

Credit Counseling Centers of Oklahoma, Inc.

MAY
2010

Knowing the difference
can make all the difference.

Tips for Saving Money on your Grocery Bill.

Manufacturers of name brand products and your local grocery or supermarket are constantly looking for new ways to reach you and persuade you to try their products. So with new offers from them comes good savings for you. You just have to understand where and how to look for savings. Here are just a few helpful hints on ways you can reduce your grocery bills on your family budget.

Consumer Credit Counseling Service of Oklahoma, Inc. (CCCS) suggests the following tips for saving money on your grocery bill:

- **Go shopping alone.** When we use shopping as a form of entertainment we lose track of what we doing and spend too much.
- **Have a budget and stick to it.** It's easy to overspend when we don't have a plan.
- **Make fewer, larger trips.** Not only will you buy less of the "wants" and more of the "needs," you can also buy in bulk and use less money in gas to get there.
- **Don't shop when you are hungry.** Better yet, go shopping right after you eat a big meal and use the shopping to walk off part of your calories.
- **Don't forget your list when heading out the door.** Prepared list means avoiding unnecessary purchases of items you do not need and reduces impulse buying.
- **Plan your meals in advance.** A well planned menu for the week allows you to use leftovers from one meal as an ingredient for your next day's meal. This will also prevent you from wasting leftovers.
- **Scan your cabinets, pantry and refrigerator before you leave.** It's amazing what a fresh visual in your mind can do once you get to the store. Especially since people have tendency to shop for a "familiar box" versus the specific item.
- **Keep a running list posted on your refrigerator.** Forgot to check to see if you needed eggs? No problem when you keep a running list.
- **Plan your trip through the aisles to avoid wandering the aisles.** No reason to go down the

cookies and treats aisle if you've made a plan to only visit the aisles where you need items. Avoid going from aisle to aisle just to look.

- **Be willing to deviate from the list when you find a good deal.** These days stores are putting "bargain buys" on the end caps. Watch for these for special pricing and stock up for a frequently purchased item when it is a big savings.



- **Don't be afraid of store brands.** There is little to no difference in food quality and when serving in large quantities just adding a little spice or second ingredient can make it even better.
- **Buy the Sunday paper.** There are always coupons and store circulars of what products the stores have on special for upcoming week.
- **Clip and use coupons for name brand items.** There are always coupons and store circulars of what products the stores have on special for upcoming week.

- **Check the store website for coupons.** More and more grocery stores are adding discounts and special offers on their websites.
- **Combo manufacturer coupons with store coupons for the best discounts.** There is no reason to not use more than 1 coupon for an item. *But check the small print.*
- **Keep a price book of your most common purchased items so you know a deal when you see it.**

A small wire-bound notebook is great for repeated use.

- **Ask for rain checks when items are out of stock.** Some stores still offer this service; don't let an empty shelf stop you from receiving your good deal.
- **Join your store preferred customer program.** This could get you additional discounts and alert you first for special buys.
- **Bring a calculator.** Unless you are a math wizard, adding up as you go is not always easy. This hand-held wonder will give you an idea of when to scale back or stop when you've hit your budget.
- **Eat fruits and vegetables in their peak season.** They are cheaper *and* fresher. Visit the local farmer's market for great flavors.
- **Finally, consider the value of your time.** While minimizing your expenses is always a good idea, it doesn't always make good sense to spend much more money just to save a few cents off your grocery bill.

CCCS of Oklahoma has trained and certified credit counselors who offer financial management and debt reduction services that are low-cost - and free. CCCS of Oklahoma is a nonprofit, community-based organization and a Member of the National Foundation for Credit Counseling® (NFCC). For more information on CCCS of Oklahoma, call (918) 744-5611 or visit www.cccsofok.org

Offices in Northeast Oklahoma

CCCS of Oklahoma has trained and certified consumer credit counselors who offer financial management and credit education services from 6 locations throughout Tulsa and northeastern Oklahoma.

Broken Arrow

317 South Main

Claremore

104 South Missouri, Suite 205

Muskogee

323 West Broadway, Suite 404

Sapulpa

19 North Main

Community Resource Center

Tulsa

4646 South Harvard

CCCS Services

CCCS of Oklahoma is a not-for-profit agency that has been helping people improve their quality of life since 1968.

Financial Counseling

Certified consumer credit counselors provide you with confidential advice about credit, budgeting and money management; and will work with you to develop a financial action plan specifically suited for your needs. For people that are homebound and experiencing a financial crisis, our senior specialist will provide guidance, assistance and referrals.

Debt Management Plan (DMP)

If you are overextended, you may qualify for a Debt Management Plan where you may receive reduced interest rates, waived late fees, fewer collection calls and peace of mind. DMPs serve the dual purpose of helping you repay debts and helping your creditors receive the money owed them.

Housing/Reverse Mortgage Counseling

This program is certified by the US Department of Housing and Urban Development as a comprehensive housing counseling program. The services range from pre-purchase counseling to reverse mortgage counseling.

Community Education

Ideal for your company, church, school, civic organization or community agency, everyone will learn to understand budgeting, the wise use of credit, balancing a checkbook, credit reports, credit scoring, money management, savings and identity theft.

Bankruptcy Counseling and Education

Includes Pre-filing Counseling where you receive budget and credit counseling now required during the six months prior to filing. Then before the bankruptcy is discharged, you must complete a financial management course – CCCS services include a Pre-Discharge Education course that meets this requirement. CCCS is approved to issue certificates in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of an agency's services.

Consumer Credit Counseling Service of Oklahoma

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People Who Care



Tulsa Area United Way



COUNCIL ON ACCREDITATION
OF SERVICES FOR FAMILIES
AND CHILDREN, INC.

CCCS of Oklahoma is a nonprofit, community-based organization that provides confidential counseling, guidance, debt management and education programs to financially troubled customers. A Member of the National Foundation for Credit Counseling® (NFCC). For more information on CCCS, call (918) 744-5611 or visit www.cccsofok.org