



**Cut Your
Grocery Bill
IN HALF**
— with —
America's Cheapest Family[®]

Includes so many
**INNOVATIVE
STRATEGIES**
you *won't* have to
cut coupons

- Free up \$3,000 or more annually
- Spend less time shopping and cooking
- Save huge money on organics

Steve & Annette
ECONOMIDES

New York Times Best-Selling Authors

Praise for *Cut Your Grocery Bill in Half*

“Many people think that it’s impossible to reduce your grocery bill by 50 percent. But you can. Steve and Annette Economides provide step-by-step instructions in *Cut Your Grocery Bill in Half*. Tools that are practical and easy to follow. No special shopping or cooking skills required. Anyone can see a surprising reduction in their grocery budget if they follow the Economides’ methods. And, best of all, the savings begin right away. You don’t need to finish the whole book to benefit. You’ll find money-saving ideas that you can put to use in the first chapter and every chapter thereafter. Normally I advise people to check books out of the library and save the cost of the book. But this is one do-it-yourself guide to lower grocery bills that you’ll want to have on your bookshelf or kitchen countertop.”

GARY FOREMAN, PUBLISHER OF THE-DOLLAR-STRETCHER.COM

“This book is loaded with fresh ideas to slash your grocery bills.”

RICHARD EISENBERG, SENIOR EDITOR, CBS-MONEYWATCH.COM

“If you are eager to save on groceries, but don’t always have the time to clip coupons, this book is for you! It’s perfect if you’re interested in more ways to cut costs, reduce waste, and get organized. This is an awesome book for the novice or the skilled cook.”

TAWRA KELLAM AND JILL COOPER, EDITORS OF LIVINGONADIME.COM
AND AUTHORS OF *DINING ON A DIME COOKBOOK*

“An amazing insight into the life of a family that is daily living out this book. Following these grocery concepts will not only make a difference in your family’s budget, but it will also help you unite with a common goal in mind; spending your money with a purpose by following a plan. The end result is having more money every month to invest in your family’s future.”

JEFF JONES, DRUMMER, BIG DADDY WEAVE, AND FOUNDER OF CUSTOMSTIX.COM

“Cut Your Grocery Bill in Half is a must-read if you’re serious about saving money at the supermarket. Steve and Annette detail step-by-step how to save hundreds or even thousands of dollars a year on your food shopping. The book is not a compilation of abstract theories on grocery shopping, but strategies and tactics that work in the real lives of busy families. You’ll not only save money but save time and stress too.”

GREGORY KARP, AUTHOR OF *LIVING RICH BY SPENDING SMART*

“From the basics of couponing to many other advanced strategies, the Economides prove why they are the King and Queen of cheap! Beginners, intermediates, and even experts will find insightful strategies that will help them SAVE MONEY. More than a great read, this book is a resource I will keep coming back to over and over.”

ASHLEY NUZZO, FOUNDER OF FRUGALCOUPONLIVING.COM

“Shopping for and feeding three boys (four if you count my husband) can be a full-time job and eat up my whole paycheck. But, thanks to *Cut Your Grocery Bills in Half*, I’ve discovered practical, simple strategies to save precious time and money and keep my ALWAYS hungry boys’ tummys filled.”

JEAN BLACKMER, AUTHOR OF *BOY-STEROUS LIVING*
AND PUBLISHING MANAGER FOR MOPS INTERNATIONAL

“I’ve known Steve and Annette for several years and they definitely live what they believe. If you’re serious about spending less money at the grocery store, this book offers some practical ways to achieve your goal. When it comes to stretching your dollar, I know of no one with more experience than Steve and Annette.”

JJ HELLER, SINGER/SONGWRITER

**Cut Your Grocery Bill
in Half
with America's
Cheapest Family®**

*Includes So Many Innovative Strategies
You Won't Have to Cut Coupons*

Steve and Annette Economides
(aka America's Cheapest Family®)



THOMAS NELSON
Since 1798

NASHVILLE DALLAS MEXICO CITY RIO DE JANEIRO

Cut Your Grocery Bill in Half with America's Cheapest Family*

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We dedicate this book
to three very influential people in our lives:

To Annette's best friend, Dianne Guastella, you were always better
at junior high social studies, high school chemistry,
and coupon savings at the grocery store.

To Steve's college gymnastics coach, Don Robinson, you taught me
to persist until I succeeded and to "want to" rather than "have to."

And to the memory of recording artist Keith Green,
who lived his passion and ignited ours.

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To our advisory board and prayer team—thank you for your encouragement, support, and wise counsel.

