

Super Shopper

The Cheapskates Journal Guide
to saving money, time and energy
at the supermarket

"My husband didn't believe that I could cut our grocery bill to just \$70 a week for the four of us. But now we've done it, he's so excited he thinks you should write a book! It was really easy for me to really slash our food costs and best of all nobody has guessed that I'm a Cheapskate shopper!" Susan, St. Clair

I took Susan's husbands advice and I did write a book!

Super Shopper is a guide for anyone who wants to save money, time and energy on their grocery shopping. From planning a menu to creating a perpetual shopping list, even the best places to shop, this guide to slashing your grocery bills offers clear and practical advice and useful suggestions for every situation. Whether you're shopping for a family of five or a single, Super Shopper contains the information and help you need to beat the supermarket debt trap.

"Thank you for this wonderful information Cath. I have already saved \$25 this week and plan on more savings. I've told everyone about Cheapskates Journal and everyone agrees that it's the best web site that they've visited and are in the process of signing up. Keep up the good work!" JG, SpringHill

If you like Super Shopper, you'll love the Cheapskates Journal, the monthly online ezine with thousands of ways to save money, time and energy, not only on your grocery shopping, but on all your everyday costs of living.

The Cheapskates Journal
www.cheapskates.com.au

This e-book is published by Cheapskates Journal.
First published 2004 by
Cheapskates Journal
PO Box 1569
Doncaster East Vic 3109

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About Cath

Cath lives in Melbourne, Australia with her husband and three children. Life as a Cheapskate began early for her, growing up in a frugal family. She learnt early on, at her mother's knee, how to stretch every dollar until it screamed. Growing up, she learnt to budget and account for every cent. This has been a blessing since she married and started a family. Living and raising three children on one income is a challenge she has met willingly (most of the time!). Overcoming the misfortunes of unemployment and overwhelming debt have given her an insight into the frugal lifestyle. And she has embraced it with open arms.

With a weekly grocery budget of just \$80, Cath feeds her family of 5 three meals a day with snacks and always has plenty leftover for unexpected dinner guests!

Cath is the owner/editor of the Cheapskates Journal, www.cheapskates.com.au, an online magazine dedicated to showing Australians how to slash the cost of everyday living. Each month she shares her wealth of knowledge and experience with thousands of Cheapskates Members through The Cheapskate Journal. She's been featured on television, radio and print media throughout Australia and frequently conducts workshops on living a Cheapskates life for women's groups, church functions, conferences and seminars.

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Super Shopper - saving money
at the grocery store the
Cheapskates Journal way

Super Shopper

You see them in supermarkets all over the country – frazzled shoppers, fighting the crowds and feral trolleys, hunting high and low for grocery bargains and all desperate to save a buck.

And wishing for an easier way to feed the family and save some money at the same time!

The average family spends about 15% of its income on food. More income doesn't necessarily mean more food – just more expensive food. For most of us, the weekly or fortnightly grocery bill is one of the most flexible items in the family budget. It is one of the easiest to manipulate, depending on just what you put in that trolley.

People trying to save money usually only go out to dinner on special occasions, or they budget for one restaurant or take-away meal per pay period. Most of us stay home and cook – either from scratch or using convenience packets and meals.

I've heard that the average cook serves about 22 different meals such as spaghetti, hamburgers, tuna noodle casserole, roast, etc., experimenting with a new recipe a couple times a month. You know what you need for the dishes you serve. The skill is in buying these ingredients at the cheapest possible price and having them in the pantry when you need them.

To make it even more challenging, you need to do it in as few trips to the supermarket as possible! You KNOW that if you go shopping for just one item, you will come out with three. One study shows that 50% of purchases are unplanned. If that is true, there must be a lot of people shopping without well-planned and organized lists!

If you can save just \$10 a week on your grocery bill, you'll save \$520 in a year! And Super Shopper knows just how to save much more than that.

Super Shopper feeds a family of 5 on just \$80 a week!

Want to know more?

Super Shopper will show you how you can still shop, feed the family fabulous meals and save money, time and energy in the process. All while enjoying the experience!

Super Shopper knows that budgeting is never easy, and she'll show how you can lighten the load with just a few simple tricks to use when you're shopping and preparing meals. These simple little tips will save you money, time and energy.

By using Super Shopper's simple and easy to use ideas to plan your meals and your shopping you can shave a huge percentage off this item in your household budget.

Super Shopper will show you how to track grocery item prices with a simple price book, plan budget wise menus with easy to use menu masters and shop like a professional with your very own personalized perpetual shopping list. She'll share hints and tips on bulk buying and where to pick up the best grocery bargains. You'll learn to use the supermarket layout to your advantage – save money and beat them at their own game!

You can follow Super Shopper's few simple steps and those grocery shopping blues will be a thing of the past.

Getting Started

The concept of a price book is most likely new to you. It's not something we Australians are used to using. But it sure makes shopping and saving money easy. Simply by recording the price of every item you buy in a little notebook, you have a ready reckoner of just where you'll be able to get the very best price.

