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# Grocery Shopping Guide



Do you think you spend too much money on groceries, but a large part of the produce, dairy, and other items is thrown away before you get to use it? Is your pantry full of dusty boxes and cans past their expiration date when you actually eat out frequently?

If so, this little guide will help you get more control of your grocery spending, storage, and consumption.

There are two parts in this guide: first one is “How to buy ONLY what you NEED and the second one is “How to PAY LESS for groceries”.

Before I start giving advice, let me tell you a little bit about my attitude to food.

## **What do I think about food waste and why?**

I grew up in Russia. The Russian history is full of severe starvation episodes caused by the revolution, wars and poor economic management.

The Russian elders remember the horrible feeling of being famished and fearing for their lives. From my own experience, as a child in the turbulent mid 90’s, I had only boiled eggs, bread and jam for my lunch and fried potatoes for dinner many days in the row.



Throwing food away is definitely not a part of Russian culture. A kid who doesn’t eat everything on his plate is always reminded about those starvation times his grandparents had experienced in the past or about children now living in other places on Earth where being hungry is just a part of their normal life.

No, I don’t think that stuffing children with food they don’t want is the right thing. But I do support teaching them to appreciate their good luck of having this full plate in front of them.

As a grown woman and a mother, I support teaching children to appreciate their good luck of having plenty of food in front of them, as there are millions of people in the world deprived of the privilege of balanced nutrition. However, there is no need for stuffing a poor kid just because

of my own mental problem with wasted food. There is a better way to get your kid's plates clean at the end of a meal.

To be able to put “just the right amount “on one’s plate is an essential habit for a healthy diet. Eat what you have first and reach for a second helping if you feel the need.



Inevitably, I brought this culture with me to the United States. I was devastated to learn that about 40% of after-harvest food in the US is just dumped to the garbage, while so many people are going to sleep hungry.

Commonly, fruits and vegetables are spoiled the most, followed by dairy and meat products.

In my household, the situation is different. Our food purchase, preparation, and consumption processes are well-defined, structured and resemble that of a small catering business. Maybe only once or twice a year you would be able to catch me with any rotten vegetables in the refrigerator. Our family of five never had to eat out or order a pizza just because we ran out of delicious homemade dishes.

In this guide, I want to show how YOU can ditch the habit of overbuying and throwing food and learn to control your grocery spending.

Grab a pen and a paper (or a laptop) and let’s get started.

# Part I – How to buy ONLY what you NEED?

## Step #1 – Fridge and Pantry Check and Clean Up

First of all, let's see what are the items that you've forgotten about a long time ago?

Open the refrigerator and check each and every shelf for the spoiled and expired products. What about that rotten piece of ginger? How long has this cheese been there to get greenish stains on it? Why this hot sauce smells so weird? Yuck!

Look what frozen products are hiding in the back corners of the freezer? Ice cream pint from last year, maybe? The leftover pizza from your kid's birthday?



It happens to everyone, don't feel ashamed. Once I've found a cake I've made about 2 years ago. It got dry and had this frozen smell. Sigh....

Do the same in the pantry and the kitchen cabinets. You might be surprised by the findings.

Before throwing away all the perished items, list them in your notes. These are the products you need to think twice before placing them in your shopping cart. Do you really need these items that are prone to end up in the garbage?

You can stick this list on your fridge or keep it as a first page on the note pad where you write down (or will START writing down, as you'll see in the next steps) your grocery shopping list.

Are you done with the clean up?

Then, move to the next step.

## Step #2 – You Have It In Your Pantry? USE IT!

Once you are done with the cleanup, check for the items that are not spoiled yet, but can move to this category rather soon. Plan your next meals around those items.

For example, if you have a tomato sauce approaching its expiration date, make a pasta dinner. A bunch of browning bananas can turn into delicious banana bread. You've got the idea.

The same goes for snacks, cereal, candies, condiments, canned soups, cookies, bars – everything. Try to finish what's in your pantry before you replenish the inventory.



I like ice cream. I like buying it on sale even more. Sometimes I can fill half of the freezer with it and then eat the one with my favorite taste (anything with black cherry, mmmm), leaving the boxes I bought long time ago behind. Bad idea!

