BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Grocery Pickup & Delivery

Giant Eagle, Meijer, Aldi, Walmart and Instacart — ordering groceries from home, in plain English

A plain-English guide to getting groceries without the trip

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

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What's Inside

This is your guide to ordering groceries for pickup or delivery. Read it in any order: start with Part 1, then jump to the store you use. The cheat-sheet at the end sums it all up.

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PART 1

Getting Comfortable

What grocery pickup and delivery really are, what you need before your first order, and how paying online works and stays safe. Start here.

CHAPTER 1

A Note from Bill

Hello, and welcome. If you're reading this, maybe winter driving has started to feel like more trouble than it's worth. Maybe carrying heavy bags up the steps has gotten hard, or you're helping a parent who can't get to the store the way they used to. Whatever brought you here, I'm glad you came.

I'm Bill. I've spent more than 30 years in professional technology work, and these days I help folks right here in Portage County, Ohio, feel at home with their phones, tablets and computers. I wrote this guide the way I'd explain it sitting next to you at the kitchen table: slowly, in plain English, one step at a time.

What this guide covers

This guide is about getting your groceries without walking the aisles. You'll learn the two ways it works (pickup at the curb, or delivery to your door) and how to use the services you're most likely to see around Northeast Ohio:

- **Giant Eagle**: Curbside Pickup & Delivery, the Giant Eagle app and myPerks.
- **Meijer**: the Meijer app, mPerks, pickup and home delivery.
- **Aldi**: online ordering, which Aldi runs through Instacart.
- **Walmart**: a short chapter here. A separate guide covers the Walmart app in depth.
- **Instacart**: the delivery service that shops many stores at once.

Along the way we'll cover how to choose a service, build a list, handle substitutions, work out the true cost, pay with SNAP EBT where a store allows it, order in winter, and spot the scams that follow these services around.

WHAT THIS DOES FOR YOU

Groceries that come to you, whatever the weather

Once you've placed an order or two, getting groceries can take ten minutes at your kitchen table. No icy parking lot, no heavy cart, no long lines. For anyone who no longer drives in an Ohio winter, that can be the difference between waiting for a ride and having fresh food when you need it.

Take your time. You can't break it.

Nothing is charged until you tap the final button to place an order, and you can almost always change or cancel an order before shopping starts. So explore. Add things to a cart and take them back out. Look around. And if you'd like a hand, I'm a phone call away at **(330) 200-8042**.

— Bill

CHAPTER 2

Pickup or Delivery: How It All Works

Every service in this guide works the same basic way. You pick groceries on a phone, tablet or computer. Someone at the store (or a shopper hired through an app) walks the aisles and gathers them. Then you either drive up and get them, or they come to your door.

Pickup (also called curbside)

1. You place your order online and choose a pickup time.
2. The store gathers and bags your groceries.
3. You drive to the store and park in a marked pickup spot.
4. You let the store know you're there, usually with a button in the app or a link in a text.
5. A worker brings your groceries out and loads them into your car. You never leave the driver's seat.

Pickup is usually free above an order minimum, or costs a small fee. It's a good fit if you still drive, or a friend or family member can swing by for you, but you'd rather skip the walking and carrying.

Delivery

1. You place your order and choose a delivery window, such as "2 p.m. to 4 p.m. today."
2. A shopper picks your groceries.
3. A driver (often the same person) brings them to your door.
4. Depending on what you chose, they hand them to you or leave them at the door.

Delivery costs more than pickup, because someone is bringing it to you. For anyone who doesn't drive, though, it's the whole point.

Who actually does the shopping?

This part confuses a lot of people, so let's clear it up. Sometimes the store's own employees do the shopping. Sometimes the store hires a delivery company, like **Instacart** or **Shipt**, whose shoppers pick your order. And sometimes you order through the delivery company's own app instead of the store's. The groceries come from the same store either way, but the prices, fees and rules can differ.

GOOD TO KNOW

Same store, different doors

You might be able to order from the same Giant Eagle three ways: on Giant Eagle's own website or app, through Instacart, or through DoorDash. Each one can have different prices and fees. We'll compare them fairly in *Fees and the True Cost* (Chapter 27).

