

How to Save on **GROCERIES**

BROUGHT TO YOU BY



Exceptional Banking. Exceptional Service

- IT'S A -
**MONEY
THING®**

The average American household spends

\$4,643

a year on groceries.
Here are some tips to help you take a bite out of your grocery bill!





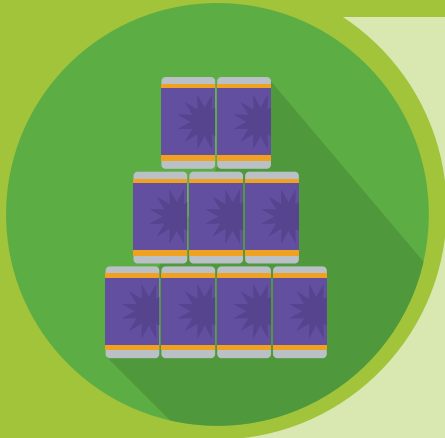
Grocery stores are designed to make you slow down and wander around—and spend more money in the process



MUSIC

Studies have shown that music can affect your purchasing behaviors

Slow music makes you take your time and spend more money, while classical music encourages you to buy more expensive items



BULK SALES

The promotion of bulk pricing can entice you to buy more product than you need, at prices that aren't necessarily cheaper

If you really do need more, be sure to compare unit and volume prices to see if you are actually saving



STORE LAYOUT

The dairy department and other essentials are usually located in the back of the grocery store

This makes you walk through the entire store to get what you need, increasing the likelihood that you'll buy more



SAMPLE STATIONS

These delicious freebies are only there to break down your defenses and get you to buy something you wouldn't otherwise purchase



BAKERY LOCATION

Grocery stores place the bakery department near the entrance, hoping that the smell of baked goods will activate your salivary glands and entice you to buy



CHECKOUT

This is the most profitable area of the grocery store

Glossy magazines and shiny candy bars entice you to throw a last-minute item or two into your basket

COUPON CLIP

YOUR WAY TO SAVINGS

*Check for store or product coupons
ahead of time to save major bucks*

Groceries cost American households

An average family using coupons can save

That's a potential savings of

\$386.92

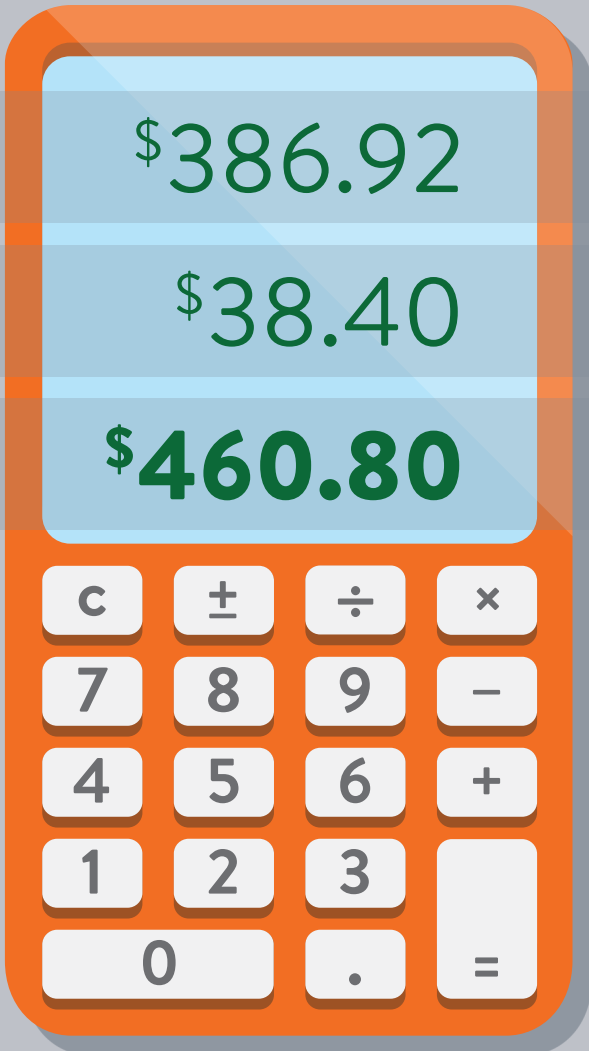
a month

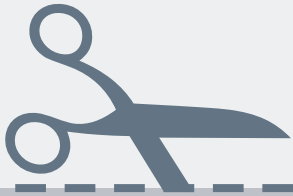
\$38.40

a month

\$460.80

a year





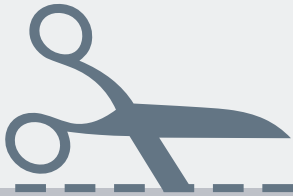
NEXT-LEVEL COUPONING!



