CHAPTER 1

Chapter 1: The $25 You Never Saw Leave Your Cart

A sixty-dollar grocery trip can hide about twenty-five dollars you will never get any use from. You won't see it at the register. The total looks fair, the bags feel full and the receipt is folded into your purse. It shows up later, at the back of the fridge. It shows up in a pantry with three open boxes of the same cereal, and in a price you trusted because a yellow sign told you to.

I learned this at my own kitchen table. I once tipped a whole bag of wilted spinach into the trash, and then half a loaf of bread with blue spots on the heel. Afterward I sat down with the receipt and a pencil. I had been shopping for two people as if I still fed five.

How a sixty-dollar trip hides twenty-five dollars of waste

The twenty-five dollars in this book's title is a worked example, not a national average. Here is the example, so you can check the arithmetic yourself.

> **Caso (illustrative):** Picture a retired shopper buying for one. She spends $60. About $8 of that is the extra cost of famous names over store brands she would have liked just as well. About $11 is food bought in a size too big to finish, so part of it spoils. About $6 goes to "sale" items she didn't need, or that weren't really cheaper. That adds up to $25 of a $60 trip with nothing to show for it.

Your numbers will be different. Some weeks will be better, some worse. What matters is that every leak in that example is ordinary. Nobody cheated her at the register. She made three small, reasonable-feeling choices, and each one was nudged along by the store.

Real shoppers find the same thing when they start looking closely. On Reddit and social media, Costco members have posted side-by-side photos of packages that shrank while the price stayed put. One example was a cookie pack that went from 24 cookies to 21 (Mashed, compiling shopper reports). A newer pack sold 21 cookies for $7.99 (AOL). You pay the same price and get three fewer cookies. That works out to about one cookie in eight gone, and nothing on the shelf told you so.

The three places that money goes: the label, the size, and the tag

Every lost dollar in that example went out through one of three openings. I call them **The Three Leaks**.

> Money leaves a careful cart through the **label**, the **size** and the **tag**. Plug those three, and most of the waste has nowhere else to go.

Leak one: the label

A famous name costs extra. Sometimes you are paying for a better product. Often you are paying for advertising, a familiar color and the comfort of recognizing the box. Chapter 5 shows you how to tell the difference. For now, remember that the words printed on the front of a package were written to sell the package. Nobody wrote them to inform you.

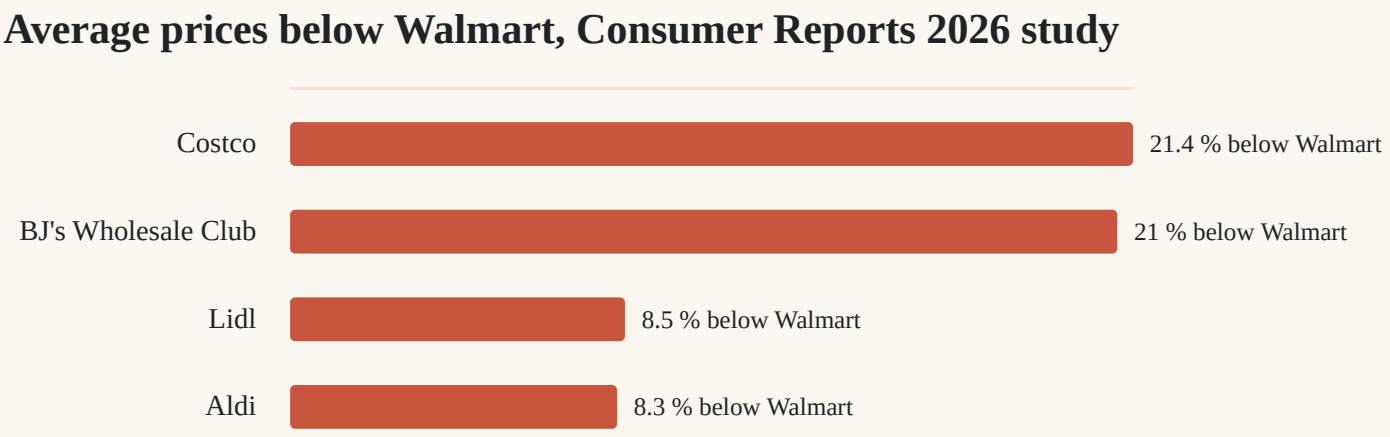
Leak two: the size

Big packages feel thrifty. The price per ounce is often lower, and lifting a heavy bag into the cart feels like good management. But a lower price per ounce only helps if you eat every ounce. For a household of one or two, the size that feeds a family can quietly become the size that goes bad on day nine.