To our kids—as you all leave the nest and venture into independence we are nothing but proud parents. Thank you for proving to the world that frugal values can be “caught” and enjoyed.

1

Cut Your Grocery Bill in Half (or More)

Cut my grocery bill in half? You've got to be kidding! When you hear the phrase, "Cut your grocery bill in half," what do you envision? Do you see a harried homemaker, spending hours each day running from one grocer to another, piling her cart with a mountain of sale items? Or is it the coupon queen—clipping coupons for hours on end—and then standing in line for thirty minutes while the checker scans her 2-inch pile of coupons? Or could it possibly be that you see a family eating rice and beans every day?

Please put those images out of your mind and imagine a pantry stocked with all of your favorite foods and a checkbook with a positive balance. Imagine that you come home to be greeted by the wonderful aroma of dinner ready to be served. Imagine a family eating delicious meals and laughing together at the dinner table.

No, this isn't a daydream—this is our reality, and it can be yours too!

We know many families are struggling with unending to-do lists, failing finances, and flagging energy levels. The thought of learning *all* of the strategies

contained in this book, just to save some money at the grocery store, could be overwhelming.

We'll make you a promise. If you select one chapter in this book to start and apply just one or two of the ideas we present, you'll start saving money right away—this week. You'll easily save enough to cover the price of this book and probably much more! We've heard from many people around the world who have literally cut their grocery bill in half by applying our grocery strategies. You can too.

WHAT WOULD YOU DO IF?

If we gave you \$3,000 to read this book, would you do it? What would you do with the extra money? And if we could guarantee you that you could save that much money each year (tax free), would you be interested?

And, if we could give you a few more hours each week to spend any way you wanted, what would you do? Would you relax and watch a movie, spend time with your kids or some friends, or maybe take a college class to improve your skills?

And if we could reduce your stress level by giving you a few practical efficiency tools, would you be interested?

Look, we aren't selling a multilevel marketing membership, and this isn't some sort of Ponzi scheme. We're selling you on *you* and your ability to learn and think and act differently. Don't worry though, we aren't going to tell you to do anything that we haven't already done ourselves. And when you hear how we started out, and you realize that we aren't professional shoppers, gourmet chefs, financial gurus, or infomercial stars, we're sure that you'll believe that you can do what we do and probably do it better.

WHO IS AMERICA'S CHEAPEST FAMILY?

We're Steve and Annette Economides (econo mee dis). Yes, that's really our last name. It's Greek and means "son of a steward." We're an ordinary family with kids, but we're

living out the American Dream in a very un-American way—without debt. We live in a large house on three-quarters of an acre surrounded by citrus trees. But when we married in 1982, we lived on near-poverty wages—Steve was earning \$6.50 an hour (\$838 per month take-home) working as a printing company paste-up artist. Annette's domestic ability was limited to boiling water and scrambling eggs. In spite of her limitations, she was determined to excel, so she took every penny we had and stretched it until it begged for mercy.

Three years later, after living on one income, having one baby (John) and with another on the way (Becky), our frugal efforts started to bear fruit. We had saved enough money to put 15 percent down on a repossessed, four-bedroom, two-bath home. With careful planning and some sacrifice, we paid off that home in nine years on an average income of only \$35,000.

By the time we moved into our current home, our family had grown to include five kids (John, Becky, Roy, Joe, and Abbey), two dogs, three turtles, and a couple of hamsters. By learning to plan and shop and cook smarter, we were able to feed our family of seven for \$350 each month (including paper goods and personal care items). And we weren't living on ramen noodles.

We don't buy a lot of prepackaged foods, but we do buy some. We don't buy a lot of soda or chips, however every once in a while we indulge in those also—but only when they're on sale. We eat steak, lamb, and lots of Italian and Greek dishes. We spend less by implementing lots of different little strategies that, when combined, add up to huge savings.

In 2004 our money-saving habits caught the eye of a producer at *Good Morning America*. Charlie Gibson conducted the interview and introduced us to the viewing public as *America's Cheapest Family* (you can watch that first interview on our website). The name stuck and since that time we've shared our frugal habits on TV, radio, and the Web as well as in magazines and newspapers, worldwide. We are on a crusade to convince the world that frugality produces freedom (and fun) while a debt-riddled lifestyle only produces distress (and destruction).