Set a goal to empty half of the storage space and remember exactly what is still left.

Add these items to your "Blacklist", as you don't want to buy more before the current stock is gone.

List several future meals based on what you already have in your notes.

Get back to this step from time to time and refresh your notes.

### **Step #3 - Organize The Pantry And The Kitchen Cabinets**

Another important thing to mention here is the order. Disorganized and cluttered pantry, where everything just piles up is the ultimate hiding place for expired items.

Think of your pantry as a shelf in a store. Would you be able to find what you need if all items were mixed and out of place?

Arrange your pantry in a way that you and other members of the household can easily find the desired item. Put labels on the shelves for easy navigation, like “pasta”, “snacks”, “cans”, “grains”.



You should be able to estimate what you have in each category with a quick glance, before heading out for the weekly shopping.

### **Step #4 – Understand Your Weekly And Monthly Needs**

Our next step would be a high-level understanding of your family’s grocery consumption. Very often, people have no idea about the amounts of food they really need. They see fresh shiny apples and buy a full bag, without thinking who in their household is going to eat them during the next week. Or buy some ripen tomatoes with “Hmm, I’ll make something out of it” thought. Guess what? This “something” never happens; poor tomatoes just get rotten on the counter.

Purchasing great looking products is awesome, yet buying too much, might not fit into the fridge, and now we have a storage issue to deal with.

Did it happen to you? No worries, you are not alone. We are going to fix this with better planning.

## Weekly

List the main perishable products you consume on a **weekly basis**, like milk, eggs, bread, fruits.

Think realistically, how much would you be able to use?  
Are there any specific schedules you follow?

For example, I and my 3 kids usually have a banana every day as a morning snack.

It's 4 people \* 7 days = 28 bananas per week. If an average bunch consists of seven bananas, we need to buy 2 bunches twice a week.

Another count: we eat eggs for breakfast three times a week and usually I bake a cake using four eggs. It means I need to buy  $5*3 + 4 = 19$  eggs per week. Well, I can round it to two dozen.

## Monthly

Now move on to list more durable items you don't have to buy every week, like pasta, cereal, grains, flour, coffee, tea, frozen meat etc. These items are not spoiled quickly, but still can go over their expiration date and end up in the trash bin.

How many times a month do you cook rice or make mac-and-cheese? How many trays of chicken drumsticks or roast beef chunks will you use before they dry out in the freezer?

Often we see something on sale and are tempted to save money at such a great price, buying more than we are able to consume before it goes bad. The final result, in this case, is the opposite of saving. We just let our pantry and fridge serve as the supermarket's storage space.



List the items and the estimated monthly amounts, followed by current inventory (in other words, how much do you already have at home).

## **Step #5 - It's Your Turn To Return!**

The pre-washed spring mix has a caterpillar inside? You purchased eggs and your partner did too? Bought too many snacks and drinks for a party? No worries :).

Instead of throwing it away or keeping and clogging your pantry, just return those extra or defunct items back to the store.

Big clubs like BJ's or Costco have very generous return policies with no questions asked. They even allow you to return items without a receipt, though in this case, you will only be able to get a store credit. If you shop there frequently, it will be as good as cash.



To be on the safe side, you'd better keep the receipts for several weeks.

Let this be a part of your regular shopping cycle. Don't be shy, it's your right to return!

List what you need to return before writing down what you need to buy.

And now to the ABSOLUTE MUST step....

## Step #6 – Make A Shopping List Before You Enter Any Supermarket

This is the most important rule that I can't emphasize more. You **MUST** have a shopping list!

Never ever enter any supermarket or grocery store without a shopping list, be it your major weekly shopping trip or just a quick stop by to fetch milk and a couple of oranges.

Know exactly what you are going to buy. It also implies that you know exactly what you are **NOT** going to buy: anything that is **NOT** on that list. Well, the only exclusion should be if at the store you realize there is something that must be on the list, but was omitted by mistake and is really needed.

Before starting a list, decide on the meal plan for the upcoming week. You can check a weekly circular from your favorite supermarket for major ingredients sales to get some inspiration and then build the whole meal around it.

