

# Five easy ways to stretch your dollars at the grocery store

**From flyers to price matching and reward programs, if grocery shopping is draining your wallet, try these expert tips to lower expenses.**

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Nathan Currie used to shop for his family of three with no real plan in mind.

“I’d just go in and see what looked good,” he says. But, due to rising prices and taking on the role of primary earner while his wife, Meghan Larkin, grows her co-owned business, The Maker’s Mark Handmade Artisan Boutique, the Newmarket resident has had to change his approach to grocery shopping.

“The prices just seem to rise every time we go,” Currie says.

In August, food prices increased 9.8 per cent compared to a year ago, according to Statistics Canada’s Consumer Price Index. Food purchased from restaurants rose 7.4 per cent while groceries increased a startling 10.8 per cent — rising at the fastest pace since 1981.

Over the past year, Canadians spent more money on meat (6.5 per cent), dairy products (7 per cent), bakery products (15.4 per cent), fresh fruit (13.2 per cent), non-alcoholic beverages (14.1 per cent), condiments, spices and vinegars (17.2 per cent) and fish, seafood and other marine products (8.7 per cent).

To deal with increased costs, Currie now dedicates time at home looking up the best sales so he can plan which stores to hit and what meals his family should eat for the week ahead. Ensuring his “extremely active” five-year-old daughter, Ryleigh, keeps a balanced diet has been a top priority.

Currie, and others, share their top tips for lowering your expenses when grocery shopping right now:

## **Stay on top of flyers**

Currie relies on an app called Flipp, which he describes as a “localized Google for flyers,” to help with savings.

On the app, users can search through the latest flyers from local retailers, or search for items like beef, bread or cheese to get a list of offers from nearby stores.

To find the best deals, this can require going to different grocery stores, but Currie says it’s worth the time and gas.

“It’s not overly time consuming as we also plan around what errands we have to run and which grocery stores are nearby. We have noticed a decrease in our grocery bill when we use it versus when we do not.”

Yen Mac, who lives in Scarborough and shops for her spouse and 13-year-old daughter at her local No Frills, will Google the No Frills flyer every Thursday.

“We tend to base our meals for the week based on what is on sale. So if chicken drumsticks are on sale, I buy two packages and make one for dinner and freeze the other one for another time (when there are not as many great deals),” she says.

Other times, she’ll try to stretch a sales item throughout the week. For instance, she recently picked up a ham for \$11, which lasts her family for at least three dinners or lunches.

## **Try price matching**

If you’ve already got an eye on the latest flyers, you might as well use them to your advantage when it comes to price matching.

No Frills, for example, will price match any advertised products from a major supermarket competitor in the same area. FreshCo Ltd. offers a lowest price guarantee, meaning that if a supermarket competitor offers a lower price on an item carried in store, FreshCo will sell the item for one cent less than the competitor’s advertised price.

**Janet Gray, money coach at Money Coaches Canada**, notes that shoppers will need to ensure their price matching an identical item to receive the deal and bring proof of the lower price in the form of a digital or online flyer to the cashier.

“It can be time consuming,” she says, but worth it if you’re doing one-stop shopping and looking to get the most bang for your buck.

## **Take advantage of points programs**

In addition to the Flipp app, Currie also uses rewards programs to find the best deals. He says the PC Optimum program has been the most useful to him personally.

Currie has been able to rack up points while shopping at Loblaws, No Frills and Shoppers Drug Mart, among other stores.

He appreciates that the program gives him personalized offers based on his purchase history.

“Say I buy English cucumbers one week. The next week, it will offer me X amounts of points per \$X spent,” he says.

He often saves his points for Shoppers Drug Mart redemption events, when points are worth more.

Loblaws will also offer members-only pricing on certain items, exclusive to PC Optimum members.

Outside of loyalty programs, there are also credit cards that offer reward programs for groceries either in the form of cash back or points toward other purchases.

Ratehub.ca, for example, named the Scotia Momentum Visa Infinite Card and the Meridian Visa Infinite Cash Back Card as the two best cash back credit cards for groceries. Shoppers earn four per cent cash back at nearly all grocery stores where Visa is accepted. That money could be used to subsidize future grocery trips.

Those two cards charge annual fees, however, so shoppers will have to calculate whether they're worth that extra expense.

### **Crunch the numbers while you shop**

Cindy Marques, co-founder and CEO of MakeCents, recommends shoppers get their calculator app out while they shop to help select items that offer the best value per dollar.

“A cheaper sticker price for the same product doesn't actually imply better value,” she says. “In fact, typically speaking, you end up paying more per unit when you are buying smaller items,” she says.

For example, paying \$6.99 for a 16-pack of laundry pod costs you more per unit than the 31-pack at \$11.99. It comes out to \$0.44 per pod versus \$0.39 per pod, she says.

If you look closely at the price stickers in the store, she adds, the unit cost breakdown is usually there.

### **Shop your pantry and freezer first**

Before buying groceries, do an inventory of what you already have on hand, says Liz Enriquez, a personal finance mentor for millennials at Ambitious Adulting.

“Pull together everything that you can use to make a meal plan before you go shopping,” she says.

This can help ensure you don't accidentally buy duplicates of items you don't care to stock up on. Leveraging what you already have at home or making "pantry meals" can also help lower shopping costs for the week.

Enriquez also tries to stock up on staple items, such as rice, beans and quinoa, whenever they're on sale, so that she knows there is always something she can cook with from her pantry. She'll often bulk-cook beans and rice at the beginning of the week that she can use for different meals.

For those looking for pantry meal inspiration, Marques points out that there a wide range of apps available to help Canadians make sense of the ingredients they have on hand. For instance, SuperCook is a recipe generator that lets users select ingredients from several categories and narrow meal ideas based on cuisine type. With BigOven, you can find creative ways to put leftovers, such as chicken, rice or roasted vegetables to use and create shopping lists from the recipe ideas, she says.

While using grocery shopping strategies does result in savings, it can be hard for many to find the time and energy. For those working on a tight budget, especially, finding a way to stretch your dollars can almost be a part-time job in its own right, Gray says.

But, if shoppers are able to take on the extra work, the outcome can be more important than the energy put in, she says.

"If you're buying for a large family, for example, you can save significant dollars."

For Currie and his family, the extra time spent saving has been worth it.

"We've been able to maintain our current standard of life without sacrificing much aside from a few frivolous things like eating out," Curry says. "It's been great, and I wish I had actually started this years ago, but hindsight is 20/20, right?"