How To Save On Groceries

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One reader emailed me asking for advice on cutting down food expenses, as she found even homecooked meals expensive sometimes after you factor in the cost of groceries. So here are some tips I personally find helpful:

Shop at night

I do most of my grocery shopping after 9pm and when the store is almost closing. Not only does it reduce the likelihood of me strolling idly around and picking up unnecessary items, but did you also know that many perishable food (fish, meat, sushi, etc) go for much cheaper at night?

Many of us are too seduced by the thought of eating â??freshâ?• food. But buying a fish for $4 in the morning and keeping it in your refrigerator until 2 days later when you cook it, is no different from buying the same fish at $3.50 at night.

Unless you plan on cooking them within the next few hours, you could save a few cents by buying your perishables at night, when they are no longer as fresh in the store as when they arrived in the morning. Shopping at night = less crowds + cheaper items.

Plan your meals by discounted items



Time to add avocados and strawberries into this weekâ??s menu!

Look at the dayâ??s grocery ads before you go shopping, and plan your meals according to these discounted items. It helps you add a little bit of variety into your cooking as well while saving costs.

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Buy in bulk

A larger pack of pasta or bottled sauces can be much cheaper (per ml) compared to its smaller sized counterparts. If you can buy certain items in bulk (and finish it before the expiry date), this is another avenue to save money on. Note that this method works more for items that can keep longer, such as cereal, canned foods and rice. Buying 5 oranges is much cheaper than buying just 1 or 2, but if you cannot finish them within a few days, youâ??ll just be throwing that extra money down the drain.

Stock up on dry food when they are on discount



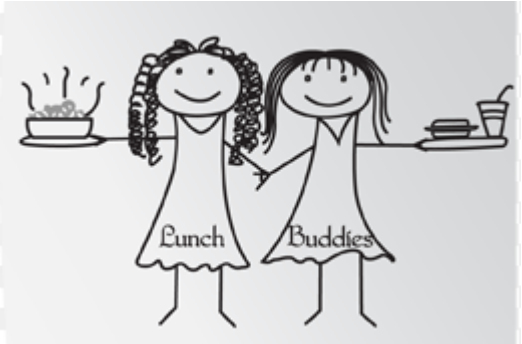
I love my granola, but the good ones are not always cheap ($9.90 â?? $15 per pack). Cold Storage had a discount for $6.90 each a few months ago, so I immediately bought 3 packs to keep given that the expiry date was far away,

Use up your pantry

Letâ??s be honest, most of us are guilty of having bought too much food and then having to throw them out later because they have expired. In fact, studies show that the average household typically throws away 25% of their groceries. I remember once when I bought 3 packets of mushrooms while they were on sale, but did not manage to finish using them in time before they went bad. Be smart and only buy

enough to use.

Offer to share with a colleague



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I have 2 regular office buddies whom I share my meals with. One is a single mother and another is saving up for her upcoming wedding. We take turns cooking and packing food for each other. For instance, on Mondays and Fridays I cook. There are immense benefits to such an arrangement, as I have discovered:

- You get to bond with your colleagues over a shared activity during lunch
- You get to buy certain items in larger quantities since you cook for not only yourself, thus getting discounts
- You get to take a break on certain nights and let someone else do the cooking!

Iâ??ve become fast friends with the 2 colleagues whom I do this with, and I believe our friendship will continue long after either of us leave the company.

Read the small print on the â??SALEâ?• sign
Sometimes stores have 10 for $10 promo, but if the item was only $1.20 each to begin with, is the $2 saving worth it? Many promotions are held to clear stock as well, so you could end up with 10 items that expire in 2 months if youâ??re not careful. Are you *really* able to finish all of that in time?

Use a handheld basket



If you use one of those push-carts on wheels, you are prone to spending more, because (a) the big cart makes it look like you havenâ??t bought much yet even though you have and (b) you donâ??t feel the weight of the items.

I go for the hand-held baskets 90% of the time because Iâ??m less inclined to buy unnecessary items that way (my hands will cry!). It makes me more aware of, and minimize, the number of things I put in my cart.

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Go for the house brands

Not all famous brands are always better. For instance, NTUC Fairprice own loaf of wholemeal bread and a bottle of olive oil is significantly cheaper than their branded counterparts, *and donâ??t taste that much different.* For fruit juices and milk, I usually try to buy the house brands which cost a fraction of their branded counterparts, but taste almost just as good.

Having said that, some brands are indeed better than the house brands. There is no substitute for my favourite Magnum ice-cream, for instance. Youâ??ll have to try and decide for yourself which you prefer.

Use the self-checkout counter



I realized my grocery expenses dropped after I switched to using the self-checkout counter. It makes me more aware of every dollar, and every item, as I scan. When I take out an item to scan it, my brain does a 2-second quick check â?? do I *really* need this?

Get a NTUC membership

If you go grocery shopping fairly regularly, consider taking up a NTUC membership to accumulate Linkpoints as you shop. Moreover, the card gives you discount on a number of other shops and entertainment, so you can reap multiple rewards at one go.

So there you go, these are some tips I personally find helpful in cutting cost on groceries such that my homecooked meals are guaranteed to be cheaper than eating even at a hawker centre. If you have other tips to add to this list, please let me know in the comments below!

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With love,
Budget Babe

Category

1. Savings