

The Savvy Kitchen Top 10 Money Saving Tips

The Golden Rule – Never go to the grocery store hungry!

1. Inventory

- Create an inventory list of your kitchen staples (including non-grocery items).
- Organize by type of item.

2. Planning

- Buy ingredients, don't buy groceries.
- Before creating your grocery list, sit down and plan your meals for the period of time you are shopping for and then list the ingredients you need. Avoid coming home with a bunch of groceries that you don't know what to do with.
- Sit down with the sales ads and plan your menus around what is on sale.
- Inventory what you already have and use as much of that as possible.

3. Grocery Shopping

- Whether you shop once a week or every other week, put grocery shopping on your schedule and make it a ritual.
- Most items that go on sale are on a six week cycle. Unless something is offered at an extraordinarily great price, pick up just one or two, not 10. Your pantry is inventory. If your inventory isn't moving, then it is money sitting on your shelf.
- If you have a hard time getting to the grocery store, consider having your groceries delivered. If you think \$17 is too much to spend to have your groceries delivered, how much are you spending on pizza delivery or fast food because there is no food in the house?
- Choose what is in season. Items that aren't in season are shipped in (often from other countries), meaning that you are paying for transportation. Also, because the items are being shipped in, the quality is often poor. Why pay more for poor quality? Pick what's in season!
- Purchase only food items at the grocery store. Save toiletries, etc. to purchase at places like Target or Costco.
- Stick to the perimeter of the store. That is where all the food is.

4. Bulk Buying

- Buying in bulk is only savvy if you are using what you purchase.
- Walk into big-box stores with blinders on and focus only on the items on your list.
- Shop at big-box stores more often. Go once every few months and in order to take advantage of the prices, you have to spend a lot of money at one time. Go every pay period or once a month and you can add to your pantry a little at a time.

5. Kitchen Management

- Save the items in your freezer for when you are out of the fresh food you have purchased.
- The most expensive food is the food you throw away. If you find yourself consistently throwing away fresh vegetables before you can use them, switch to frozen or canned.
- The food in your kitchen should be consumed. Try to rotate through everything in your pantry and freezer within a three month time period.

6. Meal Management

- Leftovers make great lunches!
- Get clever with your leftovers. Chop up remaining veggies and meat and stir it into fried rice for a complete meal.
- Freeze leftovers.

7. Cooking

- If you are not comfortable cooking at home, start with making one or two meals a week from scratch. Take a basic dish that you like, look up the recipe on the web at sites like Epicurious.com or AllRecipes.com and learn how to make it. Slowly expand your repertoire. You will find that many of the basic recipes are fairly easy.
- Consider cooking a large meal on Sunday nights and plan to use the leftovers in meals for Monday and possibly Tuesday.

8. Eat Real Food

- Be willing to do a little work. Full heads of lettuce cost less than bags of salad greens. Whole carrots are cheaper than bagged carrots. A whole chicken can cost 75% less than packaged chicken breasts. Once you get comfortable cooking a whole bird you will find that, in one cooking session, you have food for 2-3 meals, plus the material for homemade stock.
- Cooking from scratch is far healthier and cheaper than buying convenience foods. However, be willing to have a few frozen items on hand for those nights you come home from work exhausted. It will keep the pizza deliveryman at bay.

9. Family Cookbook

As you find recipes that you and your family enjoy eating, print them out and start a family cookbook. The next time you are trying to figure out what to cook, refer back to the book for ideas. It will also ensure that the recipes you enjoy cooking are where you can find them.

10. Challenge Yourself

At the end of each season (4 times per year), challenge yourself to see how long you can eat out of your pantry. Often, we get into the mode that a well stocked pantry needs to be static. Everything in your pantry should be consumed within three months. If you see something sitting there for three months, either eat it or donate it to a shelter and don't buy it again.

Dining Out Tips

1. For every 3-4 times you go to a fast food or chain restaurant; you can go to a high end restaurant. Consider cooking home more often, allowing you to save enough to go to the restaurants you really want to go to.
2. Make dining out something you do for pleasure, not because you are too tired to cook.
3. Don't feel cheap about using coupons. Restaurants are spending a lot of money for that advertising and they want you to use them.
4. Restaurants.com allows you to purchase \$25 gift certificates for just \$10.
5. Eat an early dinner at home and just go out to dessert and coffee.
6. Don't go out to eat items that you can make better at home.
7. Check the restaurants website for additional coupons or specials. Sign up for their mailing list.
8. Save calories and money by saving half of your meal to eat later. Most restaurants serve meals that are the equivalent of 2 – 4 portions. Also, you will extend the enjoyment to a second day.
9. Save money on beverages and tip by getting takeout. Even high end restaurants offer food to go.
10. Once you have cut back on dining out, you will start to get pickier about where you go when you do go out - instead of mindlessly going to the same places again and again. That is the fun part!