# **Get the most out of shopping**

#### **Buying in bulk**

Where possible, buy in bulk. Do check that a large packet is actually cheaper than several small ones though. The economy size packs are sometimes more expensive per kg. Check this with products such as cereal, milk, biscuits, ice cream and so on - you can make big savings this way. Contributed by Michael Greene

#### **Comparison Shopping**

Compare prices of shelf items. Those at eye level are not usually the cheapest. Shops are paid a premium by the manufacturers to get their products placed there. Look above and below to check prices of other brands. When comparing, try to convert the prices to dollars per kilo. The actual price of many things is shocking when converted this way (for example, 100g for \$1.99 works out to \$20 per kg). Take a small calculator to help you work out the comparison. Contributed by Michael Greene

#### Do Your Homework - Plan Your List

I do my shopping list on Excel, with the product name, size and price, and just copy from my master list the items I need for that week. I use Autosum to tell me the total amount, so if it is more than I have, I delete the 'luxury' items until I get down to my budget figure.

Contributed by Gillian Egan

#### Watch the Scanner

Watch the scanner and check all dockets. I get something for free regularly by doing this. Also, if any fresh produce does not last four days (deli meats included), ring the shop and advise them. They will be happy to give a full refund. Keeping all your dockets also helps keep track of your spending, and helps with returning items. Contributed by Susan Watson

## Raincheck Items

If something is advertised in supermarkets as being on special, but have all sold out at the time of your visit, you can actually get a raincheck on the product. You simply go to the service desk, and fill out a ticket for how many of the items you want, with a month to use the ticket. Contributed by Loretta Cross

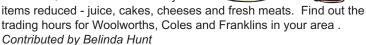
#### **Online Shopping**

I save money by doing my grocery shopping online. This way, I am not tempted to buy any little extras that catch my eye in the supermarket, plus I am not distracted by my baby son (which means I do not always make the best brand choices). I can keep track of my spending and can shop at whichever time is most convenient. If I go over my budget, I just delete non-essential items to keep under it. I shop fortnightly or monthly to save on the \$4.95 delivery cost, though I don't mind the cost as I am saving so much more by doing the shopping online in the first place. The delivery guys even carry my purchases right up to my kitchen for me!

Contributed by Leanne Lea

#### When to Shop

If possible, try getting out to the shops between 9pm and midnight. You'll find that most of the mark downs occur during this time. I sometimes pick up cooked chickens for \$2.00 at Woolworths, and bread for \$0.99. There are many more



#### **Reduced Goods**

Check the use-by dates and get a mark down. When shopping, I always check the dates thoroughly. If there are only a few days left, I ask an assistant for a mark down due to the time limit. More often than not I receive a few dollars off, depending on the item. I have saved over 50% on organic milk before now, which I have bought for \$0.99 and put it in the freezer until required! It just takes a good eye. Contributed by Carmen Johnson

#### Impulse Shopping

The best way to save is to only buy what you need. Walking into a shop with only a vague idea is the quickest way of falling victim to impulse buying. Retailers know that most people buy from habit or on impulse, and market their goods to help you decide to buy. Do not feel weak or stupid for falling victim to impulse buying; they are very good at getting you to decide to purchase this way. Make a shopping list so all your buying decisions are made at home, away from their influence.

Contributed by Michael Greene

### Sometimes the corner shop is cheaper

I do a major grocery shop each fortnight to save money. However, if I went to the supermarket for bread and milk in between times, I would sometimes spend \$30, because I would see 'bargains on special' and return home with more than I planned. Now when I need bread and milk, I go to the local milk bar. It may cost a little more there for those items, but I end up saving a lot more, because I only buy what I came for, instead of browsing supermarket shelves for things I don't need. Contributed by Jenny Larsen

#### Be Flexible

Be flexible with what you buy. If sweet biscuits are on your shopping list, choose the ones that are on sale, instead of choosing the same brand every week. If you live by yourself, how about going grocery shopping with a friend in a similar situation? Apart from saving on petrol, there may be many items that you can split 50:50 and save!

This free tip sheet was produced by Simple Savings, 'The Secrets to Saving Money in Australia' website. It was funded by our members area, known as the 'Savings Vault', which contains over 6,000 money saving tips that work. For more information, or to sign up for our free monthly newsletter, fill in the form below, or visit our website.

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