

Ideas for how not to go broke at the grocery store

By Toni House

This year, our holiday feasts will cost more than ever, says the U.S. Department of Agriculture. Food prices jumped a whopping 4 to 5 percent in 2011 and are expected to continue climbing next year.

But you can have your fruitcake and eat it, too, without breaking the bank. My book, "Savvy Shopping: How to Reduce Your Weekly Grocery Bill to \$85 Per Week – or Less!" is a start. As a mom with executive-level experience in accounting and the restaurant industry, I pared the monthly grocery bill for my family of four to \$250. And nobody complained.

It takes savvy shopping. Worried about going broke serving big holiday meals? Forget it. You can save on the Christmas trimmings and trim the 2012 household budget with planning, patience and grocery shopping "guardrails" to keep your cart in line.

Follow these tips:

- Be patient – wait for good deals. Save pricier purchases for double coupon days, and with the holidays coming up, save now so you can splurge a bit on the holiday meal. The more you rush, the less you save.
- Be detail-oriented. There is a lot of fine print involved in being a savvy shopper, from expiration dates to special offers to asterisks. Know exactly when a coupon expires, how much it's for, how much more it will be worth on double coupon days and whether or not it's worth the price in the first place.
- Plan ahead. Plan a menu for at least three meals in advance;

combined with leftovers; that should give you five days or more of meals, depending on the meal. This puts you in control of your shopping list; and not the other way around. Instead of always playing catch-up, replacing what you've run out of, you buy only when it's on the menu. Same goes for cereal, yogurt, bananas, fresh herbs and spices, etc.

- Instead of making expensive foods (meat) the centerpiece of each meal, design menus that use the most expensive foods less often. For instance, from now on at least twice a week, try using meat as more of a filler than a main dish. Instead of making spaghetti with meat balls, or sausage, or chicken breasts, make spaghetti with a meat sauce of ground turkey, ground sausage or ground chicken breakfast sausage.

- At the grocery store, buy only what you can eat. That means no paper plates, toilet paper, plastic cups, Army men, toothbrushes, jar candles, greeting cards. Grocery store prices for non-food items are higher than you'll pay almost anywhere else, so make a hard-and-fast rule and stick to it.

- Do use coupons, but only for products you actually need. Let's say you just bought twice as many hot dog buns as you needed last week and now you've run across a two-for-one coupon for more hot dog buns? Do you really have room in your freezer for all those buns?

My \$85-a-week budget does require tossing out some pricey products your family may have grown accustomed to (brand-name cereals, pre-packaged snack cakes) and changing the way you plan meals. But there are plenty of delicious, often healthier, and less expensive substitutes.

You are the leader of your family unit, not just at home but at the grocery store. Your new quest to become a savvy shopper might meet with some resistance at first. Take the bull by the horns and lead the family in the right direction.

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business administration and was most recently the senior consultant and owner of an accounting firm.