Here is an example: Is there a sale on ground beef? We are going to have hamburgers! And we want to pair them with some whole wheat buns and greens for salad. Let's add these to the shopping list.

The more defined is your meal plan, the better you'll know what and how much you need to buy.

Start with the items for the main meals, add regular weekly items like milk, bread, eggs and fruit. Then check what do you need to replenish from the monthly list. Think twice before including any items from the blacklist we mentioned before.

In addition to saving you **money**, the shopping list will also save you **the time** of purposeless strolling between the aisles trying to remember what you are supposed to buy this time.



And please, don't forget your shopping list at home! I always laugh when I need to text it to my husband as he's helplessly looking for it in all his pockets, somewhere in the middle of a supermarket.

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## **Part II – How to PAY LESS for what you need**

In this part, we are going to learn how to pay less for grocery shopping and how to use grocery shopping apps.

Before looking for the best way to shop and save, let me ask you a question:

### **What Type Of Shopper Are You?**

What do I mean?

As I see it, there are three main goals when choosing the way you shop: Cost, Quality and Convenience. Like with many things in life, you can't have them all and need to prioritize.



**Quality** - everyone is different on the level of quality expectations. For example, I think that an egg is an egg, they all taste the same to me. My husband would only eat brown organic eggs, as he thinks they taste much better. We both don't care for buying organic produce (don't even start this discussion with me, LOL) and just use the regular veggies and fruit from the supermarket. However, we do care a lot about the chicken and other meat products, and would never buy any frozen stuff (e.g. frozen meat, prepared meals etc).

**Convenience** - this is about time and hassle. How much time are you ready to spend on grocery shopping? How far are you willing to drive? How many stores are you able to visit during the week? Some people don't have any spare time or value their time so high that they order everything to be delivered from Amazon Fresh, Fresh Direct or other online delivery services.

**Cost** - well, probably no one wants to overpay, but the attitude towards cost can vary between people, either because of the personality or due to the situation. Some people are on a tight budget and must count every penny. Others are much more relaxed and don't care whether a pound of apples costs \$1.99 or \$2.99.

In most cases, you will be able to achieve only one or two of these three goals.

Think for a minute and answer

## **What is your choice of goals?**

I can share with you that in our family, the Quality and the Cost prevail over Convenience. We shop at a bunch of different grocery stores: Restaurant Depot, BJ's, Shoprite, Whole Foods, Trader Joe's, Mitsuwa market, Citarella, Key market and local mini market.

Of course, we don't visit every store every week, but you get the idea.

If the Cost is not one of your priorities, I guess you won't be reading this guide in the first place. Given that, maybe you are in the same boat with me, trying to get the best products for the lowest possible prices. Then continue reading, I'm going to share my methods of managing this madness.

## Where To Shop? How To Find The Best Available Stores?

There are different grocery store types from warehouses to tiny vegetable stands. What are the best stores for your family size, food preferences, and needs?

As with any project, you'll have to do some research first. Look around in your neighborhood, your town or even at a distance you are still willing to drive in order to get some great deals. Ask your friends and neighbors where do they shop and learn about all available options.

Let's see how you can split the shopping between different types of stores and get the most from each.

Sounds tiresome? I recommend to check the various options and make an educated decision about savings vs. your time. Who knows, maybe you can find creative solutions that combine both goals.

### **Bulk stores are not only for restaurants**

Bulk stores target restaurants, catering services, corporate buffets and similar businesses in the food industry. You might need to be a business owner to get accepted as a member. Most of the products are sold by units or by cases.



The bigger the amounts you buy, the better the price. Some cases are really huge, like 40lb of chicken thighs or 50lb bags of sugar, but there are many items that easily fit a big family.

Surprisingly, there are many choices of regular size products as well, like a bottle of olive oil or a pack of sliced salami. In many cases, either the price or the quality of the products will be better than a similar or the same item in other stores.

As a family of five, with two refrigerators and planned weekly meals, we visit Restaurant Depot on a bi-weekly basis. Our favorites there include meat, fish, olive oil cans, 5lb packs of cottage cheese and plain yogurt, 5lb loaves of Munster cheese, 5lb bags of some vegetables, 6 box packs

of herbal tea. The quality and the prices of these products make the trip out of town worth it for us.

