

Daily Union Article
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Title: A Smart Shopper's Tricks

Everyone looks for a way to save a few dollars here and there. Although, we have the least expensive food costs in the world, even Americans want to save at the grocery store.

In a recent Consumer Reports (CR) magazine article, "How to Save Time & Money", feedback from experts and CR Facebook followers offered these great tips:

Let your eye wander. Often times the best lost-cost generic options for household staples are put on the highest or lowest shelves. For example, the generic versions of cereal, cake mix, paper goods, or bread typically rest away from direct eye contact. Let your eye wander over the entire selection to see what is the best bargain.

There's an app for that. It seems we are bombarded with a device app for almost everything under the sun and discount shopping apps have only added their own twist to the mix. There are two that seem to suit the authors of the CR article the most: Ibotta (<https://ibotta.com/how>) and Flipp (<https://app.flipp.com/>). These apps coordinate your store loyalty card with current discounts and coupons or use your receipts to build credit. As you make purchases over a period of time, you can accumulate savings that are then transferred to an account such as PayPal or a gift card for you to use for future purchases.

Navigate your way to savings. Some store loyalty apps offer you a navigational system to use at the store which can help you avoid backtracking from one aisle to another and ultimately save you time. Major chains may have this capability using the Flipp app previously mentioned.

Save for a rainy day. Have you ever had the occasion to use a "rain check?" When a store advertises a sale item that sold out before you were able to purchase, sometimes you can request a rain check. This is a paper IOU that you can use on the item when it gets stocked again.

Store brands equal bottom line saving. Most often, the store brand products are equal in taste and quality as the name brand. Sometimes these products are made by some of the manufacturing plants that make the name brand. In taste tests conducted by CR, the store brands rated as high or higher on quality and taste as the name brand. As much as 33% of the time, the store brands outperformed the name brand products.

Take the money and run. Some credit cards will actually pay back a percentage on the purchase of groceries. Even gas and department store purchases can have some monetary kick-back value. Keep in mind that the only way this can provide a positive

cash flow is if you pay off the balance of your credit card each month. Otherwise the savings you experience each month will be eaten up by the interest rate you pay on the card.

Avoid the rush. The Time Use Institute studied traffic trends at grocery stores and found that the busiest time for shopping is 4 – 5 p.m. and the least busy before 8 a.m. and 6 p.m. on weekdays. When you can shop leisurely without feeling like your standing in someone's way for stepping around others as you look at your options, you have time to make more money-conscience decisions. If you shop on weekends, avoid the 11 a.m. – noon shopping hour. The traffic is most heavy on weekends during that time.

Pre-browse the ad. The weekly store circulars offer a great opportunity for “window shopping” where you can look at what is on sale without ever stepping foot inside the grocery store. This seems to be a dying skill, but still remains a steadfast smart shopping trick. If you don't want to deal with the paper copy, most circulars are online so you can review them at your leisure.

Coupons – a credit to the shopping experience! I have a friend that is a coupon clipping queen. When she goes into a store she is armed with her smartphone, a list, and a 3-ring notebook full of coupons sorted by food group. Although I admire her commitment and effort, I simply don't have the time to gather all those resources before my shopping trip. If you can't go to this extreme, you most certainly can shop at stores that offer double or triple manufacturers' coupons. Some retailers do it every hour they are open while others are less regular in this service.

Take stock of your resources. Americans throw away entirely too much food – about a quarter of the food and beverages they buy according to the Consumer Reports magazine story this article is based on. Food waste amounts to as much as \$2,275 annually for the average family of four. The United States Department of Agriculture offers the free “USDA FoodKeeper” app for guidelines on how to store food and save on waste. Check it out at www.foodsafety.gov and search for FoodKeeper App which is available for both android and Apple devices.

Look for pre-bagged bonuses. Even though a prebagged fruit is labeled as 3 pounds, you may actually be getting a different amount. The prebagged fruit is typically more economical by the pound than fruit you can pick out for yourself. Take a little extra time to use the produce area's scale to see how much you are really getting for the price. More often than not, you can find a bag that actually weights more than what the label says – meaning you get more for the same money.

There are many more ways you can be a smart shopper. For more ideas contact me at the Geary County K-State Research and Extension office at 785-238-4161. Until next time, keep living resourcefully!