OK, I've sold you on the concept of a price book. You know it's going to save you money, time and energy and ease shopping stress. But what's the next step?

Now for the fun! Follow these tips to set up your new price book.

Setting up your price book

You've found a small notebook or copied our free price book forms. The next step is to gather and record your data into your price book.

Itemized supermarket dockets are a price book's best friend. On them, you'll find identified and itemized lists of products you buy and use. They will be listed by name, and usually have the size or weight included as well as the item price. Jumpstart your price book by recording data from every receipt you can find.

For convenience (and your sanity), develop a list of store codes. Use a short abbreviation for each supermarket, discount store and warehouse store you shop at regularly.

Now, give each page in your price book an item name e.g. Soap powder, cornflakes, milk powder, rice, toilet paper etc. On this page you will faithfully record the date, store and price for that item, every time you buy it, or see it on sale somewhere.

Keep a calculator handy for unit price calculations! To find any item's unit price, divide the cost of the item by the

number of units. Spreadsheet users can short cut the calculation process by breaking out the price and size on the spreadsheet.

In the supermarket

You've scrounged through your purse, handbag and the fruit bowl for docket entries, and now it's time to shop. Like good wine, a price book's value increases with age. At first, you'll be filling in initial entries for many, many product pages but as time passes, the price book's growth will give you a clear view of each item's sale cycle.

Build your baby price book each time you shop. See a great special at Supermarket A, but you don't need the product that week? Record it in your price book anyway. Note the last time it was that price at that store and you'll find their sales cycle. You'll know to return next sale cycle, ready to buy.

With a mature price book, item entries slow. Once you've sampled prices at several supermarkets, the discount store and warehouse store, only enter a new price if it is lower than your existing entries.

As your price book matures, be prepared for surprises! Often, the dedicated bulk-buyer will discover that she's been paying top dollar for bulk goods. No single traditional supermarket has the "lowest prices" in every area, no matter what their advertising jingles say. Approach the price book exercise with an open mind; you'll find surprising bargains and high price shocks in the most amazing places.

As you shop each week, fortnight or month note prices in your price book. If supermarket personnel confront you, explain to them that you are simply keeping track of prices for your own personal use when shopping. Be polite, and firm. If they continue the confrontation, report the staff member and the supermarket to head office. You are patronizing their store, and for that they really should know that 'the customer's always right'.

Ready, Set, Save!

Over time, you'll build an impressive database of local supermarket pricing information. You'll know that large tins of name-brand coffee will be offered on sale at six weekly intervals, rotating around the three major supermarkets. You'll know when to stock up on steaks, or soft drink, or diet foods. You'll understand that toilet paper will be offered at 12/\$2.95 every six weeks and you'll purchase six weeks' worth during that buying opportunity.

You'll also know, at a glance, when to buy in bulk and when to look for a better deal at the supermarket. Not all bulk purchases represent true bargains. With your price book, you'll know to the cent when to load up on the big bag of flour, and when to pass it up in favour of the supermarket's loss leader of the week.

Most of all, a price book will reveal your target price: a realistic, rock-bottom price goal for each item listed in your book. Whether it's cereal for \$1.99 per box or detergent at 9 cents per use, you'll have the information you need to know when a bargain is truly a bargain.

Price books.

They give you a head start over the chaotic, ever-changing supermarket price game. Save money, save time and save energy and get organized at the supermarket with a price book!

Menu Planning

The easiest place to save money is in your grocery budget. But you can't save if you don't know how much you spend or what you spend it on. The next step to becoming a Super Shopper is to create a menu plan.

Your menu plan will save you money, time and energy. You will know what you are going to eat for the week, what you have on hand, what you have to buy and with your price book, you will know how much it is going to cost.

Prepare your menu for the week around what you already have, and what's on sale. Creating a menu isn't hard or time consuming. There are just four simple steps:

Step 1. Build your meal plans around: A) what you already have and B) what is on sale. You could also plan around what is in your garden and in season locally. Use all of the methods here to create a loosely constructed menu plan. I try to think of many different ways to use what I have so I won't spend too much, but I don't keep to a strict menu. We eat everything I cook and improvise with leftovers. So try it out, but be flexible.

How about tuna surprise (tuna, peas in a white sauce served over noodles, add curry powder if you like it spicy)? Chicken casserole? Apricot Chicken – you just need the apricot nectar and the soup mix. Curried sausages, sausages and onion gravy, fish cakes, toad in the hole (sausages covered with Yorkshire pud).

Thinking about what you can make with what you have on hand saves you shopping time, you already have some meals planned and you won't be throwing away good food gone bad or keeping a stockpile in the pantry for no reason.

Step 2. Use your junk mail to plan what you'll eat each week. For example, if chicken fillets are on sale and you don't have any on hand, plan to have apricot chicken, chicken cacciatore and fajitas that week. You could even

make chicken soup if the weather is cool enough. Then fill out the other meals with whatever you have in the freezer or what's on sale. Take full advantage of the store's loss leaders, those items the store has priced below their cost in order to get you into the store. And don't forget to check your price book so you'll know if it's a genuine bargain.

