



# How to Save Money Now!

By Dr. Linda Hancock

## ABOUT THE AUTHOR

Dr. Hancock has written a regular weekly column entitled "All Psyched Up" for newspapers in two Canadian provinces for more than a dozen years. Over the years, her readers and clients have said that they have benefited from her common-sense solutions, wisdom, and sense of humour. Dr. Linda Hancock, the author of "Life is An Adventure...every step of the way" and "Open for Business Success" is a Registered Psychologist who has a private practice in Medicine Hat. She can be reached at 403-529-6877 or through email [office@drlindahancock.com](mailto:office@drlindahancock.com)

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A few years ago I worked with a lady who stated that she refused to buy groceries unless her fridge was completely empty. She explained that otherwise it was just too easy to not eat the end of the last shopping trip which would then end up being thrown away.

I adopted this lady's idea and have found that I not only have saved significant amounts of money but also have learned to be discerning in my shopping and quite creative with my food preparation.

Clients often tell me that they are struggling financially because of an employment problem or their overspending. One of the things that I do is ask them how long it would take them to eat absolutely everything that they have in the house at the present time. Usually they answer me by stating that they could probably go several weeks if they had to do so. My next suggestion is that they try eating up their supplies before they go shopping again and realize how much money they saved by doing so.

Now this can be a difficult concept to adopt and I usually am bombarded with a list of all the reasons that the family couldn't try it. "We will need milk and fresh vegetables", "Some of the food might be freezer burned", "We like certain things that we will run out of before all the other food is gone".

You see we live in a land of plenty and are not used to "making do" with what we have. Grocery stores have developed marketing techniques that tempt us to purchase more than we need. We all know that going shopping, even with a list, can result in spending more than we intended. It's just easier to buy and buy and buy than to learn some simple techniques that will save money and provide a healthier lifestyle.

And then we throw out what we don't use. I recently heard individuals talking about the way to measure a good chef - check out how much garbage he has. You see good planning means that you use everything with little waste.

If you really need to save some money, there are several things that you can do to reduce your food budget over the next few weeks (or years):

1. Do not go shopping unless you really need to do so. Every time you enter a store you spend money - and usually more than you planned to spend.
2. If you don't like left-overs, cook smaller quantities. It doesn't make sense (or save cents) to store food that will just end up in the garbage
3. Utilize your freezer. Even one small piece of cooked meat and a few condiments can turn into a sandwich spread.
4. Eat fresh and healthy foods. Vegetables are an inexpensive food choice that can become an entire meal. (Ever had a corn on the cob feed?)
5. Be creative. For example, a simple homemade salsa can become an interesting baked potato topping when you are out of sour cream. Think of tastes that go together and experiment.

6. Learn to make your favourite restaurant meals at home. You can buy a lot of groceries with the money you would otherwise spend by eating out.
7. Try making dishes that use up small quantities of food. Soups, casseroles and stir-fry can almost miraculously appear when you combine bits and pieces from your fridge and cupboard..
8. Do research. Use the internet, Food Channel and library resources to broaden your menu planning...It's surprising how many unique recipes have been created for every food item you can imagine.
9. Look for unique food opportunities. My daughter-in-law put an ad on Kijiji where she offered all the crab apples on her tree to the person who was willing to pick them. Someone walked away with boxes of fruit and Tannis ended up with a bare tree. Are you willing to invest your time in this kind of project?
10. Work with others. Share a discounted case of canned goods. Make freezable meals with family or friends. Have a senior teach you how to can goods, make perogies, knead bread, smoke sausage or acquire other kitchen skills that you might otherwise not have.

Most people have pantries that are full and freezers that are packed. Many also have financial and weight problems.

Perhaps it's time to change our focus and begin working on a plan that will use up the supplies, reduce the figure and keep more in the wallet.

What do you think? The choice is yours.