

## Stockpiling

Shopping for stuff you need is a *no-no*. “Teri,” you say, “what are you talking about? Don’t you go out and buy OJ if your son finishes the half gallon in the fridge? Don’t you purchase Pecorino Romano cheese on a whim?” Nope. And you shouldn’t either. The whole idea of meal planning for a week of menus (or God forbid, for a daily menu) is so yesterday, not to mention the single biggest way to spend a whole lot of dough unnecessarily.

Instead, you’re going to buy more than you need when you don’t need it. It’s called “stockpiling,” and for me, it all started with a jar of peanut butter. It was my “aha!” moment, the beginning of my Grocery Game strategies, and to this day, I smile whenever I see a jar of Jiffy on a shelf. I was about 13 years old, shopping at a supermarket in Orange, California. I had my grocery list of things that we “needed” for our family. I thought I was already a smart shopper, looking for the best deals on the things that we were out of in the cupboards. I

was going to stick to that list, as always, and find the best deals for each item, using a coupon whenever I could.

I was rushing down an aisle, heading for some bread, when I spotted a particular brand of peanut butter on sale. And it was a good sale! It was even the brand that we liked (although we were far from brand loyal by that time). I didn't even have peanut butter on my list, because we weren't out of it yet. But when I saw that sale, which was half off, I thought, "Too bad we don't need peanut butter right now. That's a great price." Right then and there I had an epiphany. It's sort of like when you are watching TV or listening to the radio, and an announcement comes on and declares, "We interrupt this program to bring you a special message!" I stopped and looked at that peanut butter high up on the shelf. As I think back on it now, I honestly think there was a ray of sunlight streaming through a window on that jar—as if the angels above were trying to tell me something. "To heck with it!" I said, grabbing the jar and throwing it in my cart. It went against every fiber of my being. I probably only had about \$20 for that shopping trip. So I was paring down and trying to figure out what we could do without, rather than adding items to my list. I'm surprised I even considered it, I was so trained to get only the absolute must-haves for that week. But the price was so good, and I knew we would need it later (we all loved peanut butter) . . . somehow, I managed to break free. It felt good. It felt liberating. There was a new spring in my step. I was on to something, and I didn't even know what it was. I had stepped into the world of "stockpiling."

A lot of people email me and tell me they can't afford to stockpile. They explain that they are on a tight budget. There is nothing left in their bank account after they buy what they need. They tell me they simply can't afford to build up

their stockpile. This is a mindset that has to go. If you're tight on your grocery budget, you can't afford NOT to stockpile. Get stockpiling into your brain. It's important to reprogram old habits and old thoughts that are chipping away at your wallet. Stockpiling does not break the bank. By stockpiling with a strong savings strategy, you should come home with more groceries and still spend less. Stockpiling is a key strategy to winning The Grocery Game.

I understand the hesitation. At first, it might sound a little wasteful (okay, ridiculous) to buy three boxes of cereal when you only need one. Well, most of what I share with you will probably strike you that way initially. That's because most of what I do to win The Grocery Game is the opposite of what you've been taught.

I'm not telling you to go out and buy three hundred rolls of toilet paper if you live in a one-bedroom apartment. What I am telling you to do is buy more than one package of TP if you have a great coupon for it, and the timing is right (there is a Categorical Sales Trend on paper goods, they're offering double coupons, etc.). *Carpe diem!* Seize the day! Seize the sale. Don't pass it by—like I almost did with that peanut butter—because you only came in to get a loaf of bread and some milk and it's not on your list.

Stockpiling is not buying large packages or buying in bulk. In fact, stockpiling often means buying smaller packages rather than bigger ones (more about that later). Stockpiling is simply taking advantage of great sales with or without a coupon to buy what you need *before* you need it. Stockpiling is also NOT about being brand loyal. You only like your special brand of chips? Get over it. I can show you a bag for half that much or even better. Sure, once in a while, your brand of chips will be on sale, and you should go for it.

But guess what? You just might find that another brand is just as good or better. And the bonus is this: Stockpiling frees up money in other areas. Once you stockpile in all areas of your groceries, the day will come when you are so far ahead in your savings, and your cupboards are so bursting, and your bank account is so much fatter, that you can afford to splurge and maybe grab that bag of your favorite brand of chips. Lots of Grocery Gamers are saving enough to go organic on their produce. The benefits of stockpiling are boundless.