In our first book, *America's Cheapest Family Gets You Right on the Money*, we covered money-saving strategies from practically every budget category in a household budget. Of the fifteen chapters, only one was devoted to the topic of saving on

groceries. Despite the varied content of the book, invariably every time we talked to the media, the interviewer wanted to know how we manage to spend so little on groceries with such a large family. In a three- to five-minute interview we can barely scratch the surface of the subject, merely offering a couple of specific examples and a few overarching principles to encourage consumers to save money. Even in our two-hour seminar, *Stretching Your Grocery Dollars Without Becoming a Coupon Queen*, we have to rush to get through a myriad of money- and time-saving strategies, and we still can't cover everything. This book is a wonderful opportunity to share it *all* with you. We invite you into our kitchen, to tour our pantry and freezers, and to follow us through the grocery store as we give you a one-on-one tutorial of how we have fine-tuned the art of saving money. This isn't going to be a book that you will read before bedtime to help you sleep. This is a clarion call to action. It's time to stop being a casualty of your grocer's marketing strategies and to become a savvy, super-saving shopper, or as Annette has been called, a diva of the discount.

WHY IS A BOOK ON GROCERY SAVINGS IMPORTANT?

According to a 2009 US Department of Labor report, the average American family of three spends about \$6,133 per year on groceries. That's \$511 each month and breaks down to \$170 per person!

If you're like the average family and we could help you reduce your food bill just 20 percent, at the end of the year you'd have over \$1,200 in the bank. Wow, that's not just pocket change—that's some real savings. And if you learn to use a few more strategies, you'll easily save 50 percent or more. (There's your \$3,000 for reading this book!)

We can hear you saying, "Right! Sure, I can understand your math, but how much time is it going to take me to save all this money? I've seen the news stories about those coupon-clipping women who buy \$200-worth of groceries for \$1.72—I'm not buying it. It's not worth my time and effort." We agree. Clipping coupons is only one of many ways to save, but it is time-consuming and not something we can do every month. And going to the store is something we just don't like to do (we try to shop only once each month). Look, we've all got to eat, and to eat we

have to shop. Our goal is to give you so many options for savings that you can pick the ones that fit your lifestyle and bank the savings! Not just one-time savings, but savings that will continue every week, year in and year out, for the rest of your life.

Even though we all have to eat, we don't all like to eat the same foods. Some like meat and potatoes, others like vegan. Some like hot and spicy, others like bland. There's low-fat or high protein, generic or gourmet—the list could go on forever. Just as there are numerous types of eating habits, there are almost as many choices for buying what you want to eat, from convenience marts, supermarkets, and superstores, to warehouse clubs, ethnic stores, hypermarkets, online shops, and superettes. The one constant is that grocers are in business to make a profit.

With most families spending 10 to 15 percent of their take-home pay on groceries, a lot of money is at stake here. Saving money on groceries is one of the quickest ways to start making a positive difference in your family's financial future. The money you save can be used to pay off debt, survive unemployment, manage a divorce, get through college without loans, raise your family, or fund retirement accounts.

This book will teach you about some of the tactics grocers use, but more importantly, it will give you proven, winning strategies that you can implement to not only beat the grocer at his own game, but also help *your household* turn a bigger profit.

HOW SHOULD YOU USE THIS BOOK?

Because we are all unique in our diets, our shopping habits, and our lifestyles, there isn't just one way for us all to achieve grocery savings. Some people hate the idea of clipping coupons, while others revel in the challenge and love watching their grocery bill plummet at the checkout. Some people love spending hours each day cooking to create a delectable gourmet meal, while others look at cooking as a chore to be endured, but certainly not enjoyed.

Since we all approach food differently, we have divided this book into chapters that will address the many different methods we employ to achieve savings with feeding our families. You may want to review the table of contents and pick an area of interest to you.

We've attempted to order the chapters in a logical sequence from planning your shopping to eating what you've purchased—and everything in between. Each chapter builds on a previous one, but they can also stand alone. If, for instance, you're super-motivated to use coupons or learn about bulk cooking, you can read those chapters first, start perfecting those methods, and then come back to the other chapters later.

No matter where you start, you'll find ways to save money. One thing to remember is that while our saving methods are great for us, they may not be perfect for you. Please don't simply toss the idea if it doesn't work for you the first time. The best savings ideas we've found have been tried repeatedly, modified, reviewed, and modified again until we're satisfied with them. You'll need to do the same thing—take what we've done and make it your own. Modify, scrutinize, test, and then celebrate when it works.

GROCERY PRICES CAN VARY

We've discovered that there are major differences in prices for groceries depending on where you live, how much competition there is, and current economic and weather conditions. Please use any prices we share as a guideline—not as a goal for you to achieve in your area. The minute this book hits the shelf, many of these prices will be obsolete, but the principles we share will still be effective in helping you cut your grocery bill in half.

WHO ARE THE TIMID MOUSE, WISE OWL, AND AMAZING ANT?

