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Stretttcccch Your Food Dollar

By Denise Schipani on Wednesday March 10, 2010

This post is about [profiles](#), [spending](#)

Denise Schipani is a mother of two. She's the Mom Advice columnist for [American Baby](#), and blogs at [www.ConfessionsofaMeanMommy.com](#)

So many money tips these days strike me as obvious. Brew your own coffee! Borrow books from the library! Shop the clearance racks!

Golly, y'think?

Like my grandmothers before me, frugality is in my genes. I tear Brillo pads in half—and napkins. I wash Ziploc bags. I'll show you my \$7 jeans if you show me yours! But in these credit crazy times, when a \$5 coffee is normal and you can spend \$3 on a box of frozen, crustless PB&J sandwiches, the temptation to overspend—especially on food—can be overwhelming. Here's how I keep grocery costs in check for a family of four:

- **Make a no-budge budget.** I get in and out of the grocery store on about \$100/week. That means knowing what we have, what we need and never buying extras just because they're on sale. Something else will be on sale next week.
- **Buy only what you'll eat.** A 2008 study by the Environmental Protection Agency found that Americans waste about 30 million tons of food each year. That's like throwing money in the garbage. I get a quarter of a pound of deli ham, exactly enough for three or four sandwiches for my sons on weekdays. It's PB&J—with crusts—after that.
- **Forget brand loyalty.** I'll buy anyone's bread, crackers, corn, jam, etc. (within reason)—as long as the price is right.
- **Browse the just-past-sell-by rack.** If you're going to stir-fry peppers, who cares if they're yesterday's bruised ones?
- **Convert the kids.** Precious frugal mom moment? When your seven-year-old says, "Mom, if the Fruity Cheerios are on sale and you have a coupon, can you get some?"

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Written by carrie, March 10, 2010

I would like the "no-budge budget" part of this article explained more in depth. Do you do your budget by looking at your goods at your house, circulars and coupons and then coming up with a meal plan for the week? This is what I do but, maybe there is an easier way. Is so, I'd like to hear it. I only spend approx \$75 a week, including my sons pricey formula but I'm always looking for ways to cut that amount without losing quality of goods.

Written by Anne Watson, March 10, 2010

I only grocery shop at Dollar stores and Salvage Grocery Stores. Dollar stores for laundry soap, bleach, softner, kleenex, and snacks. Salvage Grocery store for milk, eggs, meat, ice cream, produce and staples. I spend \$35 or less a week on everything.

Written by Amanda, March 10, 2010

I highly recommend Angel Food Ministries.

[www.angelfoodministries.com](#)

Go to this website and see if there is one in your local area.



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I have ordered multiple times and the quality of the food and fresh produce is excellent!

Written by [BarbfromCal](#), March 10, 2010

I love the idea of a "No Budge Budget". That is an awesome idea. I need to carry my calculator to the grocery store with me, so I can stick to it. I also have a phrase posted in my kitchen from the World War II era that helps me.

"Use it up, wear it out, make it do or do without."

Written by [Lisa S](#), March 10, 2010

Nice article. This is interesting. I try to buy our staples when they are on sale. Like cold meds, cereal, peanut butter, jelly, waffles, and ketchup for my boys-they practically drink it. Buying on sale helps me stock up and not run out. This does bump my weekly shopping a bit, but I think it saves in the longrun. Also being single, I hate to run out of something and then either have to wait to return to the store or take the boys to the store with me at night.

Lisa

www.singleparentsavings.wordpress.com

Written by [Sarah](#), March 10, 2010

These are great tips - I find it's easiest to stick to the "no-budge budget" if you operate on a cash-only, or mostly cash, basis! I'm single and live on my own, and I'd love to hear any grocery tips from others who are buying just for one! Waste can easily become an issue, but buying in smaller quantities is often so much more expensive.

Written by [Shelly](#), March 10, 2010

While I agree with the author of this blog on a number of the points she is making, I don't agree with:

- Forget brand loyalty. I'll buy anyone's bread, crackers, corn, jam, etc. (within reason)—as long as the price is right.

Rather, I support loyalty to principles.

Even in "hard economic times" is really important for consumers to be conscious of who is manufacturing food – and what is in it usually follows suit. I am not going to raise my children on overly processed GMO food that comes from thousands of miles away because it is the "right price." Huge conglomerate corporations continue to rake in profits on their cheap, heavily advertised food when people don't care about what they put in their bodies. There are other places to compromise and squeeze in the budget, in my opinion.

Written by [Janna](#), March 10, 2010

I agree wholeheartedly with Shelly.

There is a high cost to cheap food and you pay it to your (or your children's) doctor down the line. I'm all about stretching your food dollar, but wisely. Read the ingredient labels and figure out what the best use of your dollar is. Everytime you buy food you are "voting" for the principles behind that food and what brought it to your plate.