Step 3. Build your menus around fresh stuff that is really cheap this time of year. Pumpkins, squash, onions, apples and potatoes are in season right now. You won't have to look far to find excellent recipes for pumpkin, potatoes and apples. Try www.allrecipes.com or www.cheapskates.com.au for some really tasty meal ideas. I include breakfast, lunch and dinner in our menu and shopping list. Snacks are generally included with lunches or are leftovers.

Step 4. Set aside one meal a week as a 'mufti meal'. We usually have this on a Saturday night, when we finish off the leftovers and eat all the odd things left in the fridge. Some weeks we seem to have heaps, others we have to add to it with fried rice or pizza etc. It cleans out the fridge and food doesn't go to waste.

Keep it simple

You don't have to give up gourmet foods, but keep your daily meals simple. Don't feel like you have to make "five-star" restaurant meals every night - make them special. In my husband's family the cuisine is very simple, much to my dismay (I LOVE gourmet foods). I find my husband and kids are happiest when I make the simple, humble meals, instead of fancy spreads, and I find that I am more relaxed. I compromise by making up some wonderful, gourmet foods for myself, freezing the dishes in one person portions and eating them at lunch. I can have all my favourites and no one turns their nose up.

The best of both worlds.

Sample Menu Plan

Menu: Week Beginning 1st February 2004

This is what the Armstrong family ate this week. We eat fairly simple meals, with heaps of vegies and fruit in that order. We generally have 2 meat, 2 chicken, 2 meatless (if I say vegetarian everyone shudders!) and one fish meal a week, depending on what's in the freezer and what's on sale. And the menu is flexible - we may end up at Grandma's for dinner one night, or have unexpected guests so it is often changed around.

We have cereal for breakfast on weekdays simply to save time. At the weekend, things are much more leisurely and so we can have a 'cooked' breakfast and enjoy it before we start the day. We always take our lunch to work and the kids have tuckshop lunch on a Monday, the only day it is available at their school.

It took me less than 5 minutes to quickly look through the fridge, freezer and pantry and check what was already on hand. And about another 5 minutes of thinking about how I could use those ingredients. Another thing I did was check the calendar and my diary to see what was on during the week and who would be home for dinner etc.

There's no point planning a roast for Thursday's dinner if you know the kids have basketball and you won't be home before 7.30. Who wants to eat dinner at 10pm?

A Sample menu

| Day | Breakfast | Lunch | Dinner |
|-----------|------------------------------------|---------------------------------------|--|
| Sunday | Poached eggs on toast | Salad Rolls | Roast chicken, baked potato, sweet potato, onion, zucchini, carrot, beans & corn with gravy. Jelly shapes & cream. |
| Monday | Ricies, porridge or Wheat Biscuits | Tuckshop | Spaghetti bolognaise, garlic bread & green salad (a meatless bolognaise sauce using Casserole Mince) |
| Tuesday | Ricies, porridge or Wheat Biscuits | Chicken salad sandwich, fruit | Sausages & onion gravy, mashed potato, carrot, peas & corn |
| Wednesday | Ricies, porridge or Wheat Biscuits | Leftover pasta dish, fruit | Chicken Schnitzels, tomato gravy, rice, peas, corn, zucchini |
| Thursday | Ricies, porridge or Wheat Biscuits | Vegemite & cheese rolls, fruit | Meat loaf, mashed potato, tomato, zucchini & onion casserole |
| Friday | Ricies, porridge or Wheat Biscuits | Pita bread roll-ups with salad, fruit | Tuna Surprise, toast |
| Saturday | Pancakes with jam or syrup | Salad sandwiches, fruit | Mexican roll-ups (made with red kidney beans & taco seasoning) |

Your menu plan master:

| Day | Breakfast | Lunch | Dinner |
|------------------|------------------|--------------|---------------|
| Sunday | | | |
| Monday | | | |
| Tuesday | | | |
| Wednesday | | | |
| Thursday | | | |
| Friday | | | |
| Saturday | | | |

The Perpetual Shopping List

Most of us whether we are singles, couples or families routinely buy the same basic supplies every time we shop. Therefore, it's a simple matter to create a perpetual shopping list. Just make a master of your perpetual list and then use a copy of it when you are preparing your weekly or fortnightly shopping list.

A perpetual shopping list will save you so much time. Everything you regularly buy is already on the list – you just need to tick the things you need and away you go! No more spending time standing in the kitchen wondering if you've forgotten to put anything on the list. And no more getting home, only to realise that you forgot to buy half the things you need for dinner next week.

