



With the price of consumer goods increasing, Financial Symmetry would like to pass along a few money-saving tips that can help you trim your grocery bill, as well as help to find savings at restaurants.

How can you save money on your grocery bill?

- ◆ Make a list and stick to it.
- ◆ Stock up on staples when they are on sale.
- ◆ Evaluate packages by unit cost, rather than looking at the package price. Use a calculator when you shop, and remember to include taxes.
- ◆ Try not to buy convenience foods. Instead, buy foods that can be prepared from scratch and reheated for tomorrow's lunch.
- ◆ Try not to go grocery shopping on an empty stomach.
- ◆ Use coupons!

Besides the Sunday paper, online websites now offer printable coupons with barcodes that can be scanned at the checkout counter. Be sure to read for any restrictions, such as limitations on the number of times the coupon may be used, or if the website requires that the coupons be delivered via email. Also, research the website before committing to signing up; especially those that require you to sign up with their partners, mention that your email address may be shared, or involve purchasing a membership. Many of the websites require you to install a coupon printer on your computer, which ensures that barcodes print clearly. Others may give you the option to sign up for weekly coupons, promotional discounts and savings tips through email.

We suggest the following websites:

Website	Printable Coupons	Requires Special Download	Retail Promotions	Savings Tips	Weekly Email Option	Requires Sign Up
www.coupons.com	√	√			√	
www.couponwinner.com	√	√	√	√	√	
www.coolsavings.com	√	√	√	√	√	
www.eatbetteramerica.com	√		√	√	√	√

How can you save money going out to eat?

Restuarants.com allows visitors to purchase restaurant gift certificates for a significant discount. We found gift certificates that could be purchased for \$3 that are valued at \$10 and others for \$10 that are valued at \$25. Simply enter your zip code or state, choose the desired restaurant and purchase the gift certificate, then print and enjoy the savings. Some of the gift certificates are available to be sent via email, making them a quick and easy last minute gift. Discounted gift certificates would also make a great gift for college students and recent graduates. When purchasing, be sure to read the restrictions carefully, as many gift certificates may have certain limitations on the times of day or day of the week when they can be used. Many also place restrictions on alcohol purchases or the number of people in the dining party.