



## Credit Counselling Service

of Newfoundland and Labrador

---

---

This week's list is an opportunity for everyone to have some fun while at the same time learning a little more about how to save some of your hard earned money at the supermarket.

The exercise is simple, the correct answer to each question is "yes" and your options are only Yes or No. Maybe or sometimes is a "no". So be honest, after all, you're testing yourself.

There are 15 questions.

1. Do you plan your major meals before shopping? This question is **not** about menu planning. Rather it's an invitation to purchase an adequate amount of food at each shopping trip. Why? If we have to go back to the market, chances are we're going to buy more than just the thing or two that we ran out of.
2. Do you use Canada's Food guide? – This question asks you to consider the quantity of the foodstuff you buy to help you avoid throwing food away. If you're a family of 4 you don't need a 20 lb. dinner ham for example. Particularly if your family wont go for leftovers. Canada's Food Guide is also the perfect diet with an ideal balance of vitamins, minerals, fiber, etc. So if we're shopping with cost as our bottom line, we win the nutritional war by default.
3. Do you shop around advertised specials? This one doesn't just ask us how many ways we can suffer chicken during weeks it's on sale. More importantly it asks us to consider the option of stockpiling items with a long shelf life when on sale.
4. Do you make a list of needs as you run out? Making a list as you run out the door to the market is a no; although we are all acknowledge that a list like this is better than none at all. An "as you run out list" will be much more reflective of the items you actually need. Besides, unless you're "super" "person, with a huge I.Q. you'll only be able to remember 7 items.
5. Do you stay within a specific amount when shopping for food? Most say this is impossible. Actually it's easy. Just take good old-fashioned cash to the supermarket; not debt cards, not credit cards and not cheques. If your weekly food budget is \$80.00 then take 4 twenties. Count the items in your cart and allow \$2.00 per item on average.

6. Do you read ingredients lists? I'll bet you think I'm concerned about food allergies? WRONG! Although these are valid concerns. Actually, I'm concerned with likes and dislikes and the likelihood of throwing out food. How many of you have thrown out a \$10.00 - \$12.00 pasta meal, meat, cheese, etc. included because you used a bottled pasta sauce with mushrooms. And you knew full well "Dad we hates mushrooms".
7. Do you shop alone? This question is in fact about what just what you suspected it was- kids. It's been estimated that each child at the market costs the parents \$23.00. But it's also about partners and the love and affection we demonstrate through food. So if you are a softie for the love of your life, leave her or him at home!
8. Do you shop on an empty stomach? This question, contrary to what you think does not mean you'll need a major meal before shopping. Nor does it mean that you can't shop on the way home from work on paydays. Rather it means you need to have no hunger pangs and so a \$2.00 coffee and muffin will save you \$40.00 in cash.
9. Do you depend on convenience foods? What can I say; if Libby's cooks your beans, and the supermarket makes your salads, then they've both cooked your goose. It's been estimated that convenience foods, ounce for ounce costs almost 4 times the cost of preparing the thing yourself.
10. Do you consider cost per serving when buying protein? This one asks us to look at the bigger picture and consider wastage, shrinkage, bone, and fat. You pay for all of these in the raw cost. Many of us are subconscious of cost per serving without even knowing it. Take the Christmas turkey, which goes from hot to cold, to hot sandwiches, to cold sandwiches, to a casserole and at a friend of mine from Bonavista says by December 30<sup>th</sup>, fish stew- the result- a really low cost per serving.
11. Do you consider volume and its practical use? You're a young couple just starting out and yet you purchase like your parents did, mayo in a 1.5-litre bottle, pancake syrup by the gallon and juice by the puncheon. Chances are most of this will have to be thrown out. Remember, perishable means it won't age well.
12. Do you have a favorite market? This question reminds us of how much time we save if we know the store we're shopping at. In unfamiliar territory, we tend to browse and in the process pick up things that upon reflection, we neither need nor want. Floor staff at most supermarkets is a thing of the past. This too only adds frustration to our supermarket experience. If we know our surroundings, we avoid this too.

13. Do you only buy what's in front of your nose? The most expensive products are typically merchandised at the eyelevel of an average adult. If you take the time to look up and down on any supermarket fixture you'll usually find equal quantity and quality for a lower cost. Oh! If you don't believe me on the placement of products, just check the location of the "sugar" laced cereals. It's won't be at mom and dad's eye level.
14. Do you shop mid week? This question addresses a number of considerations and asks us to consider the pace of our lives. I'll bet you're more tired on Saturday than Wednesday. So on Wednesday you're willing to extend a little more into shopping. As well, it's not unusual for stores to be out of advertised items as the week progresses.
15. Finally, do you evaluate the value of shopping at more than one supermarket? This addresses the soup sale in Clarendville consideration. It makes little sense if any to drive more than 5 kms. to save a few pennies. However, it's worth the drive if the savings is a few dollars. And a savings of hundreds of dollars is definitely worth a hike. So ask yourself how much you're saving? How much did will cost you to do so and how long it will take?

And now for the scoring – Remember the correct answer is “Yes”.

12 – 15	Excellent shopper
10 – 12	Good shopper
8 - 10	Fair
Below *	You'd better be rich

Next time I'll be serving up important things to consider when using credit cards.