Leak three: the tag

Shelf tags come in bright colors for a reason. A red or yellow tag makes you feel you have found something and should act now. Some tags are honest markdowns. Others are "2 for" offers when you need one, or discounts measured against a regular price that was raised first. Chapter 7 teaches you to read them in a glance.

Where you shop matters too, although not always the way people expect. In Consumer Reports' 2026 supermarket price study of 35 retailers, Costco's prices averaged 21.4% below Walmart's and BJ's Wholesale Club averaged 21% below[11]. Only six of the 35 beat Walmart's national average at all. Lidl came in about 8.5% cheaper and Aldi about 8.3% cheaper[36].



Average prices below Walmart, Consumer Reports 2026 study

These are strong numbers, and they have a catch. A low price on a pack you can't finish is still a leak. The warehouse clubs also charge an annual fee. At Costco the basic membership has been $65 a year and the Executive tier $130 since the September 2024 increase (Costco Customer Service). Those rates were still in effect as of this writing, and the renewal notice from the club is the place to confirm what you owe. A cheap store with the wrong sizes can cost you more than a pricier store with the right ones.



Why careful shoppers lose the most without noticing

Here is the hard truth about the Three Leaks. They catch careful people more easily than careless ones.

A careless shopper makes big, visible mistakes and sometimes learns from them. A careful shopper follows good-sounding rules. Buy big, because big is cheaper. Buy the trusted name, because it's safe. Grab the sale, because saving is responsible. Each rule was true once, often when we were feeding a full house. When the household shrinks and the income becomes fixed, the same rules start working against us.

Habit plays a part as well. Costco's U.S. and Canada renewal rate stayed around 92% even after the fee went up[40]. That loyalty makes sense, because the stores are good at what they do. But loyalty also means autopilot. We walk the same aisles, reach for the same boxes and stop checking. That makes it the right moment for a cookie pack to lose three cookies.

> **21 cookies** where there used to be **24**, for the same **$7.99**. Shoppers only caught it because they compared packages side by side (Mashed; AOL).

A careful shopper also rarely counts what gets thrown away. We watch the register closely. We don't watch the trash can. Yet the trash can is where the second half of the bill gets paid.

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> Try this tonight. Open your refrigerator and pantry. Set aside everything from your last trip that you honestly will not finish before it spoils or goes stale. Add up roughly what those items cost. That number is your personal leak, and it's the number this book is written to shrink.

What this book will and won't ask you to do

I want to be plain about the deal between us.

This book won't ask you to clip coupons for hours, download a dozen apps or drive across town for forty cents. It won't ask you to give up the brands you truly love, or to eat food you dislike to save a dime. It won't shame you for past trips either. Every one of us has thrown out the spinach.

This book will ask you to do a few small things, over and over, until they become as automatic as checking your change:

- ✓ Look at last week's receipt before you plan next week's trip (Chapter 2).
- ✓ Name which of the Three Leaks a tempting item is using before it goes in the cart.
- ✓ Run a short test on any "deal" before you buy it (Chapter 8).
- ✓ Read the unit price, even when the print is tiny (Chapter 9).
- ✓ Carry one folded card with your own rules on it (Chapter 25).

Later chapters also cover food safety for older households, protecting your card at the register and the phone calls that follow some shoppers home. Waste at our age isn't only about spoiled lettuce. Still, it starts with the cart, so the cart is where we begin.

KEY TAKEAWAYS

- Before your next trip, add up the food from your last trip that you won't finish. That number is your starting leak.
- Before anything goes in the cart, ask which leak it uses: the **label**, the **size** or the **tag**.
- Judge a big package by what you will actually eat, not by its price per ounce alone.
- On any item you buy again and again, compare the count or net weight to what you got last time.
- Count the trash can as part of your grocery bill, because that's where the money really leaves.

Knowing where the money leaks is only half the job. The other half is finding out which leaks run in *your* kitchen, and the evidence is probably already in your purse or on the counter, folded into a small strip of paper you were about to throw away. What does last week's receipt know that you don't?