To create your very own, personalised perpetual shopping list:

1. Keep a record of every item you buy each week, and note how many, what brand and the price. Use your dockets for a few weeks to keep track of what you use on a regular basis. If you shop weekly, enter each amount once, If you shop fortnightly or month, then enter the amounts for each item twice or a total of four times. For example if you shop monthly, multiply each by four to get a monthly amount e.g. Cornflakes 1 box per week @ \$2.53 = Cornflakes 4 boxes @\$2.53 total \$10.12
2. Record the things that you only buy occasionally e.g. light bulbs, fly sprays, flea bombs or whatever and note how often they are purchased. These go onto the bottom of the list
3. Record bulk purchases such as rice, flour, herbs, soap powder etc the same way and note how often you purchase each item. For example, I buy mixed herbs

in 500gm packets twice a year. I usually put this item on the first summer and first winter shopping list.

4. Transfer all the information from point 1 onto your master copy, and then slot the items from 2 and 3 into the appropriate months.

You may find that you buy different grocery items in summer to those you purchase in winter. Just make two master lists – one for summer, another for winter. My summer list has things such as beetroot, pineapple and coleslaw dressing down for every shop. On the winter list they are down for every second shop. The winter list has soup mix, kidney beans and pasta on every list. The soup mix is only on every fourth summer list as we don't eat much soup in summer.

I generally buy the items such as toilet paper, margarine, soap powder, etc. at a discount grocery outlet. For personal items, a chemist shop or a market stall will generally be the cheapest. All these things still go on the list and I buy them from the cheapest outlets (I check my price book before I go out to see where I'll be going).

Master lists

I keep a copy of the master lists with quantities for a family of five on a weekly and a four-week rotation. That simply means that if I am working flat out I only grocery shop once every four weeks. When I have more time, I shop weekly. You can add or delete items, as you need to.

Once you have made your own shopping list, keep a master copy. You can draw it up yourself in a notebook. My very first perpetual shopping list was in a spiral bound notebook. Then I moved onto Excel and now it's stored on the computer. You can do whatever works for you. If you're not sure, use the sample as your master. Just copy it a few times, keeping one as a master.

Create your own perpetual shopping list:

Whether you use a notebook, the sample shopping list template or a spreadsheet on your computer the steps are the same:

*Rule up your master sheet with seven columns. They will be: item, brand, quantity, price last month, price this month, total.

*Now list every item you buy, from peanut butter to toothpaste and the price it was last time you bought it (include some blank lines for those things that don't need to be bought on a regular basis).

*If you want to be super organized, list the items in the order you find them in the supermarket. You'll save time by not having to go back and forth and you will be able to mark off your list in order

*Run off some copies. Stick one to the front of the fridge or the pantry door. This will become your next shopping list.

*During the week as you run out of things or as you notice you'll need an item, circle it on the list.

*Each shopping day, you just have to grab the list and hit the supermarket. Before you leave home, in the price column put the price for each item when you last bought it. You'll get this information from your pricebook. And you'll know if you're paying too much, getting a bargain or it's the same price as last time you bought it.

When you are shopping just put the current price in the appropriate column and you have a record of how much each item has cost you. This helps you to keep track of how much items have gone up or down and will help you decide whether you need to reconsider the purchase. If you carry a small calculator, and tally as you go, you'll easily pick up checkout errors.

When you are at the store:

**STICK TO YOUR LIST; IF IT'S NOT ON THE LIST
DON'T BUY IT!!!**

Sample perpetual shopping list (fortnightly shop)

| Item | Brand | Size | Qty | Last Price | This Price | Total |
|---------------|-------|-------|-----|------------|------------|-------|
| choc. Spread | Aldi | 400g | 1 | 2.39 | | |
| p/nut butter | Aldi | 375g | 1 | 1.69 | | |
| jam | Bilo | 500g | 1 | 1.39 | | |
| Cheese spread | Aldi | | 1 | 1.69 | | |
| ricies | Aldi | 440g | 2 | 2.39 | | 4.78 |
| Wheat bisc. | Aldi | 1kg | 1 | .179 | | 1.79 |
| rolled oats | Aldi | 500g | 1 | .99 | | .99 |
| spaghetti | Aldi | 250g | 2 | .55 | | 1.10 |
| Canola oil | Aldi | 500ml | 1 | 1.39 | | |
| noodles | Aldi | 250g | 2 | .55 | | 1.10 |
| pasta sauce | Aldi | 500g | 2 | 1.45 | | 2.90 |
| tin tomatoes | Aldi | 410g | 1 | .49 | | .65 |
| beetroot | Bilo | 440g | 1 | .44 | | |
| pineapple | Aldi | 440g | 1 | .99 | | |
| tuna | Aldi | 450g | 2 | 1.89 | | 3.78 |
| salmon | Aldi | 210g | 1 | 2.19 | | 2.19 |
| corn kernels | Aldi | 440g | 1 | .99 | | |
| Ice cream | Aldi | 4L | 1 | 3.99 | | |
| froz. peas | NQR | 1kg | 1 | 1.69 | | 1.69 |
| froz. corn | NQR | 1kg | 1 | 2.19 | | 2.19 |
| toothpaste | Aldi | 120g | 2 | .99 | | 1.98 |

