

SPENDING PLAN

Month _____ Year _____

Health and Beauty

	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
health insurance															
prescription drugs															
glasses/contacts/vision															
chiropractor															
dental needs															
therapy															
health club															
vitamins/supplements															
massage															
acupuncture															
waxing/electrolysis															
cosmetics															
manicure/pedicure															
haircuts/perms															
facial skin care															

Gifts/Donations

	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
personal gifts															
church															
charities															
political contributions															
office collections															
panhandlers															

FOUNTAIN-SAAR EXHIBIT 3

Grocery Savings Guide



Mutual Consolidated Savings

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FOUNTAIN-SAAR EXHIBIT 3

Grocery Savings Guide

The ideas contained in this guide can easily save you thousands of dollars per year on your grocery bill without sacrifice. Shopping for food is such a routine part of daily life that few of us think about it until we have to do it. Groceries are a high priority in terms of our budget, but a low priority in terms of our rushed and busy lifestyle. Like so many money saving techniques, planning and flexibility saves big.

Price Comparison

Knowing a good price is a major key to huge savings at the grocery store. Stores are constantly having "sales." Are these sales really a good deal? Twenty percent of the time the items highlighted in the specials are simply the normal price! To know a true bargain you need to know the price range an item has sold for over a period of several months. Included for your convenience is a price comparison guide to help you keep track of the most common items you buy. Unless you know the prices, you won't be able to identify the really good bargains. So after a few months of keeping track of prices, when a product is advertised as a "special," you'll know immediately whether or not it is actually reduced in price.

Shop and Eat the Sales

Using the newspaper's grocery ad specials can save you as much as 25% on your grocery bill. The trick is to plan your meals after you read the ads. Use the weekly specials to the greatest advantage by planning around them. Is chicken, hamburger or steak on sale this week? Use these to plan your dinners. Check your pantry or freezer to find things to compliment the meal. Do the same with lunch and breakfast items.

Stock Up on Sale Items

If you keep track of the prices, you'll know a bargain when you see one - and that's the time to stock up! You'll want to try to put some money aside for this golden, money-saving opportunity. This especially applies to items with a long shelf life such as canned and dry goods. Your freezer space will determine to what degree you can apply the stockpiling principle to meats and other items that need to be kept frozen. If you are shrewd and patient you may never pay full price again!

Shop with a List

Planning is essential to grocery savings. Create a list and then stick to the game plan. The grocery store is full of booby traps to get you to buy things on impulse. Stores spend billions per year on advertising to weaken your resistance. If you make most of your buying decisions without advanced planning, it's a virtual guarantee you'll spend a lot more than you planned.

Shop Different Stores

No one store has the best overall prices, even though they'd like you to believe such. The general markup for store profit is around 20% - but they don't mark up all items uniformly. To lure you into the store, grocers minimize or even take a loss on some items called "loss leaders" while quietly marking up many other items. Using your price comparison guide you can determine which stores may have consistent values on staple items. For example, one store may have constant low prices on bread or milk while another store has good deals on meat or cheese.

Buy Store Brands

In supermarkets you'll find items under three different labels: *national name brands*, *house labels* or *store brands* and *economy* or *generic brands*. National name brands are of course the most expensive because the companies who produce them spend millions of dollars in advertising. These ads convince us that these items are worth the higher price because they are higher quality. Store brands generally speaking are of the same quality as the more expensive, national brands. In fact, sometimes the store brands and national brands come from the same factory! Economy, or generic brands are usually of lower quality, but still meet FDA standards. Buying store brands is a powerful strategy for overall savings. The advantages are consistently low prices, making it unnecessary to stockpile or clip coupons. The only drawback to store brands is you'll have to do a lot of experimenting to find the ones you and your family really like.

Coupons

For the average busy family, clipping coupons is probably a waste of time. (There are exceptions, of course.) The majority of coupons only offer savings on national name brand items which are already expensive. Greater savings can be had by shopping the sales and buying store brands.

Dated Goods

Fabulous bargains can be had by purchasing items that are close to or a day or so past the "sell by date." Our culture is extremely paranoid about such dated goods that grocery stores have a difficult time selling them, so they dramatically reduce the price. Every day over 150 million tons of perfectly good food is thrown away while billions starve on our planet. In the vast majority of cases, except for meat, items if kept refrigerated last a few weeks beyond the supposed "expiration date." To find these bargains, ask a store employee to show you where the dated goods and unadvertised specials are.

