

Five Tips for Using Grocery Store and Fuel Apps to Combat Inflation



Inflation has increased 8.6% since May 2021, according to data released this month from the U.S. Bureau of Labor Statistics. An average family of four is spending about \$700 more per month on the same things they purchased a year ago. Inflation is most noticeable at the gas pump and grocery store. While price increases affect each family differently, most consumers are feeling the pinch and changing the way they spend to accommodate surging costs.

One way to tackle increased food and gas prices is to take advantage of grocery shopping apps and fuel rewards programs. Consider these tips.

1. Stay within budget. Download grocery store apps on your smartphone to plan shopping trips or place a pick-up or delivery order. The apps can help monitor grocery bill totals

and help you stick to your spending limit. In addition, they can help you avoid adding more than you need to your grocery cart since you don't see the enticing items on aisles or end caps. These items are usually the culprits for pushing shoppers over their spending limit.

2. Use all coupons for stackable savings. Many grocery store apps include in-app coupons or specials where coupons are loaded onto your account, saving you money on often-purchased items. These savings are in addition to manufacturer deals and promotions. The key is adding these coupons or savings to your account before checking out. Shoppers can often use digital and traditional paper coupons, so remember to use both if they are available.

3. Earn points for gift cards and other perks. Some shopping apps provide opportunities to accrue points that can be cashed in for gift cards to grocery stores, restaurants, or even PayPal. Apps such as Ibotta, Shopkick, and Fetch help shoppers earn points by adding coupons or promotions before shopping. Many can be used in addition to paper or digital coupons from grocery store apps. These apps allow shoppers to use their phone camera to scan items while in a store looking for promotions or bonus points and can also provide paper receipts after a shopping trip. Over time, shoppers can redeem these points for gift cards or PayPal credit, helping offset spending in other budget categories. An average user could earn \$10-\$20 a month or more, and frequent users could earn up to \$100 per month.

4. Use the app consistently. Grocery and shopping apps work best when used consistently. Choose an easy-to-navigate app you can remember to use. Also, choose one that will transfer points to gift cards or credits that align with your spending habits.

5. Join a fuel rewards program. Fuel rewards programs connected to grocery or warehouse stores provide one of the

best ways to reduce spending at the pump, aside from carpooling or reduced driving. Join a fuel rewards program for a gas station that is convenient for you. When comparing fuel rewards debit or credit cards, be sure to read the terms of use carefully and pay off the card in full each month.

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