| | | | | | | |
|----------------|---------|-------|----|-------|--|-------|
| deodorant | Aldi | 100ml | 2 | 1.99 | | 3.98 |
| shampoo | Chemist | 500ml | 1 | 1.99 | | |
| conditioner | chemist | 500ml | 1 | 1.99 | | |
| toilet paper | chemist | 12 | 1 | 4.99 | | 4.99 |
| tissues | Aldi | 200 | 1 | 1.79 | | 1.79 |
| soap powder | chemist | 1kg | 1 | 2.29 | | 2.29 |
| cheese | Aldi | 1kg | 1 | 4.99 | | 4.99 |
| margarine | Aldi | 500g | 2 | .99 | | 1.98 |
| Eggs | Aldi | 600g | 1 | 1.99 | | 1.99 |
| Milk | Aldi | 3l | 4 | 2.99 | | 11.96 |
| yoghurt | NQR | 1L | 2 | 1.99 | | |
| sugar | Aldi | 2kg | 1 | 1.65 | | |
| Plain flour | Aldi | 2kg | 1 | 1.69 | | |
| SR flour | Aldi | 2kg | 1 | 1.69 | | |
| Sour Cream | Aldi | 200ml | 2 | .99 | | |
| bread | Aldi | 600g | 10 | .99 | | |
| coffee | Big W | 500g | 1 | 14.79 | | |
| tea | Aldi | 250g | 1 | 1.99 | | |
| Rice | Bilo | 5kg | 1 | 5.10 | | |
| Potatoes | mkt | 10kg | 1 | 8.00 | | |
| Onions | mkt | 5kg | 1 | 3.00 | | |
| Carrots | mkt | 2kg | 1 | .99 | | |
| tomatoes | mkt | 2KG | 1 | 1.29 | | |
| pumpkin | mkt | | 1 | 1.69 | | |
| apples | mkt | 3KG | | .69 | | |
| mandarins | mkt | 2KG | | .99 | | |
| bananas | mkt | 3KG | | 1.29 | | |
| lettuce | mkt | | 2 | .89 | | |
| meat | Btchr | | | 5.00 | | |
| Chicken filets | Btchr | 2kg | | 6.99 | | |
| | | | | | | |

Weekly Shopping List 1st February 2004

This particular week I did my shopping at three different stores in an hour and a half. I took my time, I didn't rush at all and I really did enjoy it, normally I don't.

The bulk of the shopping was done at the Aldi supermarket on Burwood Highway, Ferntree Gully. Then I went to Boronia (about a 5 minute drive from Aldi) to the Gourmet Deli, located in the car park of the old Safeway on Boronia Road. After that it was a quick trip to BiLo at Eastland (I did have other things to do at Eastland, so it wasn't out of my way) on Maroondah Highway, Ringwood.

Ok, the Aldi list first:

4 x 3L full cream milk, 12.36
3 x 500g margarine, canola 3.57
1 x 600ml thickened cream 0.99
1 x 500g shredded tasty cheese 3.29
1 x 200g sour cream 0.79
1 x No. 20 marinated chicken 7.99
1 x 500g chub stras 2.99
1 x 1kg frozen corn kernels 2.19
1 x 1kg frozen peas 1.69
1 x tin whole tomatoes, 415g 0.49
1 x Vegemite, 235g 2.99
1 x tuna in brine, 425g 1.89
1 x sliced beetroot, 450g 0.55
1 x 2kg white sugar 1.65
1 x gravy powder, 425g 0.89
1 x chocolate milk flavouring, 250g 1.69
1 x tinned spaghetti, 425g 0.69
1 x baked beans, 425g 0.69
1 x pasta, spaghetti, 500g 0.55
1 x crispbread, 250g 1.59
1 x breakfast bubbles, 450g 2.39
1 x muesli bars, 8pk 1.79
1 x pasta sauce, 500g 1.45

1 x tomato sauce, 500ml 0.99
1 x cordial, fruit cup, 2L 1.89
1 x kg carrots 0.85
1 x bananas, 1kg 1.34
1 x bread, toast 650g 0.99

Total: \$65.90

Then the Gourmet Deli in Boronia:

2 x dozen eggs, 700g 3.98
5 x chicken schnitzels, 3.75

Total: \$7.73

And lastly, BiLo:

1 x 2kg mince @3.86 kg, 7.87
1 x sausages, 4.69

Total: \$12.77

GRAND TOTAL: \$86.40

This week I spent just \$86.40 on food for the family. This is without using any of my freezer stocks. It is also enough meat, tinned fish and chicken for nine meals, so I am ahead on next week's shopping by two dinners already!

More Bang for Your Buck!

OK, you've set up your price book, made out a menu and created a shopping list. Now you're ready to hit the big time – grocery shopping with a plan!

One thing you need to be aware of is that the supermarkets and grocery giants spend millions of dollars a year to entice you into their stores to buy their overpriced products. They employ people just to work out how to make you think you want to visit their store and buy their particular product and spend all your hard earned dollars.

They entice you in with great 'specials', designed to get you in the door! Of course, once you're in, it's very hard to get out with just the 'special'.

