



Plan a Trip to the Commissary to Save and Save and Save

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"I live a few miles from the base, and the local grocery store is right here in my neighborhood. It's more convenient for me to shop there than go to the commissary." Sound familiar? Some authorized customers dismiss their savings because it may appear easier to shop a nearby commercial store. But if you do the math you'll see that the 30 percent or more savings you get compared to that local commercial store more than make up for your time and gas.

We are experiencing a tough economy. That's not news. However, if you're authorized the benefit and still decide not to use it you are turning down a boost to your finances that could help you through this economic downturn.

By consistently shopping in commissaries year round, your savings will add up fast. Yearly savings for a family of four averages \$3,400, a family of three saves more than \$2,600, a couple more than \$2,100 and a single service member saves nearly \$1,200. With savings like those you'll be financially fit and mission-ready in no time. But don't take my word for it: Do your own shopping comparison with a commercial grocery store – you'll see the difference in your bill.

In addition to shopping in the commissary, here are some tips to expand on your savings:

Plan your trip. In the military we prepare for everything. A trip to the commissary should be no different. Shopping surveys prove that members of the military community lead the way in preparing for a trip to the store by bringing coupons, asking household members what they wanted, checking their pantries and refrigerators for what was needed and making a shopping list. Making a list and sticking to it will keep you focused on what you need versus those costly cart stuffers and budget busters that you really don't need.

Know your budget for groceries. How much money did you spend on groceries last month, the month before that and so on? What items do you normally buy? If you know where your money is going, it's easier to pinpoint where to reduce expenses and

save. Establishing a monthly budget for recurring bills is the first step to managing your finances, and keeping a disciplined eye on the dollars spent on the grocery part of it will extend your paycheck even further.

Don't shop while hungry. If your stomach is growling while you're walking down the aisles of the commissary, your appetite will be making most of the food purchase decisions. This means you're more likely to discard your list and fill your cart with items that pad your grocery bill as well as your waistline.

Use the DeCA Web site, <http://www.commissaries.com>. Before you leave home, turn on the computer and see what specials are available at your local store. You can find out when the May and September worldwide case lot sales are scheduled, the date and location of the nearest Guard-Reserve on-site sale, and access the "Shopping" section where you can view prices and percent savings of specific sale items in the store where you shop. You also can use the Web site to get tips on living a healthier lifestyle from our "Ask the Dietitian" column. Lt. Col. Karen Hawkins, the DeCA dietitian, provides valuable information on all the nutritious food that can help you manage your weight.

Clip those coupons: The Sunday newspaper is the most popular because it is loaded with coupons. Some coupon clippers say it's even worth buying two Sunday papers for the coupons alone. You can also go online and find good coupon deals – commissaries honor Internet coupons. And, most commissaries place coupons near the store entrance, in the checkout area or often attached to the products. Keep an eye out for those you use most often. And remember, coupons redeemed in overseas commissaries are good six months past their state-side expiration date. The extra savings from coupons and rebate savings can add up fast.

If you add up the savings and do your homework for even more ways to trim your grocery bill, there's no doubt that you'll see the commissary is worth the trip. 