

# CUTTING YOUR GROCERY BILLS IN HALF

There have been many articles and reports written explaining supposed ways to cut your grocery bills. Sure, you can eat only bargain noodles and generic beans. That will save a little money. Wash out those plastic bags and reuse them. That will save a few cents. But there is one sure way to cut your grocery bills in half (or more!) that is easy and you can still buy brand name items. By intelligently using the system detailed in this report, you will see savings from the first day.

First, save coupons. Too many people think coupons are a waste of time, or that they only raise the prices that are charged on items. This is false! Buy a box of envelopes, and label your envelopes with the categories of food and products you buy regularly. You can be as broad ("vegetables") or exact (an envelope for each brand of canned vegetables you regularly buy) as you want. Clip every coupon you come across and file them in the proper envelope.

Sunday newspapers are the best source for coupons. If you find a lot of coupons you can use on a particular Sunday, it may be worth your while to buy a second copy of the paper, to get another set of coupons. If your paper costs \$1.00, you can make that back with two 50-cent coupons. The rest will be profit!

Next, watch the sale flyers. When you see items on sale that you have coupons for, that's the time to buy. Here's something a lot of people don't realize. Say you have three 50-cent coupons for "Bill's Beans." You can only use one coupon per purchase. But, if you buy three cans at once, that's three purchases, and you have every right to use all three coupons. Also, watch for stores that offer "double coupons." That means that they will double the value of the coupon, usually up to 50-cent value coupons. Buy the sale items with doubled coupons, and your saving increase!

For best results, you should try to have a coupon for at least one-half to two-thirds of the items you buy on your shopping trip. Make a shopping list before you go and stick to it. This prevents impulse buys. Also, funny as it may sound, don't go grocery shopping on an empty stomach. If you do, you'll no doubt buy extra things that sound good to you at the time, but you may not end up eating. That's the first half of the system. Using coupons to their fullest extent is a major part of grocery bill cutting. Next comes rebates.

When you use any canned, boxed or bagged goods, save the package. Labels can be soaked from cans with warm water, and the outside layer of a box (the part with the printing on it) can usually be carefully peeled off. Use a

few grocery boxes to organize these. Alphabetically is the best way. These can be stored in an unused closet or the garage. Also, keep your receipts. You'll need them for rebates. Then, when you see a rebate for an item you regularly buy, you can get the required proof of purchase easily and quickly from the packaging.

Here's how these fit together: For example, you have three 15-cent coupons for a 79-cent canned vegetable. The vegetables go on sale for 69-cents at a store that doubles coupons. You can now buy three cans of the vegetables for 39-cents each (69-cents minus 30-cents per coupon). Then, a few weeks later, the manufacturer has a \$1.50 rebate that requires three proofs of purchase. By sending in the rebate, you have now made a profit of 33-cents (\$1.50 minus \$1.17). Many manufacturers will reimburse you for the cost of postage to send the rebate and proofs in, so you get the full 33-cents.

Think about it. If you are able to do this with at least half of your grocery purchases (and you should, if you try), you can cut your grocery bill at least in half, if not more! All this for not a whole lot of work. It may seem a bit much at the start, but once you get a good, organized system in place, it will be quite easy.