Knowing how to beat them at their own game will save you hundreds of dollars and hours each year.

The Store Layout

Knowing the store layout can save you so much time. Plan your shopping list according to the layout and you won't spend precious minutes searching back and forth, up and down aisles, looking for the things on your list.

Most supermarkets are set out in a similar fashion. They generally have the bakery items near the front entrance, along with the fresh fruits and vegetables. Then along the back wall are the deli counter and the meat cases. Next come the freezers and then along the far side wall you'll find the fridges, full of milk, cheese, butter etc.

If you've planned your shopping list you may not have to go down any aisles – your groceries will all be around the perimeter of the store.

Changing aisles

Ever run into the supermarket and dashed down the aisle to pick up eggs, only to find that they're not there anymore? It's not unusual – just a clever marketing ploy supermarkets use to get you into other aisles. By switching things around on a regular basis, they are making sure that you will wander up and down the aisles, being tempted all the time.

Beware and make sure you stick to your list – the idea is to make you more money, not the supermarkets!

Look high, look low

If you must go down the aisles, remember the rule: look high, look low. You'll find the most expensive items are at eye level, staring you in the face so to speak. They are there because that is where you'll find them without any searching, hopefully just reaching over and tossing them into your trolley.

The real bargains are on the top and bottom shelves. These are the same items, just cheaper. Remember, look high, look low.

Shop the perimeter

If you stick to shopping the perimeter of the store, you'll save money, time and energy. The edges of the supermarket are where you'll find the healthiest and freshest food. By shopping the perimeter, you'll not only save money, but you may well end up healthier too.

Just the specials

You've noted your specials on your list so don't spoil it by buying a whole heap of other things too. Specials are a deliberate attempt by the supermarkets and grocery giants to get you into the store. They figure that once you're in you won't stop with the specials.

Most often they are at the front of the store, at the end of the aisles. And they are rarely at the end of their home aisle. Often they will be displayed with other complementary goods, such as coffee and chocky bikkies, available of course for full price.

Save money, don't be tempted. Just pickup your specials and go!

Some things to remember:

*Always do your grocery shopping alone. Leave the family at home. You will not only spend less money, you will save time and come home far less frustrated.

*Whenever possible, know the prices of the items you are buying. Don't trust the scanner - they have been known to be wrong. Keep an eye on your shopping as it is scanned and if you are unsure of a price, ask for a price check.

*Check the store policy on goods that scan incorrectly. Often you will receive the item for free if it has been scanned incorrectly at a greater price.

*If you are shopping at a store that still individually prices each item always check the back of the shelves (when you are buying non-perishable items) as these goods are often marked at the old price. Of course, be sure that the old price is the cheaper price.

*Consider joining a food co-op. Or starting your own - five or six families will be enough to get you started. You then gain the benefits of buying in bulk without having to worry about the storage.

*Get to know your grocery stores and discount warehouses. You will know which store is about to have particular items such as soap powder, toilet paper, margarine or cereals on sale. Manufacturers often have them in a cycle - on sale at a different supermarket each week.

*Look for discount coupons and don't be afraid to use them. They can save you a small fortune over the course of a year. Naturally, you would only use them if you need the items on the coupons.

Buying in Bulk

Save money buying in bulk!

Buying those things you use frequently in bulk is a great way to save money, time and energy. There are bargains to be had but just shopping in bulk quantities does not guarantee that you are getting a bargain.

The first rule of bulk shopping is: only buy things that you would regularly buy. If you are trying to cut down your spending by shopping in bulk but you go to the outlet and buy a bunch of things you never intended to buy then you are not saving any money! The best bet is to buy household items that you buy every week and that you always keep in stock. Things that you use regularly like toilet paper, soap, tissues, shampoo and conditioner and paper towels are all a good choice. These are things that even a person living alone will eventually use up. Not only will you save money on these items but you'll be less likely to run out of them. Another way you'll save money – no more 'quick trips' to the supermarket for toilet paper, only to come home with a trolley full of other things.

Buying anything perishable in bulk isn't a good idea, unless you are going to freeze it, bottle it, dehydrate it or share it with a friend. But if you can get a year's supply of toilet paper for just 20 cents a roll, are you going to pass it up?

The next safest items to stock up on are daily cooking supplies. Things like salt and sugar store well and keep for a very long time. If you cook on a regular basis it saves a lot of money to buy all types of ingredients in bulk from olive oil and spices to flour and sauces.

Now I love to shop at warehouse outlets, where I know I can get a bargain (don't forget your price book!). Knowing the regular retail price of the goods you purchase is essential. Just because you're buying in bulk doesn't necessarily mean you're getting a great price! Often the sizes are different, so you need to be able to calculate the per-unit price. That large can of tomato paste may seem cheap, but gram for gram it could work out to be more expensive than the equivalent in small cans.

Another strategy when shopping in bulk is to think of the things that you buy every week or two. If your family goes through peanut butter like its going out of style then you know it will be a good thing to buy. Canned vegetables, soups and bottled pasta sauces are all things that can sit on a shelf in the pantry or garage for a long time and still be used.

