

Ask an Expert – Six Ways to Spend Less/Waste Less on Holiday Groceries

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Holiday expenses can add up quickly, and it's important to be intentional about where your money goes. Consider these tips from the Utah State University Extension Empowering Financial Wellness team to shop smarter, save money, and reduce waste.

1. Examine your grocery spending for the past two or three months to understand your typical food costs. Then separate purchases into essential and non-essential categories to see if there are cuts that could be made to free up funds for the holidays.
2. To reduce food waste and avoid unnecessary spending, start with traditional meal planning and make menus ahead of time so you can shop with intention. You can take it a step further with reverse meal planning, a popular approach that flips the process. Instead of planning meals first, begin with what you already have and what's on sale, then build meals around those items and buy only what's missing. For example, if chicken is on sale, it becomes the starting point for your meals that week, helping your budget work smarter, not harder. Access the downloadable [holiday meal-planning spreadsheet](#) designed to organize ingredients and costs.
3. Avoid common store marketing traps and shop with a list, stick to it, and compare unit prices. Remember the acronym HALT: avoid shopping when Hungry, Angry, Lonely, or Tired.
4. Digital tools are available to help stretch your holiday budget. Consider apps such as **Flipp** – which locates sales and coupons for weekly deals

based on your zip code, **SuperCook** – a zero-waste recipe generator that turns ingredients you have into meals, and **Too Good to Go** – suggests surplus food purchases at steep discounts. ChatGPT and other AI tools can also help create customized meal plans, generate grocery lists, and brainstorm budget-friendly holiday menus.

5. Include a small “fun money” category in your budget to allow for a few guilt-free holiday extras.
6. Try the Step-Down Principle, a strategy that encourages you to make small, intentional shifts in how you spend rather than cutting things out completely. Instead of eliminating what you enjoy, choose a slightly less expensive version or reduce how often you buy it. These gradual step-downs preserve satisfaction while quietly freeing up funds in your budget.

Try some new budgeting tricks and see what works for you. Remember, budgeting is not about restrictions but being intentional as you plan.

For more information and to access free financial webinars, visit the USU Extension [Empowering Financial Wellness website](#). Nutritious, low-cost seasonal recipes are available at the USU Extension [Create Better Health Hub](#).

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