

Shop the Commissary: This step alone saves an average of 32% annually over retail grocery prices. Commissaries make no profit — you pay the same price DeCA pays for products, plus a 5% surcharge. The surcharge goes right back into improving your commissary benefit!

Plan Ahead: Sound meal-planning and eating more meals at home go a long way toward reducing your overall food expenditures. Be sure to include leftovers in your plan. A large, inexpensive roast served on Sunday can provide the makings for sandwiches on Monday and a protein source in a chef salad served on Tuesday.

Make a List: Shopping with a definite list helps avoid impulse buys. If you find an item on sale that you know you'll use later, feel free to add it to your cart, but beware of pretty displays that don't fit into your plan. And never shop when you're hungry.

Read Labels and Compare Prices: When comparing prices of competing brands, compare the number of servings per container. A less-expensive price on a larger size is only a savings if you're going to use those extra ounces. If you end up throwing them away, it's not a bargain.

Do it Yourself: The higher price for "convenience" items reflects the labor required to pre-cook, pre-cut or pre-measure. Most of the time, substantial savings can be made if you have the time and skills to perform these preparations yourself.

Redeem Coupons: Coupons and rebate savings can add up fast. All commissaries honor Internet coupons, and most make paper coupons available near the store entrance, in the checkout area or sometimes attached to the products themselves. Keep an eye out for those you use most often. And remember, coupons redeemed in overseas commissaries are good six months past their printed expiration date.

Shop Case Lot/Sidewalk Sales: Stock up on regularly used items when the prices are super low — sometimes as much as 50% off! Save even more when the exchange has a sidewalk sale on the same date.

Do it in One Trip: If the commissary is several miles from home, save money on gas by shopping on a biweekly or monthly basis. Bring a cooler to transport perishable and frozen foods; and remember to pick up a bag or two of ice.

Save on Health and Beauty Items: Shop the commissary, even if you're a family of one. You can save enough on shampoo, conditioner, razor blades, toothpaste and deodorant to treat yourself to a night at the movies.

Check the Savings Aisle and Manager's Specials: Log on to www.commissaries.com to see what's on sale in the Savings Aisle and plan your shopping list accordingly. The online Savings Aisle isn't available for overseas stores yet. Check with your overseas store manager to find out what's on sale.