Bulk buying can give you a lot of peace – you know you won't run out of toilet paper, soap powder or baked beans if you have a carton of each of them. But don't be conned by a good price – if your family won't eat pickled onions, don't buy them! Even if they are just 30 cents a jar – that's money just thrown away.

Where do I store it?

Someone once said to me that it was pointless buying in bulk – she had nowhere to store it and so it was more a nuisance than a money saver. How little imagination does this lady have! Even the tiniest of dwellings has heaps of potential storage space – you just have to 'think outside the square'.

Do you have space under beds? Or is it full of dust bunnies and odd socks? Clear them out and then pack away your toilet rolls, tissue boxes, cartons of baked beans and the dozen bottles of shampoo that you just bought.

Then, on the top shelf of the linen cupboard, tidy up the photo albums, jigsaw puzzles and those loose light bulbs.

See how much space there really is? Now you can put away the tinned fruit and the long life milk you have.

Use the space under end tables to store cartons of tinned food. Drape the table with a cloth and no one will know it's actually your bulk storage area.

Put a sheet of chipboard across the rafters in the garage and store cartons up there. If you have the space, use your ceiling cavity. The best thing we ever did was to create a real attic, complete with a light and a folding ladder. We lined it and put down a chipboard floor and then added shelving. Now I can store all the things we don't use on a regular basis up there. They are dry, away from rodents and curious little fingers and most of all they are safe.

Now, if you really don't have the space, but still want to buy in bulk, share your bargains with a friend or relative. You'll have to shop more often, but you'll still have the bulk buying saving.

What to buy in bulk:

Canned foods: tinned soups, fruits, tuna, salmon, beetroot, pineapple, tomatoes, baked beans, spaghetti, pasta sauces, tomato paste, mushrooms etc

Paper products: tissues, toilet paper, paper towel, paper plates, feminine hygiene, wrapping paper, cards, copy paper etc.

Cleaning supplies: soap powder, bleach, laundry soaker, soap, cleaning cloths, fabric softener, fabric spray etc.

Toiletries: toothpaste, shampoo, conditioner, gel, hair spray, toothbrushes, toilet soap, shower gel etc

Dry Goods: flour, rice, sugar, salt, pasta & noodles, pastry mix, rolled oats, cereals such as wheat biscuits, cornflakes etc, herbs and spices etc

Freezer Foods: mince, steak, roasts, sausages, chickens, chicken fillets, chicken pieces, fish, pies, pasties, sausage rolls, veggies

Fresh Produce: apples, oranges, stone fruits, potatoes, carrots, tomatoes, pumpkin, onions etc (if you are going to preserve them).

How long does food last?

Before you fill your cupboards with bulk items, you may want to review the average "life" of those products you are considering purchasing. Ask yourself if you have adequate storage space, freezer space, and how much your family enjoys the products you are purchasing.

Meat & Poultry - Uncooked

Chicken/Turkey - 9 months

Steaks, beef - 6 to 12 months

Chops, pork - 4 to 6 months

Chops, lamb - 6 to 9 months

Roasts, beef - 6 to 12 months

Roasts, lamb - 6 to 9 months

Roasts, pork and veal - 4 to 6 months

Stew Meats - 3 to 4 months

Ground meats - 3 to 4 months

Organ meats - 3 to 4 months

Dairy Products

Butter/margarine - 6-9 months

Cheese, soft and spreads, dips - 1 months

Cheese, hard or semi-hard - 6 months

Eggs in shell- Do not freeze

Ice cream - 1 months

Milk / Cream- 3 weeks

Dried Food Items - Shelf Life

Baking powder/bi-carb soda - 18 months
Bread Crumbs - 6 months
Cereals - 6 months
Flour/cake mixes - 1 year
Gelatin/pudding mixes - 1 year
Herbs/spices - 6-12 months
Milk, nonfat dry - 6 months
Pancake/pastry mixes - 6 months
Pasta/noodles - 2 years
Potatoes, instant - 18 months
Rice, white - 2 years
Sugar, granulated - 2 years
Sugar, brown, - 4 months

Fruits & Vegetables

Commercially frozen fruits will last up to a year in your freezer. Commercially frozen vegetables have a shorter life-span of eight months. Another option for storing these items for long periods is bottling them. If you plan to buy these items in bulk, on a regular basis, it would be a good investment to consider purchasing a canning machine to insure the food is kept air-tight.

Beans

Dried beans kept free from moisture can last for several years. This is an excellent and to stretch your money plus beans are full of protein for healthy eating!

Drinks

Most juices that you buy, such as apple juice, can last 3-5 years un-opened. If you are unsure of how long your juice will last, contact the manufacturer consumer phone number.

