

THE SAVING LETTER



The Smart Shopper's Survival Guide

How real families are cutting their grocery bill when every dollar counts — simple habits, no extreme couponing.

thesavingletter.com · Free guide · 2026 edition

WELCOME

Why this guide exists

Prices went up. Paychecks didn't keep pace. If the checkout total has been making you wince, you're far from alone.

This guide is a collection of habits that ordinary shoppers use to spend less without giving up the things their family actually eats. None of it requires binders of coupons or hours of planning. Pick two or three ideas that fit your life, try them for a month, and keep what works.

Inside you'll find:

1. The 10-minute budget
2. Store-brand swaps that taste the same
3. Shopping the sales cycle
4. Stacking: coupons, cashback and loyalty programs
5. What to buy where
6. Planning meals around the sales
7. Bulk buying: when it saves and when it's a trap
8. A savings calendar for the year
9. Rewards and voucher programs — how they work
10. Your one-page checklist

This guide is general information to help you shop smarter. Prices, store policies and programs vary by location and change over time.

CHAPTER 1

The 10-minute budget

You can't cut what you can't see. Ten minutes is enough to see it.

Step 1 — Find your real number

Pull up the last four weeks of bank or card statements and add every grocery, dollar-store and convenience-store purchase. Most people are surprised: the small "quick stops" often add up to more than the big weekly shop.

Step 2 — Split it in two

Divide that total into **planned trips** (your main shop) and **top-up trips** (milk, snacks, "while I'm here" buys). The top-up trips are where most money leaks out, because nobody goes in with a list.

Step 3 — Set a weekly cash or card limit

Take your four-week total, divide by four, and take off 10%. That's your new weekly target. Not a dramatic cut — just enough to change habits.

Try this: Keep a running total on your phone's calculator as items go in the cart. Knowing the number before the register is the single easiest way to stop overspending.

CHAPTER 2

Store-brand swaps that taste the same

Many store-brand products are made to the same standards as the name brands next to them — and often cost noticeably less.

Start with items where the difference is hardest to notice:

USUALLY AN EASY SWAP	TRY IT AND SEE	MANY PEOPLE KEEP THE NAME BRAND
Flour, sugar, salt, spices	Cereal	A family favourite someone is attached to — saving \$1 isn't worth a mealtime battle
Canned vegetables and beans	Peanut butter	
Frozen vegetables	Snack crackers	
Milk, eggs, butter	Ketchup and sauces	
Rice, pasta, oats	Coffee	

The blind test: Swap one item a week without announcing it. If nobody notices, it stays on the list for good.

Look at the unit price, not the sticker

Shelf tags usually show a price per ounce or per count in small print. That number — not the big price — tells you which option is actually cheaper. A bigger box isn't always the better deal.

CHAPTER 3

Shopping the sales cycle

Stores run sales in patterns. Once you notice the pattern, you stop paying full price for the things you buy every week.

- **Most staples go on sale every few weeks.** When something you always use hits a low price, buy enough to last until the next sale.
- **Read the weekly ad before you go.** Most stores post it online or in their app. Five minutes with it shapes the whole list.
- **Markdowns have a rhythm.** Bakery, meat and produce are often reduced when they near their sell-by date. Ask a staff member when markdowns usually happen at your store.
- **Seasonal timing matters.** Baking supplies drop before the holidays, grilling items in early summer, school snacks in late summer.

Keep a price book: A simple note on your phone with your 15 most-bought items and the best price you've seen. Within a month you'll know a real deal from a fake one.

Stacking: coupons, cashback and loyalty

"Stacking" means using more than one saving on the same purchase. It's how careful shoppers turn a sale into a great price.

The three layers

1. **The store's own price** — the sale or markdown.
2. **A coupon** — digital coupons in the store's app are the easiest; you "clip" them once and they apply at the register.
3. **Cashback or rewards** — receipt-scanning apps, card rewards and store loyalty points that give a little back after you pay.

You don't need all three on every item. Even using the store app's digital coupons on your regular items adds up over a year.

One rule: A coupon is only a saving if you were going to buy the item anyway. "\$1 off" something you didn't need is \$3 spent, not \$1 saved.

CHAPTER 5

What to buy where

No single store is cheapest for everything. Knowing each type's strengths saves money without extra trips.