### **The Golden Rules of Stockpiling**

#### **RULE 1: You can stockpile almost *everything*.**

And by everything, I mean everything: the most expensive things on your grocery list, except for milk and produce (which you will most likely buy every week). Think about it: Most of what you regularly use/consume has a relatively long shelf life, except for these two categories. You can stockpile cheese and other dairy products. You can stockpile meat in your freezer (see “Beefing Up Your Bargains” on page 72). You can even stockpile some produce in your freezer as well. The key is to recognize stockpiling opportunities and take advantage of them.

#### **RULE 2: Stockpile 3 months worth . . . at least.**

Start with planning to stockpile enough to last about 10–12 weeks. Eventually, this will all adjust as your stockpile

grows, and you are overstocked or understocked in different categories. My rule of thumb for how many nonfoods to stockpile goes by the number of people in your household. Take toothpaste, for example: If you have four people in your household, you should keep four tubes of toothpaste unopened in your stockpile. So if you have only two tubes of toothpaste unopened in your stockpile, and a toothpaste trend hits, buy at least two more. By keeping one per family member in your household unopened in your stockpile, you should get through to the next sales trend, and you will rarely pay more than \$1 for good brand-name expensive toothpaste.

**RULE 3: You (and your family) decide what you stockpile.**

You are the judge and jury. You should base your stockpile on what you like to eat, how much your family eats of certain foods and also how much space you have to store. Recently, I got an email from a Gamer who is married to a very happy “Italian Stallion.” She wrote that while he is not actually Italian at all, he believes that pasta should be a side dish in every meal. In her first few weeks of playing The Grocery Game, she came home with no pasta. He was not too happy with her or me. Then, a Categorical Sales Trend hit for pasta. For two weeks, she stocked up on rigatoni, linguini, capellini, elbows, shells . . . you name it. Now he has plenty of pasta to last until the next opportunity comes to stockpile again. The moral of this story: whatever your family likes, fill your shelves with it when it’s on sale.

**RULE 4: You will stockpile *almost* every week.**

Eventually, your stockpile will be well rounded. This is when Gamers only shop for produce and milk and can ease up on the extra buying. But I can't emphasize enough how important it is to keep building the stockpile EVERY WEEK and never let it get depleted. I hear from members who've lost jobs, and they thank me. "Teri," one woman wrote, "you saved my life. My husband was out of work for six weeks and we had no income coming in. But I had plenty in the freezer, fridge, and cupboards to tide us over. Not once did I worry about feeding our family. I can't thank you enough. I was able to live off my stockpile until the money started coming in again."

Also, on some major holidays—up to about four a year, there may be no "new sales" or no new coupons. These are the weeks when the Gamers who have built up their stockpile are happy to take a breather (saves time and money), and let the stockpile serve its purpose. After all, they have their own "store" at home. Why bother? Relax, enjoy, put your feet up . . . you've been a Good Gamer.

**RULE 5: Keep track of your inventory.**

What good is stockpiling if you have no idea what's going stale in your pantry or spoiling in your fridge? Make it a practice that you "fix" those expiration dates and *sell-by* dates on packages as soon as you bring them home from the market. By "fixing" them, I mean I make them easy to see. There's nothing worse than trying to figure out where that *sell-by* date is hiding when you're rushing to make dinner. Or which cereal is newer and should be eaten first? Of

course, all of those dates are written so tiny you need a microscope to see them. So before I put them away, I mark them with a big permanent marker in big numbers right on the front of the package. Or for cereal, I write the date in big letters on the side of the package, so that when they are stocked in my pantry, I can see all the dates, sort of like a library. You can even put your kids on this task. My youngest used to have so much fun getting creative, writing the dates in different colored makers, even drawing hearts and flowers around them to make my groceries “pretty.”

It’s also a good idea to keep a running list of what’s in your pantry, fridge, cupboard, closets, etc. Some people like to pin it up to a bulletin board or just tape it inside the door of the cupboard or on the fridge. Others prefer index cards in a recipe box or a computer spreadsheet. Whatever system works for you—just make sure you’re never scratching your head about what you have or don’t have. Once you set up the basic chart (see Chapter 5 for more great tips on storing), it will take a few seconds to enter information and update.

