

## 101 GROCERY & HOUSEHOLD & COST CUTTING TIPS

### Financial Management Education Programs

1. Transfer small amounts (sour cream, yogurt, etc.) to an appropriate size container. They last much longer.
2. Use rubber spatulas to clean out jars, bottles, bowls, etc.
3. Grate your own cheese. It takes seconds!
4. If it's "convenient", it may be costly. (Pickles cut flat for sandwiches, etc.)
5. Freeze scouring pads. They last much longer if you freeze them in a plastic bag.
6. Try the new plastic vegetable storing bags.
7. Boil only the water needed for tea, soup, etc., not a kettle full. Saves both water and heat.
8. Cheap paper towels are all that are needed in most cases. Double them for bigger jobs.
9. Use a clean, fresh hand towel in the kitchen instead of paper towels.
10. Cook meals at home with a Crock-pot.
11. Try frozen bread dough for cinnamon buns.
12. Try some generic breads. You may be surprised!
13. Prepare foods from scratch when possible.
14. Plan meals ahead. Avoid last minute "costly" decisions.
15. Make a food budget and stick to it.
16. Substitute combinations of simple proteins like beans and rice for complex proteins like meat, fish, poultry which cost more.
17. Eat more in-season fruits and vegetables.
18. Comparison shop. Check unit pricing.
19. Avoid quick trips out to the store. It can be fun to substitute.
20. Buy in wholesale shops and farmer's markets. Avoid convenience stores.
21. Freeze milk if you know you won't use it before the expiration date...
22. Pour left-overs from soda cans, juice cans, etc. into a jam or mayonnaise jar and cap tightly.
23. Make homemade birthday cakes.
24. Make homemade marinades, salad dressings, cocoa mix, etc.
25. Substitute dry milk in cooking. Good for baking.
26. Pack school and work lunches.
27. Reduce candy, soda, snacks and fast-food consumption.
28. Make pizza from scratch – it costs less than home delivery.
29. Buy generic popcorn instead of microwave.
30. Explore 5 ingredient recipes!
31. Make homemade popsicles by freezing



fruit juice in small paper cups - add a spoon or tongue depressor for the handle.

32. Watch for sales. Stock up in quantity those items you use regularly and have a long shelf life (soap, laundry detergent).

33. Try baking soda as a cleaning agent, laundry booster, etc. It has many uses.

34. Many stores double cents-off coupons. Remember - 1 coupon requiring 2 items is not usually as beneficial as buying those 2 items with 2 separate coupons.



35. Use your cents-off coupons when the item is on sale for a real bargain.

36. Check coupons at the beginning of each month for expiration dates.

37. Many "cleaners" can be made at home. They're cheaper! A favorite for windows is: Mix ½ cup ammonia, ½ cup white vinegar, and 2 tablespoons of corn starch to a bucket of warm water (it does not have to stay warm to be effective). Wipe with crumpled newspaper.

38. Grow your own fruits and vegetables - herbs, too! Container gardening is an easy way to have fresh produce when you don't have a lot of space or time.

39. If you use coffee only on occasion, store coffee beans in the freezer - they last longer.

40. Cut up your own chickens and freeze pieces for later use.



41. Freeze left-over iced tea.

42. Use a blender to make your own bread crumbs, cracker crumbs.

43. Keep brown sugar from hardening by storing it in well-sealed plastic ware with a small piece of orange rind to keep it soft.

44. Instead of your oven, use your energy efficient toaster oven to bake potatoes or par-bake them in the microwave and then immediately continue cooking in the oven until done.

45. Freeze left-over spaghetti, rice, noodles. Delicious soup can be quickly made later by adding them along with carrots, onions, etc. to canned or home-made chicken broth. (The broth from stewing chicken in your pressure cooker is wonderful.)

46. If only a small amount of cheese or cold cuts is needed, don't be bound to buying 1/4 of a pound (most markets will cut 2 oz.).

47. Use generic, bottled lemon when fresh lemons are too expensive.

48. Check marked-down produce. It is often a real bargain.

49. Recycle plastic shopping bags to use as garbage pail liners.

50. If you use a double boiler, the hot water left in the bottom can be used to heat frozen, cooked pasta just minutes before mealtime.

51. Mix your own cinnamon and sugar.

52. Buy less expensive spices to refill the "fancy" bottles in your spice rack.

53. Don't throw food away. Monitor your refrigerator and use your leftovers quickly. (Make sure something "new" is on the menu.)

