

2015 Student Money Saving Guide

LowestRates.ca

Food

Back To
School



FOOD

Eating Out

If you find your schedule requires you to frequently eat out, try to keep the cost as low as you can.

Take Food With You. Whether it's your coffee or your lunch, making stuff at home will save you hundreds, and possibly even thousands of dollars per year. Invest in a take-away coffee mug and some tupperware containers and you'll be set for the school year.

Skip The Restaurant. Even if you want to get together with friends, you can still eat in. Make a meal together and simply split the grocery bill. You'll have fun and you'll save money!

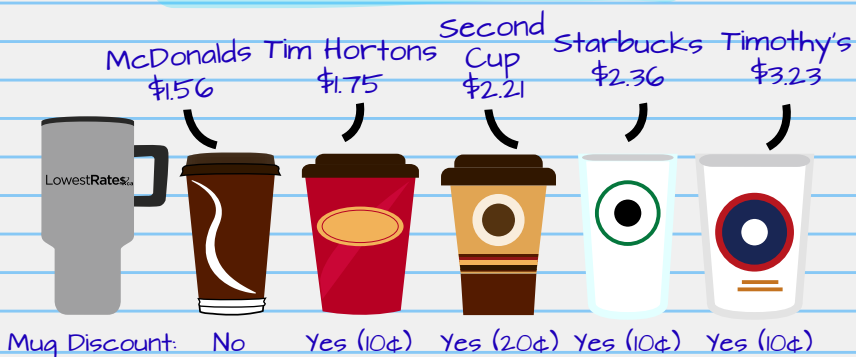
Avoid Vending Machines. Vending machines seem to lurk in every hallway, ready to take your 2 dollars just when you're feeling most vulnerable to a food or soft-drink craving. Pack snacks instead.

The Coffee Fix

Want to save on coffee? Simple -- make it at home. With coffee now over \$2.00 a cup on most campuses, this one small practice can save you up to \$40 or more each month.

If you just have to have coffee on the go, here's how much you can expect to pay.

Cost of Medium Coffee (with tax)



MONEY SAVING TIPS

Save on Groceries

One of the best ways to save money while you're in school is to cut your food bill. All it takes is a little bit of planning and a few smart choices every week and you'll be racking up the savings in no time!

Make A List. Lists work. Lists save money. Lists, dear students, let you get ahead. Take five minutes and make a list of all the grocery items you think you'll need during the week.

Don't Shop Hungry.

Never commit the cardinal sin of entering a grocery store on an empty stomach. Hunger can overwhelm the judgement of even the most frugal shopper.

Generic > Brand.

From peanut butter to pretzels, buying generic foods can save you a bundle. Some even taste better than their fancier name-brand counterparts!

Stock Up On Staples... When They're On Sale! Pasta, flour, canned fish, olive oil -- get stocked when your favourite staples come on sale.

Write It Down and Compare. Take down the prices of common items like milk, eggs and veggies and compare them at different stores. Rinse. Repeat.

Fruits & Veggies in Season.

Locally grown fruits and veggies that are in season are usually cheaper than their more exotic counterparts. The reason is simple -- they have less distance to travel before getting to market. Buying local also has the added bonus of being better for the environment.

Don't Shop This Week.

Students tend to load up at the grocery store without using the stuff they've already bought. Every month or two you should simply 'stay home' from the store for a week. Don't worry -- the supermarket will still be there when you're ready to shop again!

Look @ Unit Prices.

Groceries come in all shapes and sizes. Don't be fooled by sophisticated packaging -- check the unit price of the items you are buying. Most foods come with the unit prices displayed at the bottom, expressed as volume(ml) or weight(grams).

Look High, Look Low.

Grocery retailing is a science. Stores place the most expensive and highest margin items at eye level, where they are easiest to see and easiest to reach. Check the upper and lower shelves for better bargains.

Check Flyers!

This is where you'll find (some of) the best deals.

Wash, Cut, Peel.

