

# Your Monthly Money

brought to you by



## 9 Ways to Fight Rising Prices on Groceries

If you're like most Americans, you've probably noticed your grocery bills climb to crazy heights during the coronavirus pandemic. Over the past 12 months, all of the six major grocery store food group prices increased, according to the November 2021 Consumer Price Index (CPI) from the U.S. Bureau of Labor Statistics (BLS).

Prices for meats, poultry, fish and eggs rose 12.8 percent in 2021, with beef prices jumping the most with a 20.9 percent increase. Dairy product prices rose 1.6 percent. Other prices rose too, ranging from a 4.0 percent increase on fruits and vegetables to 5.7 percent for other foods.

Leaving the grocery store with only a few bags of groceries for \$100 can be depressing. Fortunately, you can take steps to lower your grocery bill by at least a little, or maybe even significantly.

Here are nine ways to cut your grocery bill despite rising prices.

### 1. Have a grocery budget

When you have a set amount you can spend on weekly groceries, that can stop you from making impulse purchases or overspending. Decide ahead of time how much you want to spend and then make sure you stay within the budget. If you're worried you'll go over, use your phone's calculator to keep track of the grocery tab while shopping.

### 2. Sign up for rewards

If you haven't signed for grocery store loyalty card programs, you're missing out on savings. When you enroll, you'll generally receive significant discounts on eligible items. Many grocery store loyalty programs may also offer discounts per gallon on gas.

### 3. Give store brands a chance

You don't have to stock your cupboards with all generic or store brands, but don't dismiss all those brands simply out of grocery snobbery. Most grocery stores offer their own quality brands of milk, eggs, pasta, toilet paper, health and beauty products and many other items for much lower prices than brand name products.

## 4. Watch for sales

Do you toss grocery circulars in the mail into the recycle bin without even a glance? Take a few minutes to flip through those sale ads to look for items you would typically buy that are on sale. You might find fruits or vegetables discounted for the week, meat on sale, boxes of pasta for \$1 each and other items you can stock up on to use later.

## 5. Make a grocery list

One of the best ways to save on groceries is to enter the store with a grocery list in hand. Take time to look in the fridge, freezer and cabinets so you know what you need before you go and don't duplicate items you already have. Then sit down and write a list of grocery items, vowing to stick to your list (for the most part) so you don't overspend on impulse buys.

## 6. Plan meals before shopping

Instead of going into the grocery store with only a vague idea of what you might cook that week, plan a few meals around items that you can use in more than one dish. For example, you might prepare baked chicken and then use leftover chicken in another dish like soup, salad or sandwiches. Buy a vegetable that you can serve on the side with more than one entree.

## 7. Don't limit yourself to eye-level foods

Did you know that higher-priced items are typically placed on shelves at eye level? That's because many customers never lower their gaze to the bottom shelves, which often contain store brand, generic or low-priced items. Always check out the lower shelves, too. You may find a lower-priced brand you like just as much as that pricey pasta sauce you've been eyeing.

## 8. Pay with cash

It's easy to spend too much when you pay with a credit card. But nothing keeps the grocery bill down like watching hard-earned cash leave your hands. Next time you head to the grocery store, stop by your bank's ATM to withdraw cash first. Better yet, withdraw enough for the entire month and allocate weekly amounts to envelopes so you don't overspend.

## 9. Put an end to sporadic grocery runs

Running to the store for coffee, some chips, a jar of spaghetti sauce and a block of cheese may not seem like a big deal. But if you're making three or four trips to the grocery store a week in addition to your weekly grocery run, you're probably spending too much.

That's where having a grocery list helps. Give some thought to your weekly grocery list to avoid making extra trips to the store, which can include impulse purchases that raise the bill.