CHAPTER 3

What You Need Before You Start

You don't need much. Here's the short list.

- **A phone, tablet or computer with internet.** A smartphone is handiest because you'll get texts and app alerts on the day of your order. A computer with a big screen is easier for building a list.
- **An email address and a mobile phone number.** Stores send your confirmation by email and send texts on the day of your order. Shoppers may text you about substitutions.
- **A way to pay.** A credit or debit card, and for some stores a SNAP EBT card (see *Paying with SNAP EBT Online* (Chapter 28)).
- **Your loyalty card number, if you have one.** Giant Eagle myPerks and Meijer mPerks both work with online orders, so your savings come along.

App or website?

Every store in this guide has a website and a free app for iPhone and Android. They do the same job. Here's how I'd think about it:

Option	Why you'd use it
The website	Bigger screen and easier typing. Good for building your first list on a computer.
The app	Handy on the day of your order: check-in for pickup, chatting with your shopper, live tracking and alerts.
Both	They share one account. Build your list on the computer, then check in from the phone.

Getting the official app

1. On an iPhone, open the **App Store**. On Android, open the **Google Play Store**.
2. Search for the store's name, such as "Giant Eagle," "Meijer," "ALDI" or "Instacart."
3. Before you tap **Get** or **Install**, check the name of the company that makes the app. It should be the store itself (or Instacart for the Instacart app).
4. Install it, open it, and choose **Sign in** or **Create account**.

HEADS UP

Look-alike apps and ads

Search results sometimes show ads at the top that aren't the real store. Take one extra second to read the maker's name and look at the number of reviews. The real store app will have a lot of them.

CHAPTER 4

Paying Safely Online

Money is the part that makes people nervous, so let's settle it now. When you shop for groceries online, you pay the store or the app. You never pay the shopper or driver directly.

How it works

- You enter a card once, in your account. It's stored so you don't have to type it again.
- Many stores place a **temporary hold** on your card when you order. The final charge comes after your groceries are picked, because weights (like bananas or deli meat) and substitutions change the total.
- That hold can be a bit more than your cart total. Giant Eagle, for example, says its hold may be the order total plus 15%. The extra drops off once the real charge goes through.
- You'll get an email receipt showing what you actually paid.

GOOD TO KNOW

Why a credit card is a good choice

If you have one, a credit card is usually the safer choice for paying online. If something goes wrong, it's the bank's money on the line while the problem is sorted out, not your checking balance. A debit card works fine too.

You always see the total first

Before you place any order, the checkout screen shows the items, the fees, the tip (if there is one) and an estimated total. Nothing is charged until you tap the final button, such as **Place order**. If the number looks too high, back out and trim the cart. No harm done.

SCAM ALERT

The one rule that protects you everywhere

Never pay a shopper or driver in cash, by gift card, or through Venmo, Zelle, Cash App or any other way outside the store's app or website, no matter what they say. Everything, tips included, goes through the app. If someone says "the app is down, just send it to me," that's a scam.

PART 2

Choosing a Service

A plain side-by-side look at the main choices, a few questions that point you to the right one, and how to check what actually serves your address.

CHAPTER 5

The Main Choices at a Glance

Here's a short tour of the services in this guide. Prices and fees change, so treat the numbers as a starting point and always check the checkout screen before you order.

Service	Pickup	Delivery	Loyalty savings online?
Giant Eagle (own site and app)	Free on orders over $35	Fee, "as low as $9.95"	Yes, myPerks
Meijer (own site and app)	Free on $35 or more; $4.95 under $35	Through Shipt, about $9.95 a delivery; varies by location	Yes, mPerks
Aldi (own site and app, run by Instacart)	A small pickup fee	Fees vary by time slot and location	Aldi has no loyalty card
Walmart	Free on $35 or more	Fee, or free on $35 or more with Walmart+	No loyalty card
Instacart (its own app)	Offered by some stores; no service fee on pickup	Delivery fee plus service fee; Instacart+ lowers them	Depends on the store

A word about prices

Some services charge the same prices as the store shelf. Others charge more online to help cover the cost of a personal shopper. Meijer says its Shipt home delivery uses the same prices as in the store. Aldi says prices on Instacart may be higher than in store, and that its own online prices may vary slightly. Instacart says item prices are set by each store, and each store's page shows its pricing policy.

