



Getting the Most From Your Shopping Budget

By [Graham Couper-Smith](#)

For most of us, particularly with families, our grocery spending forms a very large part of the weekly budget. If you look at the 80:20 rule, 80% of your expense comes from 20% of your spending categories.

All this means is that you have to save some money in your big expense areas to have much chance saving money overall. This almost always includes groceries.

Start with a target amount of savings, say 10%-15% of your typical weekly grocery allowance.

Now I have **7 tips** to help you achieve your new goal:

1. Only shop weekly or fortnightly except for milk and bread. Shopping on demand is often a recipe for spending more.

2. Resolve to always shop with a list. These can seem cumbersome but if you use a list and then only buy what's on the list, you protect yourself from impulse buying and can save heaps.

Put a notebook somewhere at home and write on it each time you run out of something or notice you're getting low. If you decide a particular meal would be nice next week, check the ingredients now and put the ones you have to purchase on your list.

3. Never shop on an empty stomach. It's surprising how much more tempting some purchases are when you are hungry.

4. Consider if your personality copes with shopping with children. If you are unable to resist the "I wants" then do a deal with a friend and mind each other's kids when you shop. This alone can save considerable amounts of money and often means the children eat less junk food.

5. Cook more meals yourself and eat less pre-packaged food. This strategy has the double effect it's good for the budget but it's also usually good for your health.

6. Eat more fruit and vegetables. Like tip 5, this can be good for you as well as saving money.

7. Buy specials and freeze/store. e.g. if you know you normally buy 500g (1lb) of butter each week, and the butter is half price one week, buy 2 or 3 and store. You won't have to pay the higher price for another 2 weeks.

Happy Saving!



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Check out our book, '**Recession Proof Yourself**' at <http://www.manageyourfinance.com.au/> for even more tips and templates to help you save money.

EXPERT



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