Here is one creative idea how to make it work for you - organize a "shopping pool" with your friends or neighbors, when one person drives to the bulk store and buys goods for several families. We do it with our relatives and split the bill. This way you save money and time as well, as everyone can take a turn shopping every now and then. You can even split a large case of a quality product between the participants, to lower the price of it.

### **Wholesale Membership Clubs**

The clubs like Costco, BJ's and Sam's club offer a huge variety of products, both family and standard sizes. They charge an annual membership fee and might offer a credit card with a higher than usual cash back for the in-club purchases.

Private label products are an additional option to save as they are priced lower than brand alternatives. Many clubs carry organic options along the regular produce.

In our area, the closest club is BJ's and we shop there once or twice a week. BJ's platinum membership costs about \$100 per year and gives a generous 5% cashback. A quick calculation reveals that just \$2,000 annual purchase volume (it's only \$167 per month) is required to pay back the membership cost.



At BJ's we buy not only the basic weekly groceries (milk, eggs, fruit, vegetables, sugar, flour, cereal, snacks, bottled water) but also all the personal care, health and household items (soap, shampoo, vitamins, cleaning supplies, over the counter meds).

BJ's monthly and weekly coupon brochures are great for savings. As loyal customers for more than 5 years, we know what products are available in the coupon cycles, and plan our purchases accordingly, so we never have to pay the full price for them.

With all the benefits, there are still some items we can't find or don't like to buy in the club. For example, sometimes we only need one butter squash or half a pint of heavy cream and the amounts sold at BJ's are too much for us. The brand's selection is not always sufficient as well.

## **Grocery chains**

Supermarkets, like Wegmans, Shoprite, Stop&Shop, ACME and others, provide a large selection of products and allow you to buy small amounts of produce. These chains publish weekly circulars and announce the products on sale for the next week. Checking the circulars can help you with meal plan ideas based on cheap ingredients and their availability.



In our neighborhood, we are lucky to have Shoprite just next to BJ's, making it super easy to visit both on the same shopping trip. Whatever we can't buy at BJ's, we supplement at Shoprite.

## **Local mini markets**

Sometimes, you only need one onion or a bunch of parsley. Instead of driving to a supermarket for just one item, buying it in the local mini market is not a bad idea at all.

Once in the store, check around. Often you'll be able to find some vegetables on sale or special deliveries from local farmers.

I know there are additional options, but not every store is available in our area. For example, I've read a lot of positive feedback about [Aldi](#) stores. Their customers are excited about the quality, selection and prices. Unfortunately, I don't have any personal experience with Aldi.

## **Compare Prices**

After you've checked all the shopping locations around, you'll have to do a bit more detailed work: learn the prices of the regular groceries you buy in different stores and compare.

Do you know the cost of your favorite cereal box? A gallon of milk? Dozen eggs?

Well, if you don't, then it will be really hard to help you save money. There is no escape from this homework. I don't expect you to learn by heart the prices of all available products in every store, of course. It takes some practice to notice and remember the regular prices and discount offers for the items you are interested in.

If you ask me, I probably would be able to tell you the price of any item I've purchased at any grocery store in the last few months. But I'm a shopping nerd, I know it.

You can start with just a sample list of the most important groceries. This way, it will be easier to find groups of products that are cheaper, let's say, in the wholesale club, versus those that get better discounts in other grocery chain stores.

## **Private Label Vs. Brands**

Private label is a popular way to grow the profits of the chains. For example, BJ's has contracts with several food and cosmetics manufacturers who supply the products under BJ's private labels, Wellsley Farms and Berkley&Jensen.

These products are usually cheaper than the brand alternatives, as there are no advertising and marketing costs.

While you are checking the prices of your favorite products in the nearby stores, look on the shelves around and try to find some private label items similar to the brand products you are used to buying. It might be worth to try them if there is a significant price difference in comparison to the brand ones.

For example, I'm pretty sure that there is no quality gap between Shoprite private label baking soda and other brand products.

