

Savvy Cents Management

Tips on how to save \$20/wk

1 Meal plan-this is huge! This allows you to take stock of what you have in your cupboards and plan your menu for the upcoming week. This prevents you from getting things you don't actually need at the moment when you do go to the grocery store. You have an itemized list of what you need and you can even plan your meals around things that are on sale in the flyers. This also helps you to be less stressed trying to make a plan when you're tired and hungry after being at work and if you have family you need to and you're not running to the grocery store hungry or trying to throw things together last minute. Helps you be mindful of as well. It keeps you in check with your health goals and helps you to succeed in a healthy diet. In addition, you can always double the menu and then have leftovers to freeze or use for lunches. And allows to help for step 2 with planning your meals around what's on sale at the grocery store!

-Side note: There is a great system called **click and connect from Loblaw's**- This lovely system allows you to place your grocery order online for Real Canadian Superstore or other Loblaws grocers so that you don't have to go in the store at all...thus avoiding buying things you don't need and impulse buys. I don't have it in the town that I live in, BUT I hear it's amazing. Think about, you don't have to shop the aisles, you can save time on getting your groceries and even

- 2 Go grocery shopping on Thursday's, this way you can look at the flyers **on Wednesday night** to see what's coming out on sale in the flyers, and what's currently on sale in the flyers that are expiring (this may be different in your area, check to see what days this happens). I literally circle what I need to get and compare flyers for Price matching. Then don't forget to take your flyers with you if that helps, I'm kind of a pen/paper and electronic combo kind of girl. I like to use both, but sometimes stores like to see that actual flyer in your hand.
- 3 Shop local and in season. Living in Canada makes it tough to get those berries and other exotic fruits in the winter at low prices. So try and shop the fruits and vegetables that are not imported and that are in season. It's nice to have fresh but keep in mind that you can buy fresh and if you don't finish it all you can freeze them. And there are tons of simple recipes online to help you make things that are out of your norm by searching specific ingredients that are in season.
- 4 Get friendly with apps
Flipp app: This app let's you like your favourite stores and you can browse them and make your grocery list from them easily, then you can price match everyone. Most grocery stores have coupons and will price match. Might seem like your nickel and diming, but honestly if it saves you from going to more than one store, why not? In the end you're saving time-which is huge, reducing stress, plus your saving money on multiple fronts, actual dollars for price matching AND gas money, possibly even childcare costs.

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Checkout 51: This is a great app, it will allow you to save dollars and get the money cut back to you after you've accumulated \$20. However; I have noticed that there are a number of pre packaged food items on this and it's almost like it's enticing you to buy, don't fall for it! The other nice thing is that it comes out **Wednesday night at midnight**, so it works with the grocery schedule. Plus if there are the of you who enjoy certain alcoholic beverages...they have these items as well.

5. I make a list of my staples that I always look for-yams, bananas, tomatoes, broccoli, etc. So make a list of the staples that you always get or use for ingredients. Keep that list in your phone with the prices that you have seen them on sale for. This will help you get used to looking for them on sale. I don't really ever buy meat because I'm a vegetarian, so when it comes to chicken, etc I'm horrible at paying attention to the prices, same with some veggies that I knew I just always get or need. I created a mini list in my phone and started taking notice of those things. Now, not sure how this works for you, but I sometimes will buy 2 yams and if I know I won't get to it quick enough, I'll prep it and blanch it when I use the first one, then I throw it in a bag and freeze it. Same with fruits that I don't get to quick enough in the summer months.
6. Couponing- Ah yes the infamous couponing topic! Some people start couponing for a few reasons; loss of income, baby on the way, or too much debt. I will say this, people don't become wealthy by frivolously spending, they look for deals, are frugal with their money and are smart about how they save it. I once saw a gentleman get out of his Bentley downtown as I was walking out of my office building, stop and pick up three pennies...thought to myself why would he need to do that he probably has more than enough money...then thought again, he's smart and that's probably why he's been able to have such a healthy wallet. Don't worry I'm not an extreme couponer, although I wish at times I was...I do it to the best of my ability. And sometimes it's not as easily done in Canada. But there are 4 types of coupon shopping levels I discovered:
 - a. **Casual**-This is where most people are. They pay for a cart full of groceries while using less than 10 coupons. They save a few bucks, but not enough to see that they are really saving anything
 - b. **Generic**-there's a lot of people in this category as well. They figured out that they can save more money overall by purchasing generic or store brand names, over brand names. *Even* if a coupon was used for a brand name product. This is where you can easily save \$200-\$300 per month on groceries without having to use a coupon at all. But why not have the best of both worlds...because I know there are those of you out there that just prefer the brand name over the generic and that's TOTALLY FINE. That's why I'm sharing these tips.
 - c. **Coupon Deal Shopper**- This is when the couponer capitalizes on the opportunity to save while using store sales and a manufacturer's coupon and get the item for significantly less...or free. There are times when name brand stuff goes on sale and then with the coupon brings it down even lower than the

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generic brands. It takes a little bit more effort and patience to not just use the coupon because you have it. The key points are:

- i. Don't buy it if it's not on sale
- ii. Combine the sale with a coupon

d. **Extreme**- This is where you're in-tune to use manufacturer's coupons and store coupons, as well as using two coupons on a buy one get one free sale. These people are gurus of setting up bigger and better deals. They use their coupons when things are on sale like the coupon deal shopper and they look for multiple deals (buying more at the same time-essentially stocking up). These people tend to have a few subscriptions to newspapers or they ask their neighbours for their coupons. THE ULTIMATE at combining Store coupons, Sale prices and Manufacturers coupons.

Little tips and sites:

Don't forget to check out the coupon board at your grocery store, if you don't ave one, go to the customer service desk, as they always have coupons behind the desk if they don't have a special area to post them.

Save.ca (have a few and sometimes is limited)
coupons.com

Smartsources.ca (have quite a few ranging from food to pet and household)
Ebates.ca great for department stores and clothes but not really for grocery items

Couponscanada.smartcanuck.ca