### **Organizing Your Shopping List**

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You can use a three-color method for your list to make things easy (my site does this for Gamers). Grab three different colored markers/pens. You can also use highlighters or even sticker dots next to each item or just make three different colored headings for you to list food under. Here’s the key: black=need; blue=stockpiling; green=free! It’s important to

know that everything you put into your cart belongs in one of the first two categories: “stockpiling” or “need shopping.” In the beginning stages of playing The Grocery Game, make a habit of saying “stockpiling” or “need shopping” each time you put something into your cart. By doing this, you just might put some of your “need shopping” items back onto the shelf, because you’ll realize that you really don’t “need” them right this moment. And better yet, you will probably start to grab a few more of those great “stockpiling” items at 50%–67% off instead (depending on whether or not you are using coupons).

### **Teri’s Tip: Sweet Talk Your Hubby into Stockpiling**

I hear from Gamers all the time: “Teri, my husband is freaking out. He just won’t let me buy all this extra food when we’re on such a tight budget. It’s a constant battle.” Clearly, he doesn’t get it. He’s not clued into Game strategies; he hasn’t read this book. It will take time—and a little faith—before you see major results. Be ready to put his fears to rest: Have the exact amount of cash left over from your budget in hand to prove you actually saved. “Look honey! I got so many more groceries, and here’s what’s left over.” Seeing is believing—especially when you’re putting cash in his hand. Or show him your bank account balance sheet when it starts to grow. You can even buy him a little treat with the money you save. He’ll be a believer in no time.

As for those green items, well, if it's free, it's for me! I've had countless reporters ask me about green items as we are running through a store with my list from my website, shopping for a TV segment. "What do you mean, free? How can that be?" I remember the first time I got something for free, I was flabbergasted. Before I bought it, I had done the math in the aisle and realized that the sale price was less than the coupon. It seemed unreal, inconceivable, and yet now, I know it happens quite often. I took the sale item to the register, along with the coupon, and asked a checker. "I can use this coupon, right?" I asked shyly. "Yup," she replied. I still couldn't believe it. "But that makes it free." She smiled and said, "It sure does!" I felt like I hit the jackpot.

### **Gathering Your Goods**

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Who has time to waste when you get home figuring out where to put all your purchases? Not me. So I devised a system of shopping that allows my unloading to go more quickly and more easily. I swear, there is a method to my madness! Try it—you'll like it. Here's how it works: I like to view my cart like a miniature version of my house. I create a sort of mental space for the different areas of my house, so that I can bag my groceries according to where they go when I get home, making putting things away much quicker and easier. I compartmentalize using the basket seat and the undercarriage, then visually divide the cart into four quadrants. So when I look at my cart, I set aside an area for bathroom items, laundry room, kitchen pantry,

freezer, etc. I'm putting each item into their "room" in my cart. When I unload at the checkout, I'll even leave little spaces in between my "rooms" on the conveyer belt, then ask the courtesy clerk to try to bag according to my "rooms" as well. For that reason, I actually prefer to bag my own groceries. If I can't bag them, there are things in the wrong bags sometimes. When I get home, I can literally take the bags into the rooms where they belong and swiftly unpack.

### **Teri's Tip: Map Out Your Market**

The next time you are at your market, ask your customer service desk for a store layout map. It will help you familiarize yourself with where things are, and help you avoid "impulse" buys as you wander aisles of food you don't want/need. Some Gamers say that it's nice to know where *not* to go. For example, if you're on a diet, the last thing you want to do is find yourself smack in the middle of the cookie aisle! Some people find it helpful to buy their produce first, as it tends to be the first thing they come to in the store, then walk through the store's layout, picking up needed items and finally visiting the dairy and frozen sections last. (These products will spoil/melt the quickest, so you want to put them in your cart last.)

### **Beefing Up Your Bargains**

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Make no bones about it; you have to buy meat when it's on sale—not when you're craving that juicy burger. Thanks to the freezer, you can stockpile when you see a good price. As a rule of thumb: skinless meat for \$2 a pound or less is a good deal; chicken meat with bones should be less than \$1 a pound; beef or pork with bones should be less than \$1.50 a pound.

- ❖ Buy meat that has been marked down for “same-day sale.” The price will be rock bottom. All meat is marked with a *sell-by* date; FYI, the meat should be good for about five days beyond that date. Or you can do what I do and put it directly into the freezer so it will last for months.
- ❖ Befriend your butcher and find out when he marks down the meat that must be sold that same day. You will find that you will usually need to get to the market early in the morning to get meat that is marked down to half price or less. There's nothing wrong with this meat; it's perfectly fresh, but the grocery store *has* to sell it that day because that's the *sell-by* date.
- ❖ For added savings, look for meat that is on an advertised special and also has been marked down for same-day sale. That combination of savings is where you get the best deals on meat. For example, I rarely spend over sixty-five cents a pound for ground beef.