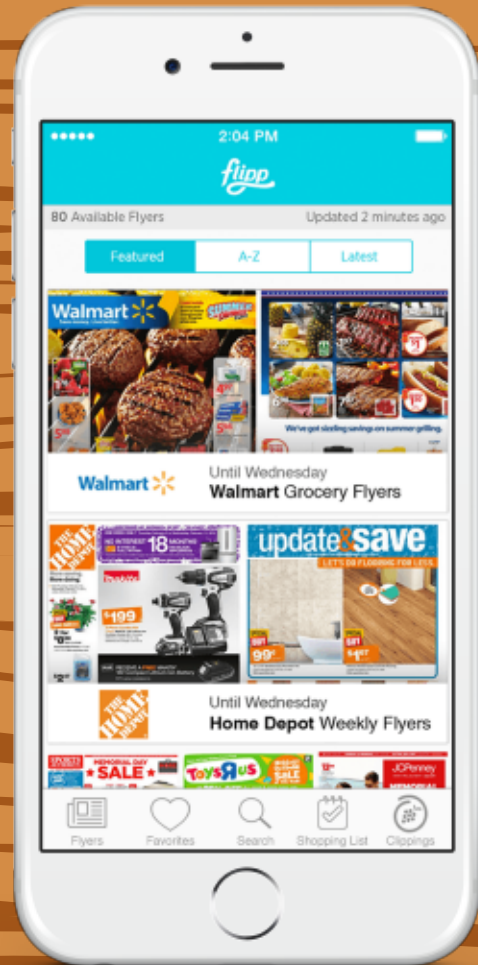
Prepare your own meals and snacks rather than buying pre-made food. Pre-packaged meals can cost three or even four times as much as regular food.

Swap Out Meat.

Many Canadian students love their beef, fish and poultry, but the fact is, eating meat can be expensive. Shrink your budget by opting for cheaper proteins like lentils, beans, nuts and tofu.

Think 'Scanner Price' Accuracy Code.

So, what is the code? Basically, if the scanned price at checkout is higher than the price displayed in the store, the lower price will be honoured by most retailers. Don't be afraid to invoke the code! You can read about it here: www.retailcouncil.org/advocacy/national/issues/cp/scanner_accuracy02_eng.asp



FOOD

The Apps

Saving money on food has never been easier thanks to the many wickedly-useful grocery and coupon apps now available to anyone with a smartphone.



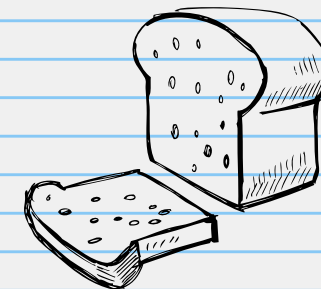
With Flipp, bargain hunters get all the weekly flyers at their fingertips – simply enter your postal code and Flipp shows you the latest deals in your area. Browse by category, clip items by tapping, and make shopping lists. Flipp even has a search feature – want to find cereal on the cheap? Just type it in the search bar and Flipp will find flyers with the best cereal deals that week.



Trying to compare prices at the grocery store while you're on the go? The Price Cruncher app let's you quickly and easily find the best price on a per unit basis. Compare milk, pastas, yogurt or anything else you're buying!




With millions of downloads, there's obviously lots to love about the Grocery iQ app. Make your perfect grocery list and sort products by aisles, clip coupons and view matching stores nearby, favourite frequently-purchased products and even use voice search to find them later - Grocery iQ is the Swiss Army Knife of supermarket apps.




Budgeting

Pay Spending




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Good Luck This Year!

We hope this year's *Student Money Saving Guide* helps you get through the year with a little more money in your pocket and a little less stress. Be sure to take advantage of the special offers in the guide -- they can definitely save you some cash!

Remember that when it comes to saving money it's important to be creative, stay disciplined, and have a plan -- the habits that allow you to excel academically can help you with your finances too!

