

5 Simple Ways to Save \$100 a Month on Groceries

Skipping prepared items and selecting seasonable vegetables helps trim food costs.

If you've been to the grocery store lately, you know just how expensive it can be to buy groceries. This fact is only made worse when you have a family to shop for and you like to eat healthy. The Department of Agriculture reported recently that the average family of four spends \$563 to nearly \$1,300 a month on groceries. While that is a significant range, the fact remains that groceries can be costly.

Most people know that coupons are a great way to save money on groceries, but they only work when they offer discounts on items you'd already be purchasing. There are other ways to save money on groceries that allow you to eat well without having to cut back significantly. The following ways, either together or on their own, will help you cut \$100 out of your monthly grocery bill without too much effort.

1. Skip the Prepared Items. Life is busy. Convenience lets you to save time for other things you need to get done. Grocery stores and food manufacturers know this and play on that emotion. Pre-made items may save you time, but they cost a pretty penny.

These items either come in the form of packaged dinners or pre-cut produce. Saving time is great, but it comes at a high premium, especially with the pre-cut produce. It's common to find a simple fruit plate at many grocery stores for as much as \$10 or \$15 when the given produce only costs several dollars. Instead of opting for that plate of cut pineapple or broccoli, buy the whole fruit or vegetable for a fraction of the cost.

2. Know What to Buy in Bulk. Shopping at warehouse stores like Costco can be a great way to save money, but not every item is worth buying in bulk. This is especially the case if you end up throwing food away because you couldn't eat it before its expiration date.

Certain items, like pasta or other non-perishable items, make sense to buy in bulk as they typically have a longer shelf life. There are other items, like meat, that can also be more affordable when purchased in bulk. You'll need a deep freezer for storage, but when done right, it can save money.

3. Shop Your Pantry. How much food do you throw away each week because it's no longer edible? We all do it and when we do, it's like throwing money in the trash. According to the National Resources Defense Council, we throw away 25 percent of the food we buy each year. That waste equates to nearly \$2,300 annually or almost \$200 a month.

With that in mind, try shopping your pantry and freezer at least once a week or month. Go through and find items that are nearing their expiration dates and add them into your meal plan.

This approach not only saves you money but also keeps you from needing to shop until the food is gone.

4. Skip the Meat. Ground beef has seen a drastic increase in price over the past few years. The Bureau of Labor Statistics reports that the average cost of ground beef is \$4.13 per pound as of March 2015. The cost can add up quickly if you're eating beef three or four times per week. If you skip the ground beef twice per week, you can instantly shave \$30 to \$40, if not more, off your grocery bill each month.

That doesn't mean you can't have meat-based meals, as there are lower cost alternatives. Chicken or ground turkey are typically \$1 to \$2 cheaper per pound, as well as a healthier option. When you do add red meat in to your meal plans, look for ways to incorporate leftovers to avoid waste.

5. Know What to Buy in Season. Fruits and vegetables are a great addition to your daily diet, but they can add a significant amount to your grocery bill, especially when you buy items out of season. As produce items go out of season, they become more expensive as the supply isn't as plentiful.

If your favorite items are getting ready to go out of season, consider buying a little extra and freezing them, if they freeze well, as a way to have them when you want and not spend too much for them. You also try growing your own to accomplish the same thing.

Shopping for groceries can be an expensive endeavor, but there are ways to stretch your dollar further without hurting your eating habits.

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