- ❖ Marked-down meat can be found at some stores with stickers that read something like *50 cents off*, *\$1 off*, or *\$2 off*. Look for small packages that were on an advertised sale with the largest “amount off” sticker. I once got about eight packages of *free* fresh ground pork. Each package priced at about two dollars had a “\$1 off” sticker. Plus I had a few \$1 off manufacturer’s coupons. They were all *free* at the checkout! Look for these opportunities.
  
- ❖ Finally, when a good markdown is found, I recommend buying as much meat as can fit in your freezer. On that note, a good indicator of a loss leader on meat is when it is advertised with a limit, like *limit 4*. If you ever see a limit on meat, you can be assured that it is as low as it will go. So you must *always* buy the limit. Wrap it tightly and freeze it for future weeks.
  
- ❖ The best meat deals are usually featured on the front page of the supermarket ad each week. There are usually two great meat sales, like chicken breasts and pork chops, or next week they may have beef ribs and salmon. I always stockpile and buy more than I need when my family’s favorite meats go on sale. Remember, I don’t just eat beef ribs and salmon the week that they are on sale, because I stockpiled chicken breasts and pork chops, and they are in my freezer from the week before. Our freezer is full of variety, and we always get our meat on sale!

### **A Little Splurge Now and Then**

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Remember, you should not spend more than usual to build your stockpile. If you are playing The Grocery Game, you should be spending much less, while coming home with much more. At that time, you will find that you can expand your shopping to add another level, and a third category of items will start going into your cart in addition to “stockpiling” and “need shopping.” Let’s call these your “little luxuries” or treats. These are also listed as black items on Grocery Game lists. Lots of things go on sale with a coupon that you don’t “need,” but that you may like to have. And now that your cupboards are bursting and your bank account is growing, like other Grocery Gamers, you can live the good life. They can be items like gourmet ice cream, luxurious soaps, shampoos and body washes, and exotic scented candles. When they’re on sale, sometimes with a coupon, they’re a great deal. So when your stockpile has started to make some wiggle room in your budget, you can spend a dollar here and there to treat yourself.

When people reach this third level I get some of my favorite emails. There is great feasting in the kingdom! “Teri,” writes one Gamer, “my kids think you’re the coolest. You should have heard the squeals of delight when I came home from the supermarket today with two boxes of ice cream bars for a buck a box. I got the hugs and kisses but you get the credit!”

“I just had a spa experience in my shower,” writes another giddy Gamer. “Now that I’m saving money and my stockpile is brimming, I could afford to treat myself to a bottle of body wash that smells heavenly (like papaya and mango!).”

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It's normally \$9, but with my coupon—and the sale—I scored it for \$1.50. I love it, and so did my husband." Yes, life among the stockpiles is sweet.

## **6 Fabulous Reasons You Should Stockpile**

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In case you still need convincing, here is my rationale:

- 1. It saves you time.** You are going to be building your own "store" at home. You'll make less trips to the supermarket for last-minute little things. So you're making a recipe that calls for a can of tomato sauce? In the past, you would have been in your car, burning gas and time to run to the store for that little can. And you would have paid twice as much on the "need shop" run. But when you have a "stockpile," you will open up your cupboards to find that can of tomatoes at your service. Even better: you bought it at 67% off its original price. So without having to go out for groceries, you can read a book, polish your nails, work out, spend more time with your family.
- 2. It gives you lots of meal options.** You'll no longer wonder what to make for dinner. Your stockpile will give you lots of suggestions. I know what I have in my pantry, fridge, and freezer. Lots of times, I'm on my way home from a busy day at about 4 PM, and I start thinking of what I can make for dinner. I rarely have less than about ten different dinner options. I can plan my entire meal at the last minute, while driving. Then, when I get in the door, I hit the pavement

running. It's all there. I just start pulling it out and cooking it up! What could be easier? Sometimes, the night before, I'll pull out some meat to thaw for the next day, or soak a pot of beans overnight.

