



Brown bag it. If you're used to going out for lunch or visiting the vending machines, get up 10 minutes earlier and make your own lunch. If all family members do this, the money saved can really add up. NOTE: You may save money on your children's lunch by having them participate in the school lunch program.

Garbage check. We lose money whenever we toss food because it spoiled before we got around to eating it. If wilted lettuce is a frequent occupant of your garbage can, serve more salads at the beginning of the week. If extra mashed potatoes get tossed because they've lingered too long in the fridge, make less next time or recycle them as potato patties, shepherd's pie, or potato soup within a day or two of making them. Use ripe bananas in banana bread or fruit smoothies. Put some leftovers in the freezer right away for a homemade TV dinner. Avoid buying a food that is past its prime. If it's on sale and near its expiration date, use it soon.



The average household throws out \$600 in groceries each year.

Coupon common sense. Use coupons only for foods you normally would eat, rather than for "extras." If you have access to a computer, check online for coupons at websites such as coolsavings.com. If possible, shop on double or triple coupon days when a store increases the value of coupons. Put aside the amount you "saved" by using coupons at the grocery store or drugstore. The amount saved is probably printed on each receipt. Put the "savings" (the money you did not spend) in a special "coupon saving jar." Saving just \$2 a week for 52 weeks gives you an annual savings total of \$104.

Costly convenience foods. How much time do you really save when you buy a convenience food? It takes just a few seconds to mix your own sugar and cinnamon rather than buying it pre-mixed. Microwaving a bowl of regular oatmeal rather than pouring hot water over a pre-measured package adds only a few minutes. You're likely to save by cutting fruits and veggies yourself. Plus, the pre-cut ones won't keep as long.

Example: Buying a carton of old-fashioned or quick oatmeal that provides 30 servings vs. buying 3 boxes instant oatmeal that contain 10 packets each: Save \$5.50.

Store brand savings. Store brands are comparable in nutrition to name brands. And taste-wise there may be little difference. In some comparisons, they have been preferred over the name brands. Some store brands may vary more in size, color, or texture than the name brands. Store brands and lower-priced brands tend to be positioned on the top and bottom shelves. The national brands are more likely to be on the middle shelves.

Think before you drink: Buy a reusable water bottle and fill it with tap water. You can also flavor water by adding a small amount of juice to it as a substitute for soda.

The Rule of 3

If you receive a tax refund or rebate check, divide it by 3. Use 1/3 to pay down a bill, put 1/3 into savings, and spend the remaining 1/3 on whatever you want.



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