How is your child asking for fruity cheerios a precious mom moment?! There's nothing precious about artificial coloring and high fructose corn syrup or sugar as the first or second ingredient in food you are serving to your child.

How about playing a game with your child of reading the ingredients on food labels. If they can pronounce every ingredient on the list then you buy it! That's more my idea of a precious mom moment.

Written by [Shani Castri](#), March 10, 2010

Of course I too am conscious of how I spend my every dollar at the grocery store. But I want to know how do I balance a life of frugality when I want a life of abundance? Isn't this way of living a complete contradiction to believing in the law of abundance?

What can I say or do to tell my mind that I am worth and deserve the hand picked, organic juicy baby tomatoes at \$4.99 a pound when I only have money for the sale \$.99 a pound flavorless beefsteak tomatoes?

Any enlightening suggestions to move me towards abundance without going broke or hungry?

Written by [XL](#), March 10, 2010

On the issue of wasting food, I now buy more frozen vegetables. They taste about the same once cooked. Of course if your cooking calls for fresh raw vegetables, that's different but in a stir-fry, it doesn't matter much. About the precious mom moment thing, disagreeing is fine but let's not attack. I buy my children healthy fresh whole foods most of the time and when we order pizze like maybe once every three months or so, they really appreciate it or when dad buys them candy once in a while. Really, eating healthy doesn't mean you can't have sweets.

Written by [Denise Schipani](#), March 10, 2010

Thanks for all the comments, everyone! As for the comment about brand loyalty: it's true that I will switch brands for what's on sale (or better yet, on the sale rack!), but I do have standards I won't dip below. For example, I try my level best (not always successful) to

avoid foods with high fructose corn syrup, particularly foods my kids eat daily like bread and jam. The bread is easier; more and more brands are nixing HFCS and those brands do go on sale. My supermarket has it's own-label organic line and they put their stuff on sale often. Jam is harder; I do have to buy more-expensive brands sometimes. New plan: buy lots of strawberries when they're in season, and learn to make my own jam!

to Janna: you're right about the fruity cheerios. To clear something up: I don't buy them often at all, and my kids don't eat it as a meal. I might give them a handful as a snack or a treat. With little kids, you do have to pick your battles.

Written by MP Dunleavy, March 10, 2010

To Janna and others concerned about quality: Actually, Denise had a line in there about avoiding HFCS and sticking to whole grains-- putting good quality and price above brand loyalty, in other words. I cut it, and maybe I shouldn't have. She's not advocating bad cheap food, but wise purchases--a big m.o. in my household too.

XL--thank you for reminding us to play nicely here in this sandbox. Nothing wrong with fruity cheerios.

Abundance. Financial constraints are real and you don't want to overspend on organic whatever, if you truly can't afford it. But you can decide -where- you want your abundance. Experiment. We buy really cheap wine...and spend more on organic meat. But in order to afford organic meat, we eat meat less often. We almost never buy lunch out, or lunch products (like deli meats or cheeses). We eat leftovers for lunch. I spend more on organic, whole grain products (like rice, cereals, bread) and fresh produce and herbs, but we rarely eat dessert. That said, at the moment, there are THREE containers of Trader Joe's cookies in my kitchen. So occasionally, I do go off the deep end. I'm not sure why.

Written by Kenia, March 10, 2010

@ Shani - Moving towards a life of abundance is all about FEELING abundant. Even when you are eating the beefsteak tomatoes, try to focus your emotions on feeling happy. Rather than thinking about the baby tomatoes you couldn't afford, think about the happy fact that you have food on your plate. If it helps to add some salt or other spices, do that too. I believe moving towards abundance is about mental perspective - is the glass half empty or full, type of thing. Develop the feeling of gratitude as you eat. Can you see the difference between: Frugality is a CHOICE made to strengthen your financial situation and therefore you are optimistic about your future; versus, Frugality is a forced and undesirable way of living where you are being denied things?

Written by Jamie, March 10, 2010

I agree with Janna and empathize with Shani. What I have chosen to do, and believe me I STREEEEETCH, is purchase items like bread or butter, milk, OTCmeds, etc in discount stores and go for the fresh wherever I prefer/trust most. I go with a list in hand of the weeks menu and/or purchase staples like \$.99 frozen vegetables. Ive always believed that food is not the best shortcut to saving \$; good health is much much more important than a few extra dollars. Cut the eating out, excessive entertainments or toys instead.

Written by Mandy, March 10, 2010

I use e-mealz.com to plan for all my dinners. It saves me time, money and much stress. Tell them I sent you.

Written by C, March 10, 2010

I don't think it's fair to criticize another person's "precious mom moment." Not only is it judging her shopping habits, but also de-valuing her values as a parent and belittling what is meaningful between a specific mother and her daughter. Someone is always going to be doing it better -- some might say you shouldn't even be shopping in a grocery store, you should be growing and making your own food. So their moral high ground is even higher than others'. I don't mind people sharing what their values are and educating others about what they feel is wrong with things like overprocessed food. I do mind the sanctimonious attitude.

