detergents. I only buy brand name products, with few exceptions, because they offer better sale prices and have manufacturer coupons and generic products (and store brands) don't. When you match up a manufacturer's coupon with a lowest sale priced item you can sometimes get the product for free.