54. Transfer boxed cookies, crackers, etc. to glass jars for longer storage.



55. Start a compost pile in your back yard.
56. Be aware that different sizes of the same product are not always side by side on the grocer's shelf.
57. Shake an appropriate liquid into a bottle to utilize all there is (vinegar in the catsup bottle when making barbecue sauce for instance).
58. Cook the poultry giblets for your dogs. They'll love you for it.
59. Dry celery leaves or fresh herbs in your oven when you've turned off the oven after baking something else. Put them in a jar so they last a longer. Use them to add flavor to soups and stews.
60. Remember - Never go to the market hungry.
61. Shop more than one market when possible. Shop for the best deals at different stores. Check online or in the newspaper for coupons.
62. For long storage, keep flour in a plastic bag in the freezer.
63. Leftover pimentos will keep longer if covered with vinegar before storing in refrigerator.
64. Rather than throwing away left over onions or peppers, cut them up and put them in the freezer. You'll always have a supply of cut-up.
65. Cook extra and make your own TV dinners by freezing portions that will be ready to reheat later.
66. Keep fresh parsley in the freezer all ready for use, after washing, stemming and drying it.
67. When tomatoes are in abundance, core them and freeze them whole. Just before using, hold under running water and the skin will come right off. Use in stews, sauces, etc.
68. Skin a whole batch of garlic and freeze in zip-lock bags. This can be used directly from the freezer giving it a much greater shelf life.
69. The bigger the turkey, the cheaper it is per pound (the bones weigh, too!).
70. For those who enjoy bacon, buy it on sale and freeze in desired amounts. Cook on low. No need to defrost.
71. Look for cookbooks that offer suggestions on how to use up leftovers. Check you local library.
72. Lightly butter the cut edges of semi-hard cheeses; they will be less likely to dry or mold. (Cheddar, Swiss, Monterey Jack, Blue)
73. Combine small amounts of leftover soups for a different taste.
74. When making several sandwiches, it is sometimes cheaper to buy long loaves of bread (Italian or French) and cut them into smaller pieces than it is to buy individual rolls.
75. Go to the library to look for new recipes.
76. Greatly reduce cooking time for fresh beets by using a pressure cooker.
77. Extend 1 pound ground meat for meatballs or patties with ½ cup cottage cheese. It adds flavor, protein and increases servings from 4 to 6 per pound.
78. Evaporated milk can be used in place of heavy cream for whipping. (Just be sure the milk is so cold that it has crystals around the edge and that the bowl and beaters are ice cold, too)
79. Stir 1 teaspoon lemon juice into an 8 ounce carton of plain yogurt as a low-calorie, low-cost substitute for sour cream.



80. Minimize refrigerator door openings. Gather up everything after a meal in one area and open just once or twice.
81. It is not necessary to buy more expensive ground beef. With proper cooking, most fat is lost in the cooking anyway. Broil your hamburger patties (on a rack).
82. Avoid vending machines, coffee carts and snack bars at work. Bring snacks from home.
83. "Read" a couple of good cookbooks from cover to cover. Get new ideas.
84. Prepare as many meals as possible with energy-saving appliances, such as a microwave oven, a pressure cooker or a crock pot.
85. Cook several dishes all together in the oven. Freeze some to reheat later. Be sure to cool down properly.
86. Invest in a good roasting pan rather than using disposable ones.
87. Everyday extracts (vanilla) can often be substituted for more exotic, less used extracts.
88. Occasionally bake some muffins instead of buying cookies. Fill them with whole grains, fruit and vegetables. They generally contain less fat and sugar than cookies.
89. Leftovers from dinner often make a good, economical lunch.
90. According to Good Housekeeping Magazine, grocery co-ops (buying in bulk), can help cut your food bill by as much as 40%.
91. Individual servings of juice are costly when compared to a large can of the same juice. Make smaller portions by pouring into jam or mayonnaise jars.
92. Buy large bags instead of small bags of snacks. Re-package your own for lunch treats, etc.
93. Don't "push" large portions of food on children who can not eat them.
94. On gas stoves, keep the flame just under the pan for fuel conservation.
95. Use left-over rolls, French bread, etc. for garlic bread or croutons for salads. Toast in a toaster oven.
96. When the proper refrigeration is available, pack sandwiches of left-over meat loaf for bagged lunches.
97. Add beans as a side dish for better health and lower cost.
98. Onions can usually be substituted for the more expensive scallions.
99. Buy cranberries in season, on-sale. Freeze for use all year. Cranberries are great in muffins (pies, too!)
100. Visit some specialty markets such as Italian, Chinese, etc. They all carry some inexpensive, unusual possibilities.
101. Take the family blueberry picking. Lay them flat on a cookie sheet, place in the freezer until frozen. Once frozen transfer them to a plastic freezer bag.



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