TIP

Compare one real cart

The best way to compare is to put the same ten things you always buy into two services' carts and look at the final totals side by side. It takes fifteen minutes once, and then you know. *Fees and the True Cost* (Chapter 27) walks through it.

CHAPTER 6

Which One Is Right for You?

There's no single best service. The right one depends on where you like to shop, whether you can get to the store, and how often you'll order. These questions will point the way.

Five questions to ask yourself

1. **Do I (or someone I know) still drive?** If yes, pickup is cheaper and you can choose your own time. If not, you'll want delivery.
2. **Where do I already shop?** If you've used a Giant Eagle myPerks card or Meijer mPerks for years, starting with that store's own site keeps your rewards coming.
3. **How often will I order?** Once in a while: pay per order. Every week: a membership such as Instacart+ or Walmart+ may pay for itself. Do the math first.
4. **Do I use SNAP?** Check which stores near you take SNAP EBT online (see *Paying with SNAP EBT Online* (Chapter 28)).
5. **Do I want one app for several stores?** Instacart lets you shop more than one store from the same app, sometimes in the same delivery window.

A sensible way to begin

If you're new to all this, here's what I'd suggest. Start with **pickup** (or delivery, if you don't drive) from the store you already know best, using that store's own app. You'll know the brands and the prices, so it's easier to tell if something is off. Once you're comfortable, try another service and compare.

WHAT THIS DOES FOR YOU

You're not locked in

None of these services ask you to sign a contract to place an order. You can try one this week and a different one next week. Memberships are optional, and you can cancel them.

FROM BILL

Don't let the choices overwhelm you

If all these options feel like a lot, just pick one. Any of them will get groceries to you. The best service is the one you'll actually use, and you can always change later.

CHAPTER 7

Checking What Serves Your Address

Not every store offers pickup and delivery, and delivery areas depend on your address. Before you set your heart on one service, take two minutes to check.

1. Go to the store's website or open its app.
2. Look for a **store locator** or a spot to type your **ZIP code** or address.
3. Pick your nearest store and look for **Pickup** and **Delivery** options for that store.
4. For delivery, enter your full home address. The site will tell you whether it delivers there.
5. For Instacart, open the app or instacart.com and type your address. The list of stores shown is the list that delivers to you.

What I could confirm for our area

Most of us in Portage County live within a short drive of Giant Eagle, Aldi and Walmart stores, but whether a particular store offers pickup or delivery to your street is something only the store's own locator can tell you. So check your own address.

For Meijer, the company's newsroom lists Northeast Ohio supercenters that include **Stow** and, since May 2026, **Bainbridge Township** (7300 Aurora Road, with an Aurora address), which Meijer says offers pickup and delivery. There's no Meijer listed in Portage County itself, so check whether your address falls in a delivery area.

TIP

Write down what you find

Make a little note: "Giant Eagle: pickup yes, delivery yes. Aldi: delivery yes." Then you won't have to look it up again, and family members helping you will know your options at a glance.

HEADS UP

Delivery areas change

Stores add and drop delivery areas, and a service that didn't reach your road last year might now. If you checked a while ago, check again.

PART 3

Giant Eagle

Giant Eagle's own Curbside Pickup & Delivery, how to place and pick up an order, the Giant Eagle app, and keeping your myPerks savings when you shop online.

CHAPTER 8

Giant Eagle Pickup & Delivery: The Basics

Giant Eagle has offered online ordering for years. You may remember it as **Curbside Express**, and you'll still see that name in a few places. Giant Eagle's own pages now call it **Curbside Pickup & Delivery**. It's the same idea: you shop online, and Giant Eagle gathers your groceries for pickup or brings them home.

