

# Math Strategies for Saving Money

Judelyn Brown

**BEFORE YOU READ:** What strategies do you use to save money in your family?

I use math strategies to save money when I go grocery shopping and when I use utilities in my house. For example, at the grocery store, I pay attention to the unit price of groceries and I analyze the sale prices. When I use water and electricity at home, I use it efficiently, and I conserve a little bit every day and notice how it adds up. Also, I add up my daily and weekly expenses, so I can make sure I am within my budget. If I add up my savings, it inspires me to keep saving over the long-term.

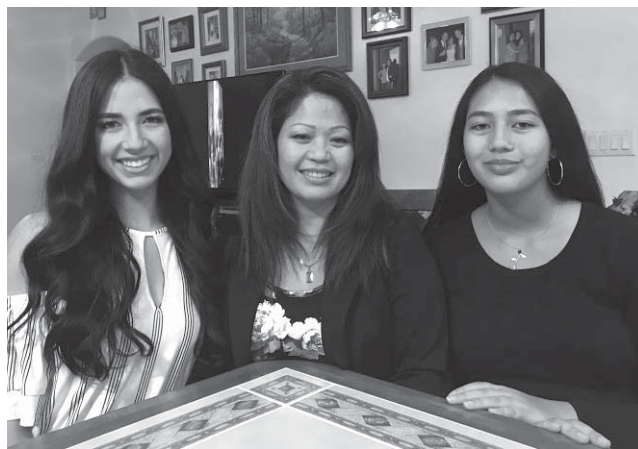
## Wait for the Sale!

When I go to the grocery store, I go to the produce section first because I like vegetables and fruit. I always check the price per pound and I look to see what's on sale. For example, sometimes



*How does having a full washing machine help Judelyn save money on utilities? Explain it in your own words.*

asparagus costs \$3.99 per pound, and other times it costs \$1.99 per pound. The same thing happens with fresh green beans. They can be \$2.14 per pound or \$1.99 per pound. Rome apples and Honey Crisp apples have different prices, too. For example: Honey Crisps can be \$4.50 per pound and Rome apples are \$1.99



*Judelyn Brown with her two daughters.*

per pound. I like Honey Crisps better, but I have to wait until the next week when they are on sale.

## Consider Unit Price

Another example of how unit price is important is when I buy medicine. For instance, brand-name ibuprofen costs more than generic ibuprofen, even though they have *exactly the same ingredients*. Even when the brand name product is on sale, it is still sometimes more expensive than the generic product. Also, when you buy medicine, be careful to check how many milligrams of medicine you are getting in each pill. You might find a cheaper bottle of medicine, but if you look carefully, you might see that each pill has fewer milligrams of medicine. This is the reason I always check the unit price of the item I am buying.

Unit cost is also important to consider when I use my utilities at home. When I wash my clothes, I make sure my washer is almost full. This way, I am getting more clothes cleaned using the same amount of water and electricity. I do the same thing with my dryer. When I run my dishwasher, I make sure it is full. I had to learn this technique

## Comparison Shopping Requires Math!

**\$8.99**



Brand name tablets,  
200 mg each,  
100 tablets per box.

**\$7.99**



Brand name “liqui-gels,”  
200 mg each,  
40 “liqui-gels” per box.

**\$10.99**



CVS brand tablets,  
200 mg each,  
200 tablets per box

**What math do you have to do** to figure out the product that is best for you?

**If you shop** for the cheapest price per box, which one would you choose? If you shop for cheapest unit cost (price per pill), which would you choose?

**What else do you have to take into account?** For example, maybe “liqui-gels” are easier to swallow, so it may be worth paying more for them. Also, is it *always* economical to get more tablets for a cheaper unit cost? Explain.

so that I could make my monthly budget. This technique saves me from \$8 to \$12 dollar a month. In a year, that could add up to \$144.

### Save on Utilities

To save on electricity, I turn my thermometer up to 80 degrees in the summer so my air conditioning won't run all day when I am not home. Or I just turn it off. In the winter, I turn the thermometer to 60 degrees so that I'm not wasting heat. If I'm not careful, my utility bill could be \$350 per month for the summer months. Instead I pay about \$180 to \$225 per month for June, July, August, and September. If I save \$170 per month for four months, that adds up to \$680.

This is how I use math strategies in my everyday life. Using these techniques of budgeting, analyzing unit costs, and taking into account how small savings will add up help me maintain my lifestyle.

### AFTER YOU READ:

1. What do you think of Judelyn's strategies for saving money? Are you interested in trying any of them?
2. Do the math to find out the cheapest unit cost in the box above. What operations did you use to find the answer?

Judelyn Brown is a student at Pima College Adult Basic Education For College & Careers (ABECC) in Tucson, Arizona. Judelyn came from the Philippines and she loves reading and writing. She believes that when you have a great teacher, like her teacher Hazel, you can learn a lot. She has two daughters named Christina and Nicole.

