

BUSINESS/FINANCES

Save Money; Buy Smarter Checklist

- Coupons; clip from magazines or newspapers or download and use them for things you already buy.
- Coupons; even if a coupon has expired, ask the store if they will honor it.

Tip: Print the [Coupon Savings Grocery Checklist](#)

- Sales ads; check the sales ads for things you already buy. Some stores will honor a competitor's price or discount. Ask before buying.
- Buy-one-get-one-free items; take advantage of these offers if you already buy the item.
- No impulse buying; write out a list and follow it!
- Grocery shopping; write your list in the order the items appear in the store. That way you can avoid aisles that do not have things on your list. Besides money, you will save time!
- Plan 7 days worth of meals; then write a grocery list to match meals. You are less likely to purchase unintentional items.

Tip: Freeze leftover fruit and use to make smoothies.

- Store brands; check the ingredients on the back of store brands and compare to name-brand items. If the ingredients are the same, buy the store brand if it is less expensive.
- Preferred shopper cards; use if the store offers a discount.
- Check the per-unit cost on box sizes; the larger size may not always be the cheapest.
- On-line purchases; search on-line store coupons, discounts or free shipping before purchasing a product on-line.
- On-line purchases; call the sales department and see if they are offering any discounts on the product you wish to purchase.
- On-line purchases; if a coupon code has expired, call the sales department and ask if they will honor it.
- Green cleaning products instead of expensive name-brand cleaning products ([see Home, Green Cleaning Supplies](#))
- If the grocery store has to cut it, cook it or assemble it, you'll probably pay more. If you can take the time to cut, cook or assemble yourself, you'll save money.
- Don't buy something just because it's on sale; but do take advantage of sales and discounts if you are in the market for the item.
- Take a look at the things you are already paying for (bundled phone services, bundled cable services); are you using all these services?
- Increase your credit rating; you'll pay less for credit on large purchases if your rating is higher.
- Eat fewer meals out; bring your lunch to work or school. Avoid buying snacks or sodas from convenience stores where you are likely to spend more and buy impulsively.
- Check whether your child's school offers free or reduced price lunches.
- Review insurance deductibles; a small increase in a deductible could save a significant amount.
- Look for less expensive weekend entertainment. Take advantage of the zoo, public parks, hiking trails, etc. for healthier and less costly fun.
- Use your local library for books, DVD's and books-on-tape rather than buying these items.
- _____
- _____
- _____
- _____