SAMPLES

Always sign up for a free sample

In most cases, your freebie will also come with coupons for significant savings and discounts on other related products



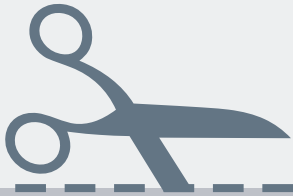
NEXT-LEVEL COUPONING!



SOCIAL

Like your favorite brands on Facebook and follow merchants on Twitter

Many brands reward their loyal customers with exclusive offers, so you'll stay up to date on contests and giveaways



NEXT-LEVEL COUPONING!



HOMework

Hard work pays off when it comes to couponing and saving money

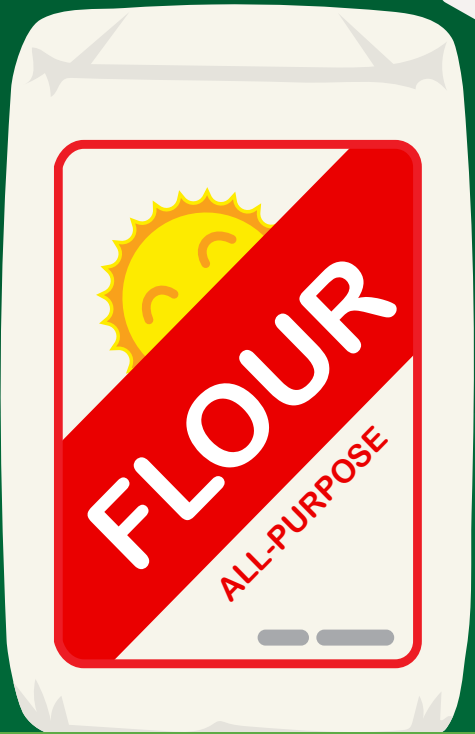
Do online searches for the best price and search for coupons from grocery stores as well as from product companies

BECOME A
SHELF MASTER

*Consider everything that you take from
the shelf and place in your basket*



NATIONAL BRAND \$3.79
5 lb.



STORE BRAND \$2.99
5 lb.



BRAND NAME VS. GENERIC

Save the brand names for products where you can really taste and see the difference

For everything else, generic or store-brand products are just fine and cost much less



PREWASHED
LETTUCE \$3.49
5 oz.



PAYING FOR CONVENIENCE

Convenience comes at a premium price

Avoid prewashed and precut fruits and vegetables, shredded cheese and other overpriced foods

Instead, save money by doing some of the work yourself



JUICE BOXES \$2.99
6 X 7 oz.



FRUIT JUICE \$2.99
0.5 gal.



COMPARE PRICE PER UNIT

Packaging shapes and sizes can make it difficult to compare prices

Some retailers break down how much you are paying per unit on their price tags

If you're still not sure, take out a calculator



GENERIC CEREAL \$2.69
12 oz.



LOOK UP AND LOOK DOWN

More expensive items are placed at eye level

For example, brand-name cereals are typically placed on middle shelves, while healthier options are at the top and cheaper cereals are at the bottom

DO NOT PUT DOWN YOUR
SMARTPHONE

Head into the store with the tools you need

GROCERY LIST

Before hitting the store, download a list app or use the built-in notes app to make a list of items that you intend to purchase

Stick with your list to avoid overspending



COUPONS

Use your web browser or specialty coupon apps to search for grocery store and product coupons



CALCULATOR

Your phone does math!

When in doubt, use the built-in calculator to figure out unit costs



COMPARISON

Not sure if you're looking at the best price?

Use an online shopping app or your web browser to compare prices before buying



REWARDS

Most grocery stores have loyalty programs and many have companion apps that track your points and serve up tailored offers



BROUGHT TO YOU BY



Sources: CouponCabin.com, Food Marketing Institute, U.S. Bureau of Labor Statistics

It's a Money Thing is a registered trademark of Currency Marketing

- IT'S A -
**MONEY
THING**®