Written by Lola, March 10, 2010

I started grocery shopping online to save time, but I find it really helps me stick to the budget too. (Are we allowed to say brand names? I use Peapod.) There's a running total as I add each item to my list, so if I go over budget on screen, it's really easy to delete a few items to bring the total back to the budget limit. And it does save time: I can grocery shop at 10:30 at night, and have my groceries delivered the next day -- all without leaving my house, for a delivery charge of \$6.95. Well worth it.

Written by [betsy](#), March 10, 2010

If you're lucky enough to have a food coop in your neighborhood, shop there. They don't beat the supermarket on all products, but at ours, they have great items - preselected for healthy quality - and you get 5% off in exchange for 6 hours of work a year. Also, if you live near a big box store, share orders with friends to take advantage of the quantity discount.

Written by Danielle, March 10, 2010

I'm a single saver as well - I've had to change my habits quite a bit in the last 6 months. I've found myself cooking better meals and trying new recipes which will use similar ingredients so there's no waste. I rarely eat out now and would rather spend that money inviting people around for dinner at home (plus, there's always leftovers or ingredients left over to use in something else - and an

invite to their place for dinner!).

I buy less more often which means if one week I end up not being home very much - then I haven't bought food for an entire week of home cooked meals and end up having to throw it out. I use frozen veges for things like risottos; coffee is made at home now (\$4 a day habit is crazy). Last night I just made my own yoghurt which works out at half the price of the one I normally buy. If I see something I normally buy is on sale I'll buy one (even if I don't need it yet), as it may not be on sale when I do need it - I'm talking about non-perishables like deodorant, sanitary items etc.

In Australia the supermarkets now show the cost per unit for can/packet goods - so it makes it easy to compare and see easily what's the best value - I have no brand loyalty. I try to buy small amounts of fruit/vege often and buy what's in season and I'll buy meat if it's been marked for clearance and either use it that night or freeze it for use later on.

Written by [Mary Moran](#), March 10, 2010
Great tips. Keep up the great work!

Written by [Cate](#), March 10, 2010

My solution for cheap bread and jam: I bought a bread machine at Goodwill for \$15. (It seems like Goodwill always has a ton of them there from folks who purchased them for \$200 and never used them.) The machine makes both bread and jam pretty easily, so whenever I have time, I make my own all-natural bread and jam for pennies. For peanut butter without the partially hydrogenated oils, you can always just buy bulk peanuts and toss them in the food processor. Easy peasy!

I have a question about how folks stick to a budget at the grocery store. I do my best only to buy items on my list (which I'm sure has saved me hundreds over the years), but I'm never sure how much everything will cost until I get up to the cashier, at which point I don't necessarily want to have to decide what to put back. Any thoughts on how to make sure I stay under a certain amount once I get to the store?

Written by Cheryl, March 10, 2010

1/4lb of deli meat makes three or four sandwiches?!?! an ounce of meat per sandwich... not in my world... blech.

I make my own cleaning products. Not only does this save me considerable money, but also provides me with organic and non-toxic cleaning products for my home. Google "hormone mimickers", ladies... and find out why cleaning products are a real hazard to your health. How do I make them? Many I make using Young Living Essential Oils; I signed up as a distributor so I get a discount on all my purchases. It was a small one-time investment that I have recouped already. Contact me if you are interested.

I shop at the local farmer's market and local dairy and local fish market. It makes for a lovely Sunday to stroll through the produce in the open air markets and the quality and price cannot be beat. One really big money saver is a basket of eggplants that I bought for \$1. I made my own babaganoush, which is crazy expensive in the supermarket, like \$4 for a small container.

The fish man reduces his prices on Sunday. He isn't open Mon and Tues so he likes to sell off all his fish... fine by me... the quality and price cannot be matched by supermarket fish... and I like the friendship we have built with a local small business owner.

Our local dairy has excellent prices on eggs, milk, and drinks... much cheaper than the supermarket, and again, we are supporting a local business. Oh yeah, and you can see the dairy operations through a viewing window.

SHelly, 70% of the food on the grocery store shelves are GMO.

Lola, I found Peapods prices very expensive. I find Shop Rite has the lowest prices of the grocery chains in my area. They also offer home delivery and you get the same sales as the people who shop in the store.

Written by Cheryl, March 10, 2010

PS alice.com has great prices... they don't charge for shipping, either. they make their money the old fashioned way -- from the advertisers on their site.

Written by Slee, March 10, 2010

here's my 2 cents:

re: frugality/abundance - Well, I think of being frugal as being wise with my money (as opposed to "stingey") so that I get more for my money - which feels abundant to me. So I try to save in certain categories to balance spending more in other (like for certain organic fruits & veggies).

re: feeling abundance - This might require looking at what you learned about money growing up, and sort out how it's playing out now, and perhaps getting in the way of feeling abundant. My personal example: I was raised on a farm, grew up getting