



3 Ways to Slash Grocery Bills — and Have Fun Doing It!

Description

Let's face it. In the last year, groceries have gotten incredibly expensive. The prices of both meat and vegetables have skyrocketed, and it certainly doesn't help that we're in the most inflationary period since May 2011.

Here's the good news. These days, it's easy to save big on grocery spending. New apps have brought the world of coupon clipping and deal shopping right to your phone. So if you're looking for ways to cut your grocery bill, here are three to implement today.

1. Use a rewards card

Using a [rewards credit card](#) with a hefty rewards program is still the best way to save money on groceries. As long as you don't overspend, and as long as you pay your balance every month, you'll earn money by — yes — *spending* money.

You can use any rewards card, but I would use a credit card that gives you more cash back for grocery expenses. Most rewards cards offer a base rate of 1% to 2%, while others will give you a higher rate for food and groceries, usually around 5%. If your rewards card gives you 5% cash back, you'll get \$5 back for every \$100 you spend.

Some grocery stores will offer self-branded rewards credit cards, which could help you save more. Loblaws, for instance, offers rewards credit cards that give you more lucrative rewards for shopping at Loblaws stores. Of course, you have to actually *shop* there to take advantage of these cards. But if Loblaws (or another grocery store) is your primary grocer, you may benefit from having their card.

2. Take advantage of couponing apps

Gone are the days when you have to clip coupons and store them in a plastic box. These days, all you need is an app, like Checkout 51 or Caddle, to find and apply coupons to your grocery bills.

How does coupons apps work? While you can certainly peruse these apps for new coupons, you don't have to be *that* proactive. In fact, all you have to do is upload your receipt and these apps will automatically apply coupons to your purchases.

Whatever you save will be stored in the app, and when you reach a certain limit (usually \$20), you'll get a paycheck.

3. Find food that's on sale

Yes, it's personal finances 101: In order to save money, buy what's on sale.

You can do this in a couple of ways. You could download the Flipp app, which is arguably the most popular grocery flyer and price comparison app in Canada. With Flipp, you can search by food category, grocery store, or even specific brands to find items that are on sale. You can even add them to your cart, so you can have an idea of how much you're saving.

Another method (my preference) is to use Flashfood, which helps you find food that's either close to its expiration date or in surplus at grocery stores. Food on Flashfood is typically discounted at 50%, and by buying it, you're helping reduce food waste.

Groceries may have skyrocketed in the last year. But with a good rewards card along with a few good apps, you can easily create a shopping strategy that helps you save big.

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sporrello

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