

Save \$100.00 A Month With A Grocery Journal

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**Save \$100.00 A Month With A Grocery Journal**

**By Barbara Carr Phillips**

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by Barbara Carr Phillips

Many people think personal journaling means writing a book of deep thoughts, but the most useful journals are simple notebooks that contain mundane lists, like grocery lists or to-do lists. I teach journaling workshops, and people are surprised when I tell them they can save over \$100 a month by keeping a grocery journal.

A grocery journal will insure that you'll never lose extra savings because you forgot your coupons. Also, you won't ever find yourself standing in the grocery aisle wondering, "did I purchase ketchup last week or not?" Last week's list will be in your journal for you to review. You will save time and gas by avoiding extra trips to the grocery because you forgot items you needed. Plus, you will have everything you need for each meal, every single day of the week.

To get started, choose a small, spiral-bound notebook to use as your grocery journal. You want a notebook small enough to fit in your purse or pocket easily. Spiral bound is best because it lies flat when you are writing. Also, you can flip to the page you need easily and it will stay open. Be sure to keep a pen clipped to your journal at all times. Also, clip a large paperclip in your book to hold coupons.

Here is how to organize and use your grocery journal:

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On the front pages of your journal, create price pages. Price pages are simply a list of items you buy from the grocery store every month with the price of each item listed after them.

To make a price page, draw four columns on a notebook page. The first column is the widest, and the remaining three are just wide enough to write in the price of an item. The first column heading will be "Item," and the remaining three column headings will be the names of the three grocery stores you shop at most often.

In the first column, list all of the items you typically buy. In the remaining three columns, list the price of those items at your three favorite stores. This way, you will know at a glance when a "sale" is really a "sale," or if you can buy the item at another store at better price.

Save a dozen blank pages after the price pages to use for menus. When your grocery store circulars are distributed each week, sit down with your journal and create the week's menu around the meat that is on sale. This will make cooking very easy.

For example, if chicken is on sale, serve baked chicken on Monday. Toss the leftovers in a casserole dish with a can of cream soup on Tuesday. Marinate a few a few pieces of chicken on Wednesday, then grill and slice them to serve over salad greens. Use the leftover grilled chicken to throw over pasta smothered with your favorite sauce on Thursday. The menus will become easier to create over time. After you create four or five weekly menus, you can simply alternate them.

Use all pages remaining after the menu pages for grocery lists. Date each list. Determine the best deals for breakfast, lunch and dinner by checking the sale items in your grocer's weekly circular against your price book and your coupons. When you find coupons for items, paperclip them to your grocery list page.

Stick to your notebook grocery list when you are shopping. Don't be tempted to buy other specials at your grocery store. Grocers know how to influence consumers to buy on impulse. That's why fresh baked goods are often displayed in the front of the store.

Remember, you don't have to create your journal in one day. Simply leave six to ten blank pages in the front of your journal for your price pages, and start creating your weekly menus on the next dozen pages. Take your notebook with you every time you do your shopping for one month and price pages will create themselves. If you have grade school children who shop with you, they might stay busy helping you look for prices instead of begging you for the newest, sugar frosted breakfast cereal. You can also save your grocery receipts and fill in your price pages while you are watching television.

Saving time and money is a cinch with a grocery journal!

Barbara Carr Phillips, journal instructor, believes dreams come true when you learn to journal your way to success. Visit <http://journalworkshops.net> to order your one-on-one journaling session or to sign up for her free e-zine.

## Save Money On Your Grocery Bill

By Shannon Jarvies

We've all heard about certain ways to cut your grocery bill like avoiding the grocery store when you're hungry, using coupons on double coupons day, and buying only the items on your list. These are all good tips and we should keep using them. However, I've found a few pointers that might help you save even more on your grocery bill.

The first thing you need to do after you've made your grocery list is to try to figure the total cost of your grocery bill. Make sure you've got everything on the list that you'll need because after you've made an educated guess you're going to go to your purse (or wallet), take out the cash and leave the rest behind. Believe me, this will definitely cut back on the unnecessary extras because you won't have the credit cards to fall back on. And if you're like me, you'd rather be hung upside down by your toe nails than be found short at the check out.

Don't be afraid to look on the day-old bread rack or in the "about to expire" section of the meat department. You have to be careful, but you'll probably be able to tell whether the item is good. Just make sure to use it right away, don't let it sit in your refrigerator for a week. Who knows, it just might "meat" your expectations and save you money in the process!

Another thing to think about is the time of day, time of week and even time of month that you are shopping. I've found that early in the morning and in the middle of the week is when the grocery stores are less busy and you'll be able to get more efficient shopping done. Be careful not to go on the first day or two of the month. Some stores have been known to raise prices because that is the time that social security and welfare checks go out.

Buy in bulk when it makes sense. If you're shopping at Costco or Sam's Club you still need to comparison shop. I've found that some of the items are just as inexpensive at our local grocery store and there have been times when Costco's or Sam's Club prices were higher. So most of the time it makes sense for me to get most of our groceries at my local store because we live two hours away from Sam's Club

Look high and low for savings, literally. The grocery stores purposely place the higher-priced name brand items at eye level. The lower priced generic and store brands are usually higher and lower than the brand name items. Remember that the generic brand or store brand isn't always the less expensive. Some stores I've been to list the cost per ounce, or per item (trash bags) so be sure to compare these prices when shopping.

Last but not least, if you've got kids at home try to find another mom to trade shopping times with. It's a lot easier to shop without kids, you won't be tempted to buy extras just to keep them quiet and you'll have more time to comparison shop. Your chances of having an enjoyable shopping experience will go up as well as their chances for survival!

Shannon Jarvies is a work at home mom with five beautiful children and a wonderful husband. Visit

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her Debt Management Website for debt consolidation, budgeting help and money saving tips and ideas. And join her Money Management Discussion Group

Save Money On Your Grocery Bill

10 Ways to Save \$50 Per Month: The Art of Pinching a Penny Until It Screams

Always Compare Prices

Encouraging Your Child To Write

Save With Internet Coupons

GUERRILLA MARKETING Volume 3

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