7 Easy Ways to Cut Your Grocery Bill in Half

For most Americans, buying food is one of the top ways we spend our money. One report from the USDA found that households spend between $4,000 and $13,000 every year on food-related items.

Fortunately, unlike some other top-spending areas that are more fixed — like housing or healthcare — there may be some room to save money on your grocery costs.

1. Eat local



When you can, buy food that is grown in your area. In general, the further food travels, the more expensive it will be — especially for fresh fruits, vegetables, meats, or cheese. Not sure which foods are local, and which are not? Check out your local farmers market, where produce is often cheaper.

2. Buy what's in season

Buying foods that are in season in your area is a great way to save. For example, if apples are grown near you in the fall, then you may want to consider buying extra apples in September, drying them out, and saving them for snacks for the winter. SeasonalFoodGuide.org is a good, free online website you can use to quickly identify what is in season near you.

3. Collect coupons

Make sure you enroll in loyalty or coupon programs at your local grocery stores. Many stores offer double or triple coupon days. When you find a good deal on nonperishable items, like toilet paper or items that can be frozen, consider stocking up.

4. Purchase in bulk

Giant wholesale retailers, like Costco or Sam's Club, can be a great way to save — just make sure you walk into the store with a plan. Before you visit, commit to only buying the staples or necessary items on your list — like chicken, toilet paper or milk. These stores can be a good way to save money, but without a plan, it can be tempting to be overcome by a "deal" and end up buying things that look good, but you do not really need.

Remember you can (and should) freeze many of the items at these stores, like meat or cheese. If you do not have enough room in your pantry or freezer, consider going to the store with a friend and splitting the items.

5. Stop buying non-food items at the grocery store

While it may be convenient to buy makeup or electronics while you are at the grocery store, these items are often more expensive than they would be at a big-box, discount retailer. Make a separate trip for non-food things.

6. Plan ahead

Grocery stores are designed to encourage you to spend as much money as possible. Creating a weekly plan as to what you will make for each meal can help you overcome the urge to overspend.

When you're visiting a grocery store, keep in mind that most locations will put the basic items, like milk cheese, bread, in the back of the store so that shoppers have to walk past luxury items, like candy or ice cream, in order to reach them. By going to the store with a list and a plan, you're more likely to resist buying things you don't truly need.

7. Eat out smarter

For those occasions that you have budgeted to eat out, WaFd Bank's Green Checking account can help you can save money. With Green Checking rewards, you will have access to coupons at popular eateries, including Wingdome, Menchies, Taco Del Mar, or Ben & Jerry's — all from your smartphone.

Ready to start saving?

Visit wafdbank.com to open a Free or Green Checking account today and start saving.

Free Checking requires $25, eStatement registration and direct deposit to open. Overdraft and return item fees may apply.

Green Checking requires $25 dollars to open and costs six dollars per month. Overdraft and return fees may apply. Discounts are not FDIC insured.