STORE TYPE	OFTEN GOOD FOR	WATCH OUT FOR
Dollar stores	Cleaning supplies, party items, gift wrap, greeting cards, some pantry basics, stocking stuffers	Smaller package sizes — check the unit price
Discount grocers	Weekly staples, produce, dairy, store brands	Fewer choices; bring your own bags
Warehouse clubs	Items you use a lot and that keep: paper goods, frozen food, coffee	The membership fee and buying more than you'll use
Regular supermarkets	Weekly-ad loss leaders, digital coupons, markdowns	Full-price items outside the sale

Combine trips: Do one main shop where your staples are cheapest, and only visit a second store when its weekly ad has something you really use.

CHAPTER 6

Planning meals around the sales

Most people plan meals, then shop. Flip it: see what's on sale, then plan meals.

1. Check the weekly ad for proteins and produce on sale.
2. Build 4–5 dinners around them. Leave the other nights for leftovers.
3. "Cook once, eat twice": a big pot of chili or a roast chicken can become a second meal.
4. Shop your own pantry and freezer first — anything there is already paid for.

Cut food waste

Food thrown away is money thrown away. Store produce properly, freeze bread and leftovers before they turn, and keep a "use first" shelf in the fridge for items close to their date.

CHAPTER 7

Bulk buying: saving or trap?

Buying big only saves money if you use it all before it goes bad.

GOOD BULK BUYS

Toilet paper, paper towels, trash bags
Rice, dried beans, oats
Frozen vegetables and meat (if you have freezer space)
Laundry and dish detergent

USUALLY A TRAP

Fresh produce you can't finish
Spices you rarely use
Snacks (a bigger bag usually just means more snacking)
Anything you're "trying" for the first time

Split with family or a neighbour: A warehouse-size pack split two ways often gives both households the bulk price without the waste.

CHAPTER 8

A savings calendar for the year

Many categories follow a yearly price pattern. Buying at the low point instead of when you run out is an easy win.

WHEN	OFTEN A GOOD TIME TO STOCK UP ON
January	Fitness foods, storage containers, linens
Spring	Frozen foods, cleaning supplies
Summer	Grilling items, condiments, fresh produce in season
Late summer	School supplies, lunchbox snacks
Fall	Baking supplies, canned goods, soups
After each holiday	Seasonal candy, wrapping paper, decorations for next year

Timing varies by store and region — use this as a starting point and confirm with your own price book.

Rewards and voucher programs — how they work

You've probably seen offers for shopping vouchers or gift cards in exchange for answering questions or trying sponsor offers. Here's what to know before you try one.

How they usually work

Marketing companies pay to reach shoppers. In exchange, a rewards program offers a voucher or gift card once you complete certain steps — typically answering questions about how you shop and completing a number of sponsor offers. The steps and requirements are set by each program and are listed in its terms.

How to judge one

- **Read the requirements first.** A legitimate program tells you exactly what you need to complete to receive the reward.
- **Never pay a fee to "unlock" a reward,** and never give out your bank login.
- **Use a separate email address** if you'd rather keep sponsor emails out of your main inbox.
- **Expect it to take time.** Rewards are usually delivered after the requirements are verified, not instantly.

SPONSORED

Some of our readers use store voucher programs alongside the habits in this guide. If you'd like to see one that's currently available in your area, you can check eligibility here:

[See current shopping voucher programs →](#)

Participation requirements apply and are set by the program. The Saving Letter may receive a commission. Not affiliated with any store mentioned in this guide.

CHAPTER 10

Your one-page checklist

Print this, stick it on the fridge, and tick it off before each shop.

Before you go

- ☐ Checked the weekly ad
- ☐ Planned 4–5 dinners around what's on sale
- ☐ Looked in the pantry and freezer first
- ☐ Clipped digital coupons for items on my list
- ☐ Wrote my list — and my weekly limit

In the store

- ☐ Compared unit prices, not sticker prices
- ☐ Tried one store-brand swap
- ☐ Checked the markdown section
- ☐ Kept a running total

After

- ☐ Scanned the receipt for cashback
- ☐ Updated my price book
- ☐ Put "use first" items at the front of the fridge

Thanks for reading. Each week, The Saving Letter shares a few simple ways to stretch your budget a little further.

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