Optional Items

Chocolate - unsweetened 18 months
Coffee, vacuum pack - 1 year
Milk, UHT - 1 year
Nuts - 8 months
Oils/salad dressings - 3 months
Peanut butter (unopened) - 6 months
Sauces, condiments, relishes (unopened) - 1 year
Shortening - 8 months
Syrups - 1 year
Tea - 18 months

The important thing to remember, when buying in bulk, is that *a price is only a good price if you actually use the products* that you purchase.

Where to Shop

Supermarkets:

Just about every Australian has access to at least one supermarket. Most shopping centres have at least two of the majors, which is great for Super Shoppers. Check the papers on Sundays and Wednesdays for the weekly specials. Go through the junk mail for the specials available at the independent supermarkets. Often their sale items are really good value. Of course, you need to check the prices against those listed in your price book.

Markets:

Markets are by far the best place to buy fresh fruit, vegetables and even meat. If you are able to shop at a market, consider shopping there for your fresh produce. The variety is much, much better than at the supermarket. You'll find all the regular fruits and vegetables at better than regular prices, as well as the more exotic foods at bargain basement prices. When you shop at a market, you are buying really fresh produce, giving it a longer shelf life at home.

The best time to go is about half an hour before closing. And the opportunity to buy in bulk and save even more is huge – you'll save more and shop less! This is when the stallholders are selling off their fruit and vegetables by the carton at very cheap prices. For example, a 10kg bag of potatoes cost me \$8.00 at the market - they are \$1.98 up a kilo at the supermarket - more than twice the price!

Ditto for onions. I buy them in a 10kg bag for around \$4.00 or 40cents a kilo. They are currently \$2.98 a 2kg bag at the supermarket - you'll save \$1.09 a kilo! And don't think you won't use them. If you have a food processor, mince half of them and freeze in 1/2cup portions. You can use Ziploc bags and lay them flat to save space. Then slice the other half and freeze in 1-cup portions in Ziploc bags.

If you are able to buy in bulk and either freeze, bottle or dehydrate this is a fabulous way to shop. Even if you can't do any of these things, buying by the carton at such cheap prices is a great way to save – just find a friend to share the goodies with and you'll both benefit!

Orchards/Farm Gate Stalls

Buy direct from the farmer and save a bundle. You'll get the freshest fruits and vegetables if you take the time to stop and look at the produce on offer at the farm gate.

In Tumut you'll get the crispest, most delicious apples. Cherries, of course you'll find around Young. And the nicest peaches I've ever had came from a farm on a back road halfway between Gundagai and Wagga Wagga.

Of course, a visit to the country just to buy fruit isn't possible all the time. But don't despair, all large towns and cities have market gardens and orchards of some kind nearby.

Farmer's Markets:

These fabulous little markets are becoming more and more popular. They seem to be cropping up all over the place and you'll find the most amazing variety of foods there.

The produce is fresh, prices are good, and they are a really great way to spend a Sunday morning. As a bonus, most of the stallholders have a vast knowledge about their goods that they are more than willing to share, so you'll learn a lot, too. Yes, farmer's markets are a great way to buy homegrown produce.

Dollar Shops/Discount Stores:

Don't be afraid to shop at the \$2 Shop. It has some real bargains. Sure, the packaging may look funny, but the contents are generally the same as the brand name item in the supermarket. If you're not sure, check the ingredients and where it's made with the label on your regular product. You'll most likely find they are almost the same, if not identical. Some of the things you'll save on are tinned soups, instant noodles, cordials, soft drink, lollies, soap powder, shampoo and conditioner, biscuits, chocolates, make-up, bubble bath, pet food and cleaning products. And a whole lot more.

Family/Friends/Neighbours etc:

Ever heard of the barter system? You know, where you trade goods or services for the things you need? Well, why not barter for your grocery supplies. If you have a garden full of tomatoes and you need eggs, trade with your cousin who has hens, but no veggie garden! Or swap lemons for lawn mowing, rhubarb for parsley etc

And don't stop with family and neighbours. If you have an over-abundance of something in your garden, approach your local fruit shop. Chances are if you can provide them with a saleable quantity of produce, they'll take it from you. You

could end up with a few weeks' worth of green groceries for virtually nothing!

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Note From Cath

This booklet will give you the tools you need to shop like a professional and save your money, time and energy. You read this book looking for solutions to a problem and I'm here to cheer you on and support you in your quest.

My goal this year is to help 5,000 Australian families save \$100 a week. If 5,000 families save \$100 a week for a year, that's \$26,000,000 in savings! To do this, I need to get the Cheapskates Journal message out to 50,000 Australians. I want you to encourage your friends, your family, your neighbours, your colleagues to read Super Shopper and visit the Cheapskates Journal website.

I'd like to stay in touch with you, and hear about your successes and your saving stories so please visit www.cheapskates.com.au and leave me a message. While you're there, read Cheapskates Journal's hints and tips and sign up for our free E-newsletter. And when you join Cheapskates Members, look for the Super Shopper and click on her to collect your special gift – just for being a Cheapskates Journal Super Shopper.

I can't wait to hear from you. Email me:
catha@cheapskates.com.au

Happy Cheapskating,
Cath.

Notes: