



## Smart Grocery Shopping

by Dixie Butler, CFP, EA

Nearly 32 cents out of every dollar spent by American families is for groceries and household items. Are you spending money that could otherwise be saved because you fail to compare, shop smart or get the best value?

Stores today are cleverly set up and well merchandised. Manufacturers and food products fight for eye level space on the retailers shelves. They set up elaborate, eye catching displays. All of this is designed to "get the shoppers to spend."

You can take a number of steps to spend smarter. Economizing on grocery and household items takes imagination and requires some financial self-discipline. New habits must be developed and smart shopping must become a family affair. One spouse a saver and the others a spender provides no progress unless the spender ceases to be a shopper.

Reduce the number of trips that you take to the store. Many shopping techniques are habitual. For instance, going to the same store on the same day and buying the same products is a habit, not a necessity. You might be missing out on better prices at other stores or by shopping on a different day.

Always shop with a list. Using a list will help plan for your needs and avoid impulse spending. Go grocery shopping "after a meal." If you go shopping hungry, you will most likely feed your appetite with impulse purchases. Don't buy just because an item is on sale - check for sales on the items you regularly purchase. Compare prices with other stores, especially those you don't normally visit. Pay special attention to sale days. Since Monday is traditionally a busy shopping day, many stores have no sale prices in effect. Thursday is a more popular sale day. Always spend cash and take advantage of coupons and rebates.

Smart shopping puts money in your pocket!

—Dixie Butler, CFP, EA, is the president of Butler Financial, Inc., a financial planning and advisory firm with offices in both McLean and Lynchburg, VA.

MARCH 1996 ♦ SCENE

21

SCENE  
MAGAZINE