## **Plan Grocery Shopping Trips**

After collecting all the information about available stores, their opening hours and prices, it's time to plan your grocery shopping.

## **Step #1 - Define grocery shopping routine - What? Where? When?**

List the stores that would be part of your grocery shopping routine. Decide what products you are going to buy at each store. Of course, some can be interchangeable depending on current sales promotions.

Set up the schedule - how many times per month or week are you going to visit each store? I'm not trying to pretend that we can plan everything in advance, but you should have a basic plan.

Just to show you what I mean, in our household, we have planned bi-weekly trips to Restaurant Depot and Whole Foods, a weekly trip to BJ's and Shoprite, and a monthly trip to Trader Joe's. We visit other stores occasionally, based on their sales promotions or our specific needs like holidays, birthday dinners etc.

Decide what membership cards are cost-effective for your needs. Don't forget to get the free loyalty cards of grocery chains, as you might need the card to get the reduced price for the products on sale. Loyalty cards also come handy for digital coupons apps, as I'll explain in a minute.

## **Step #2 - Collect the information about sales and coupons**

Sign up for the weekly circulars (many stores have email options) and mailed coupon books. Go through them and try to figure out which products are on sale and at what frequency. From my experience, the stores have recurrent cycles, when the products will be on sale, let's say, once in two months.

Look up for manufacturer coupons in Sunday papers. Don't worry if you didn't get them - they are usually available on websites like [coupons.com](https://www.coupons.com).



Your goal is to plan the purchase of these products, especially non-perishable items, such as canned food, toilet paper and cleaning supplies in such a way that you never need to urgently buy them at the full price. We do it successfully with all household and personal care items and a lot of pantry inventory as well.

Do you know that BJ's (and probably other clubs) allow using both their own in-store coupon AND other printed manufacturer coupons together?

Other stores, like Shoprite, will DOUBLE manufacturer coupons with a value under \$1.

### **Step #3 - Use digital coupons and grocery shopping apps**

There are several awesome grocery shopping apps that can be used **all together**. The apps will help you find even more digital coupons and get cash back for the products you buy anyway.

There is no risk and no cost in any of them. All you need is to sign up and start saving.

Some apps require scanning of the receipts, others can link the loyalty cards and automatically add the savings to your account. You can check out all of them and decide which one fits you and your shopping style. I just use them all and have fun with it.

No time to scan? You can delegate this task to your kids who are old enough to handle a cell phone. Let them earn their pocket money!

### **The best grocery shopping apps**

#### **Ibotta**

Ibotta offers \$10 sign up bonus. It's the most popular grocery coupons app where you need to scan the receipts to redeem the offers.



There are additional options to make more money, like cash back for online shopping and special bonuses as well. ([>>Ibotta full review](#)).

People who regularly use Ibotta are able to save several hundred bucks a year. It depends on the size of the household and preferred brands.

## [FetchRewards](#)

FetchRewards offers \$2-\$3 sign up bonus with code **A9KJM**. You will get cash back for ANY receipt from ANY grocery store in the US, without the need to browse and activate rebates.



Any purchased product from hundreds of participating brands is eligible for a bonus.

([>>FetchRewards full review](#))

[SavingStar](#) - the unique feature of this digital coupons site is the option to link your loyalty cards and get rebates without scanning receipts. ([>>SavingStar full review](#))



[CoinOut](#) - this app gives you money for ANY receipt, just download the app to your mobile and scan the receipts. Fast and easy.

This is like finding nickels, pennies, and dimes every day. For US only. ([>>CoingOut full review](#))

## **How to save with grocery coupon apps**

Here are some tips that will help you to maximize your savings:

1. Before completing your shopping list (and you know from the first part of my guide that you **MUST** have the list before heading out to the supermarket!), check what rebates are available. Adjust the list by choosing the brand on sale or adding the products you are sure to use. Don't buy things only because they are on sale.

2. Keep all your receipts clean and flat, don't crumple them in your back pocket.
3. Add scanning to your shopping routine. My own way to do it is to scan the receipts immediately after I come home from shopping.

I hope you find this guide helpful.

Stay tuned for more tips from MoCashForYou! I'll send my new posts and tips directly to your email box.

**Mary**