Everyone who reads this book is coming from a different life experience. Some of you are new to the idea of saving money; others are old pros at it. Because of these differences, at the end of each chapter we offer three different levels of action items you can start applying right away. The names of these levels may seem strange, but they have significance, so keep reading . . .



The Timid Mouse

Mice don't like to be seen by humans. They scurry around the edge of rooms at night, looking for morsels of food to take back to their nests.

If you're just starting on your frugal journey, you may not want to be seen by other people as you search for bargains either. We understand that concern, so we've tailored our suggestions at the end of each chapter to help you start saving money without feeling embarrassed.



The Wise Owl

A family of great horned owls often visits our neighborhood. At night we hear their low “hoo-hoo” sounding from the tops of our tall pine trees. They sit and watch with their keen eyes until they spy their prey. With their quarry sighted, they swoop down making barely a sound, scoop up their victim, and are gone.

More experienced shoppers are similar to the owl family. They know how to watch and wait for great deals, then scoop them up and take them home to enjoy. They don't tarry in the grocery store; they get in, get what they want, and get out. We'll share tips for you too!



The Amazing Ant

Ants don't care who sees them. They lay a scent trail to a great find, and many of the colony's workers follow to bring home the food. They work tirelessly until the job is done. They are efficient, diligent, and always work together with others.

If you've been living the frugal life for a while, you are similar to the amazing ant. You don't care who sees you shopping; in fact, you love to tell your friends and anyone who asks how they can save money too. Being a smart shopper, you realize that you can always hone your skills—so we have tips for you too!

HOW DO WE WRITE?

This book, like our lives, is a team effort. We (Annette and Steve) have written every word in this book together. Working together presents a unique problem—how do we

address you, our reader? For the most part, we write in first person plural (e.g., “We sort coupons and go shopping”). When we talk about things we do individually, we switch to third person—“Annette clips coupons,” rather than, “I (Annette) clip coupons.”

Because most books on frugal living are written by one spouse or the other, you might be left wondering how the author’s partner really feels about this sometimes-quirky lifestyle. While we don’t always agree on how to do things, we do agree that together we will accomplish much more than we could separately. We are in this life together, we shop together, we work together, and we’ve found a way to write together.

WHAT IS IT GONNA TAKE?

Many people are looking for one simple thing they can do to magically change their spending habits and instantly save them thousands of dollars. Throughout this book, we are going to be brutally honest with you, and we’re going to start right now.

There is no magic bullet or fairy godmother with a magic wand to instantly change your life or your habits. *We wish there were, but it just isn’t so.*

But we are going to share lots and lots of skills, habits, and tools that can work like magic on your situation . . . *if* (why is there always an “if” associated with magic?) . . . if you’re willing to do three things:

Practice

The most effective habits require repetition to perfect. You aren’t going to decide today to apply some of our shopping tips and instantly be transformed into a grocery guru. You’re going to make some mistakes, but you’re also going to discover some phenomenal deals. Focus on practicing and perfecting the habits that work for you, and if you do fail once in a while, don’t condemn yourself. You’ll improve over time.

Be Persistent

Sometimes we’re both dog tired and the thought of inventorying the freezer or planning a month’s worth of meals is the last thing either of us wants to do. We know that you’ve got incredible demands on your time, but if any of us are going to

score a big win at the grocery store, we've got to stay in the game. We've got to do what we know is best, even if we don't *feel* like it. We promise you, if you persist in practicing what we share with you, you *will* save money and lots of it!

Be Patient

None of us would expect a baby who is just learning to walk to do it perfectly the first, second, or even third time. With our kids, we would cheer when they took their first wobbly steps, and cheer even louder when they plopped down on their diaper-clad posteriors. We knew that each fall brought them one step closer to being confident and capable walkers.

Be patient with yourself too. Old habits surrender to new routines slowly—but surrender they will. Day by day, month by month, your new habits will become the new normal. And soon you'll be standing in the checkout lane, arms raised as the checker smiles and reads your final total—*ahh, sweet victory!*

Yes, it's going to take some practice, persistence, and patience, but the payoff of banking thousands of dollars each year is a huge motivation to persist until you succeed.

A FEW WORDS OF CONCERN

What we've written comes from our life experience and those of visitors to our website. You need to make your own decisions as to whether what we have done is a fit for you.

Be Careful

We know that frugal-minded people are trailblazers, going places where others may not venture. Please do your own research and be safe in your frugal pursuits. In other words, don't eat green meat, "yellow snow," or anything else that just doesn't look, smell, or taste right.

Have Fun

As you perfect your saving methods, you'll experience the same euphoria that we have when we stumble across a killer deal. Give your war whoop, spike a football,