- 3. You'll have variety.** Variety is the spice of life. You will get out of the rut of the same old meal ideas, as your stockpile will open you up to creativity. And everyone in the family will enjoy the variety and differing fare that your stockpile will offer. "My kids call it 'Mom's Restaurant,'" reports one Gamer. "Every night, we check out our stockpile and take 'orders' for something on the 'menu.' It's a lot of fun—and it always adds an element of surprise or excitement to our dinner. I feel now like there is so much to choose from, not just the same old stuff in the fridge week after week."
- 4. Your kids will have all the latest commercial offerings.** New Gamers often tell me how happy their kids are. You know the routine: "Mom, I need it! I want it! I have to have it!" Kids see commercials for the latest fruit snacks, kiddie cereal, or coolest pop-sicles and the begging begins. Most moms automatically respond, "No." Not so with Grocery Gamers—their kids get all the latest trendy foods and treats. Coupons are typically for the newest products (which you can even stockpile and use later as a reward or bribe!). My oldest son used to get on the website on the day that the list got posted and start checking off the things he wanted to buy. I was glad (most of the time!) to oblige.

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- 5. You'll have more nights off from cooking.** You'll be able to stockpile convenience foods, like frozen lasagna, frozen pizza, frozen entrees. Instead of having to cook when you're tired, or worse yet, going out to eat for \$40-\$50 for the family, you can pop in a great frozen dinner, and toss up a salad. Dinner is served!
  
  - 6. It saves you money.** A lot of money. On average, \$512 per month for a family of four. That comes to over \$6,000 a year. Imagine what you could do with an extra \$6,000 in your bank account at the end of the year. I hear from Grocery Gamers all the time about what they love to do with their surplus. Some are getting out of debt. Some are buying a much-needed brand new car. A lady just emailed me that her family of five is going to Disney World for a week. She is using six months of grocery savings to pay for their first vacation ever, and not using credit cards! The stories I get are endless and so inspiring.

**Teri's Tip: Bag it!**

Okay, you've scored some great buys this week, and now you're headed home with a mountain of groceries. How should you carry them? A lot of people these days (including me) prefer to pass on plastic. Why?

- ❖ The petroleum in 14 plastic bags could drive a car one mile.
- ❖ Disposable bags cost us up to 17 cents per bag to dispose of.
- ❖ Littered plastic bags kill animals and fish and destroy the beauty of our earth.
- ❖ Plastic bags do not biodegrade; they break down into smaller and smaller toxic bits that pollute our water, land, and wildlife. In addition, fossil fuels are used to produce them.
- ❖ Paper isn't much better. Paper grocery bags cannot be made from recycled paper because it is simply not strong enough. Because of this 14,000,000+ trees are cut down each year in the United States alone.

So if you want a more environmental approach to transporting your groceries, buy an eco-friendly reusable bag or two and take them with you to the market. Some supermarkets will even offer you a discount for your efforts. Here are a few places to find them

<http://www.reusablebags.com/>

<http://earthwisebags.com/index.html>

<http://www.onebagatatime.com/index.php?page=misc&section=home>

<http://www.thegreatbag.com/>

<http://www.delight.com/envirosax-delightfully-pretty-reusable-grocery-bags>

<http://www.thegreenbag.org/>

<http://shop.greensak.com/main.sc>

<http://www.getskn.com/>

## **Germ-free Shopping**

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Bugs abound at the supermarket—and I don't mean the kind with wings that go "buzz-buzz." I mean bacteria—and lots of it. On the surface, your market might look clean, but a 2007 University of Arizona study discovered that two-thirds of supermarket carts were contaminated with fecal bacteria! Ick! When you get to the store, be prepared to wipe down the handles of the grocery cart before you touch them. Most grocery stores provide disinfectant wipes before you enter the store. It's also a good idea to do the following:

- ❖ Bag your produce. Besides the contaminated carts the conveyor belts at the checkout counter harbor germs. Bagging your fruit and vegetables will minimize the possibility of carrying germs to your home.
- ❖ Watch for meat juices running out in the meat department, spilled milk in the milk case, and cracked eggs in the dairy case.
- ❖ When picking out vegetables be sure to take a good look at the irrigation above. Watch for dirty diffusers that are full of bacteria.
- ❖ Wash your hands thoroughly as soon as you get home.
- ❖ Wash all your produce carefully, especially if it's been misted.

### **Websites for Food Safety**

- ❖ World Health Organization:  
<http://www.who.int/foodsafety/en/>
- ❖ Gateway to Government Food Safety Information:  
<http://www.foodsafety.gov/>
- ❖ CDC Centers for Disease Control and Prevention:  
<http://www.cdc.gov/foodsafety/>
- ❖ Partnership for food safety:  
<http://www.fightbac.org/>