



Take a Bite Out of Food Costs

Here are a few money-saving strategies you can start using to help cut your food bill today:

Be flexible. You've heard about the benefits of being a disciplined shopper (don't go to the store when you're hungry, compile a shopping list and stick to it, etc.). But there are times when it pays to be open-minded. Don't be tied to particular brands—and be sure to consider lower-priced store brands. When you spot a choice item on sale, consider altering your menu plans to accommodate it.

Change with the seasons. Adjust your eating and shopping habits to take advantage of fruits and vegetables that are in-season. You'll save money and get the choicest selection. And that favorite berry or melon might just taste a little sweeter after you've done without it for a few months.

Get organized. Of course it's great to clip coupons from the newspaper. But don't let them stack up unused. Devise an easy organizing system—it could be as simple as an envelope—and keep your coupons in your vehicle or your shopping bag so you'll always have them handy when you visit the store. Many coupons have lengthy expiration periods, so wait for a sale to stretch your savings.

Cut waste. According to a 2006 study found on the U.S. Environmental Protection Agency Web site, annually, American households throw away 14 percent of the food they purchase, an average of 470 pounds of food. Before you head to the checkout, ask yourself if your family really is likely to eat (or you'll have time to prepare) all that you've loaded into your cart. When it comes to produce, be aware that oxygen, moisture and the ethylene gas that fruits and vegetables naturally give off are the culprits that lead to spoilage. To prolong freshness, consider using vacuum sealers or bags and storage containers that have been treated to absorb ethylene gas.

Eat in. The average household spends approximately 43 percent of its annual food budget eating outside the home, according to the government's consumer expenditure survey, 2006-2007. That means plenty of opportunities to save. Instead of going out for pizza for your Friday night splurge, stay home and pocket the savings. Challenge the kids to help out in a what's-on-hand cook-off where you raid the cupboards (and your imagination) to come up with dinner.

Remember: You can take it with you. If you normally buy weekday lunches at the company cafeteria, start brown-bagging it. Trim just \$2.50 a day from your lunch tab, and your monthly savings could reach \$50. Bring your own sodas to put in the office fridge instead of using the vending machine at your mid-afternoon break and you could save even more.