Non-food Items

Supermarkets sell many other things besides food such as aspirin, cosmetics, auto supplies etc. These items are usually highly marked up and you do better by buying nongrocery items at drugstores or discount department stores like Walmart or K-Mart.

Unit Pricing

Be sure to compare items by the "unit pricing" the cost of the item per count or by weight. A fair amount of time, a larger, "economy size" may actually cost more per unit pricing than a smaller size!

Read the Label

The ingredients in an item are listed in the order of quantity - so beef stew that lists potatoes, tomatoes, beef in that order has more potatoes than any other ingredient. You can compare saturated fat, sugar and other undesirable ingredients amongst brands. Compare national name brands to store brand ingredients and you'll often find they are very similar.

Don't Shop when Hungry

We've all heard this piece of advice and it's certainly true. If you shop when hungry, you're far more likely to buy on impulse and spend more than you intended.

The High Cost of Convenience

Preprocessed, fancy packaged "convenience" foods can cost five times more per serving than homemade meals. Granted, that with today's fast-paced lifestyle, these convenience foods may seem like a godsend, but over the years can easily add up to tens of thousands of dollars.

In-store Psychology

Be aware that stores have spent millions on motivational research on how to get you to spend as much of your money in their stores as possible. The psychological effects of shape, color, lighting, store layout, arrangement of items, etc. is carefully considered. Items at the checkout line sell three times as much per square foot than any other area in the store! Expensive, name brand items are put at eye level. Besides having a list, shop quickly - stores are designed to slow you down and the longer you're there the more you are likely to spend.

Shop Weekly

Try to only shop once per week or less. This will save you time and gas. Avoid the crowds by shopping midweek or in the morning or late evening. Plan to shop alone, as your spouse and children will likely slow you down.

Create a Pantry

Create a pantry, or special space to store goods purchased at today's best price for use in the future. Pantry space can be created by rearranging your cupboards, converting a closet, making space under the sink, that extra space under the stairs, above the washer and dryer or build one wherever it will fit. The majority of foods that don't require freezing or

refrigeration should be stored in a cool, dry place. Dry goods should have a shelf life of around one to two years. Designate certain shelves for certain items. Label and date all pantry items and place newer groceries behind the older ones.

Menus

To get ideas on inexpensive and nutritious meals check out the book *Feed your Family for \$50 Per Week* by Rhonda Barfield, available at amazon.com or your local book store.

PRICE COMPARISON GUIDE

Instructions

The most valuable shopping skill you can have is to know a good price - and this is the time to "stock up." Prices fluctuate and you need to know the regular prices at various stores and also a true sales price. Many times a "sale" is the regular price! Maybe you think you can remember the prices. The odds are against it. To make this record keeping process as hassle-free and time saving as possible, custom-design the following pages under different categories such as meat, dairy products, snacks, produce, beauty/non-food, etc. Enter the items purchased, size/count, store name and date. Save your receipts, and at the end of the month transfer the receipt information onto this Price Comparison Guide. It should take no more than a half-hour to an hour of your time. On page 5 there is a "master list" that you fill in, of everything you buy on a regular basis. This will help aid your memory when making a list and deciding what to stock up on.

When you go to a new store, take this guide with you to compare prices. Over the coming months, you'll have a great handle on what items cost - and you'll save a fortune! Does all this sound like too much trouble? This process might take up to twelve hours of your time per year - that could be the same as working at a job that pays over \$400 per hour! When you run out of worksheets, you can photocopy more.



PRICE COMPARISON GUIDE

Dairy Grocery Category

Store	Item/Desc	Date Purchased									
		1/13	1/20	1/27	2/3	2/10	2/17	2/24	3/3	3/10	3/17
Safeway	gallon milk	\$3.69	\$3.59	\$3.89	\$3.79	\$2.99					
"	1 lb. cheese	\$2.99		\$2.69		\$2.79		\$1.99			
"	dozen eggs	\$1.19		\$1.24		.99 c					
Albertson's	1 lb. butter	\$2.09		\$2.29							

Meat Grocery Category

Store	Item/Desc	Date Purchased									
		1/13	1/20	1/27	2/3	2/10	2/17	2/24	3/3	3/10	3/17
Albertson's	1 lb. chicken	\$1.99	\$1.69								
"	1 lb. hamburger	\$1.89		\$2.09		\$1.79					
Fred Meyer	1 lb. lunchmeat	\$1.69		\$1.49		.99 c					

