

## Weighing the Costs of Delivery

It seems nowadays just about anything can be delivered right to your doorstep. And with grocery stores and restaurants jumping into the game, you may be wondering why you'd ever leave the house other than for work!

However, the added costs of convenience may be eating into your budget more than you realize. How can you enjoy these convenient services and keep your budget in check at the same time? Let's review a few options:

### Grocery Apps

If you're like most, grocery shopping is a chore you dread. It's time consuming, requires patience and often results in you spending more money than you planned on. So with the introduction of grocery "delivery" and "pick up" comes one key perk – *the grocery app itself*.

When you shop for groceries on the app, there aren't any giant displays or tempting smells from the bakery to steer you off course. Instead, you'll be more likely to stick to your budget; especially since every time you add an item to your cart, you'll be able to see exactly what your current total is.

However, while the app itself may help keep you on budget, what about the extra cost of delivery?

#### Delivery Services

It's no surprise grocery delivery services are becoming more and more popular today. With your packed schedule each week, grocery shopping is one chore you're likely happy to eliminate. However, most of these delivery services require a service charge in addition to a tip for the delivery person. While you may be happy to pay these additional fees, is there a more budget friendly option?

#### Pick Up Option

Many grocery stores now offer a free pick up option. You complete your order on their app and choose a pick up time. When you get to the store, you park in a special designated spot and one of the store clerks will load the groceries into your car. Plus, most stores prohibit you from tipping the clerk.

While this option is not as convenient as home delivery, it does provide you the benefit of not actually going into the store – saving you time and money with their app.

## Restaurant Apps

Similar to grocery stores, most restaurants, from fast-food to high-end, now offer delivery. Gone are the days when pizza and Chinese food were your go-to delivery options. But, just as the grocery options, this convenient service comes at a cost.

Most restaurant delivery apps require a service fee and tipping is standard. And some restaurants will not post specials on their apps or may even have higher menu prices for delivery than in-restaurant dining.

If you're looking to enjoy a convenient meal, yet stick to your budget, many restaurants offer a free curbside pick-up option. While you have to go pick up your food from the restaurant, you'll be saving on excessive delivery fees.

## What's it Worth to You?

Delivery services are a great choice if you're looking to save time. However, other options, such as pick-up also provide a level of convenience without the extra fees. It all comes down to how much you're willing to pay for convenience.

For example, assume it costs \$15 in service fees to have someone deliver your groceries or dinner to you. If you make \$15 / hour at work, is it worth working an hour in exchange for the convenience of delivery?

## *We're Here to Help!*

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