

Living on Budget

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Hi, I'm Anderson — your friendly “living-on-a-budget helper” for today.

Since I can usually tell within ten minutes which items in this week's supermarket flyers are actually good deals and which ones are just “okay,” I thought I'd share a few simple tips to help lower your living costs — without lowering your quality of life.

Everyday Grocery Shopping

I don't think I need to go into a long comparison between cooking at home and eating out. One meal outside can easily cost the same as three or four home-cooked meals. More importantly, cooking for yourself is usually healthier — and honestly, nothing is more expensive than getting sick.

That's why finding grocery stores you like and doing regular shopping is a great place to start.

I usually mix a few different supermarkets and check their flyers on **FLIPP** every week to plan my shopping. You'll quickly notice that different stores are good at different things.

For example:

- I like buying milk, eggs, and produce at **Food Basics**
- I buy chicken and pork at **T&T**
- I use **Walmart** for bulk items — you can often find around 216 tea bags for about \$10, which is a great deal

You'll eventually find the combination that works best for you.

Produce, Seasonal Items, and Frozen Options

Produce is a special category. When fruits or vegetables are extremely cheap in the flyers, it usually means they're in season. Seasonal produce is not only cheaper, but also better in quality. The key is not to overbuy — letting food go bad, is just wasted money.

Another option I really like is frozen vegetables. One of my favorites is the 1.75 kg frozen broccoli from Walmart, which costs only about \$7. Frozen produce is usually processed during peak season, which helps keep prices low. Some studies also suggest that frozen berries, for example, do not lose their nutritional value, making them a very practical choice.

Make the Most of Discounts

Loyalty programs are one of the easiest ways to save money, especially if you shop or eat out regularly. I've signed up for **PC Optimum** and **Scene+**, which allow you to earn points from everyday purchases, and these points can later be redeemed for discounts.

For clothing and shoes, many brands like **Levi's** and **Timberland** offer 10–15% off just for creating an account - so don't forget to check before you shop.

Black Friday, which happens in late November, is probably the most well-known discount season. I usually use it to buy boots or winter gear, but almost all stores offer major sales during this time. Besides Black Friday, seasonal sales and back-to-school periods are also great times to shop.

Sometimes, I leave items I want in my Amazon cart — when the price drops, it's easier to notice.

Student Discounts Matter More Than You Think

Being a student comes with real benefits. Many software tools and online services offer student discounts or even free access. If you're shopping for electronics, try adding “student discount” to your search — you might be surprised by what you find.

Final Thoughts

Managing your expenses isn't easy, but finding discounts can feel a bit like a treasure hunt. With a little creativity and awareness, you can discover plenty of your own everyday money-saving tricks.

(written by Anderson Cai)

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