What it costs

	What Giant Eagle says
Pickup	Free. Orders need to be over $35.
Delivery	A delivery fee, "as low as $9.95." The exact fee shows at checkout.
Prices	Giant Eagle's pickup page says the same prices as in store.
Payment hold	Your card may show a temporary hold of the order total plus 15% until the final charge.

Other ways to get Giant Eagle groceries delivered

Giant Eagle also sells through **Instacart**, which announced same-day delivery from Giant Eagle stores across Ohio and neighboring states in 2023, and through **DoorDash**. Prices and fees in those apps are set differently from Giant Eagle's own site, so compare before you choose. Instacart ordering is covered in Part 5 of this guide.

WHAT THIS DOES FOR YOU

Your regular store, from home

If Giant Eagle is where you've always shopped, ordering from its own site means the same brands, the same Market District favorites if your store carries them, and your myPerks savings, without the trip through the store.

HEADS UP

Changing your mind

Giant Eagle says you can change an order up to 4 hours before your scheduled time. After that, the shopping may already be underway. If you need to change something late, call the store.

CHAPTER 9

Placing a Giant Eagle Order, Step by Step

You can do this on gianteagle.com or in the Giant Eagle app. The screens look a little different, but the steps are the same. Give yourself about 20 minutes the first time.

Before your first order

1. Go to **gianteagle.com** or open the **Giant Eagle** app.
2. Sign in, or create an account with your email address. If you already have a myPerks card, connect it to your account so your savings apply.
3. Choose **your store** (or confirm the one it picked), and choose **Pickup** or **Delivery**.
4. Add your mobile phone number. Giant Eagle uses it to text you on the day of your order, and your shopper can text you about substitutions.

Filling your cart

1. Type an item in the search box, such as "2% milk" or "bananas."
2. Tap the item you want, choose the quantity, and add it to your cart.
3. Repeat until your list is done. Your cart total updates as you go.
4. Open your cart to review. Change quantities or remove anything you don't need.
5. For each item, decide whether a substitute is okay (more on that in *Picking Up: Check-In and Substitutions at the Car* (Chapter 10)). You can add a short note, such as "green bananas, please."

Checking out

1. Tap to check out.
2. Pick a pickup or delivery **time slot**. Popular times fill up, so the evening before is a good time to book.
3. Choose how to pay. For pickup, Giant Eagle lets you pay in advance online.
4. Read the summary: items, fees and estimated total.
5. Place the order. Watch for a confirmation email.

TIP

Book early in bad weather

Before a snowstorm or a holiday, everyone has the same idea. Book your time slot a day or two ahead and keep adding items to the order until the change cut-off.

CHAPTER 10

Picking Up: Check-In and Substitutions at the Car

Pickup day is the easy part. Here's what to expect.

Letting the store know you're coming

Giant Eagle says that for pickup orders you'll get a **text message with a link** to tell the store you're on your way. Tapping it asks to use your location so the store can see when you arrive. If you'd rather not share your location, or you don't have a smartphone with you, the pickup area has signs with a phone number to call.

1. When the text arrives on the day of your order, tap the link when you're ready to leave home.
2. Drive to the store and follow the signs to the pickup parking spots.
3. Park in a marked spot. If the sign gives a spot number, note it.
4. Stay in your car. A worker brings your groceries out.
5. Open your trunk or back door and let them load. You don't need to lift anything.

Reviewing substitutions

When you ordered, you chose which items could be substituted. Giant Eagle lets you check a box on each item, or one box for the whole cart, and add notes. For pickup orders, the worker goes over any substitutions with you at the car, and you can turn down one you don't want.

TIP

It's fine to say "no thank you"

If the worker offers a substitute you don't want, just say so. Hand it back. That's exactly why they ask.

HEADS UP

Check your receipt

When you get home, look over your emailed receipt. Make sure the substitutions you turned down aren't on it, and that the total looks right. If something's off, call the store.

CHAPTER 11

myPerks and the Giant Eagle App

myPerks is Giant Eagle's free rewards program. It replaced the old Advantage Card. You earn "perks" when you shop, and turn them into money off groceries or gas.

How myPerks works

- It's free to join, in the app or at gianteagle.com.
- Giant Eagle says you earn **1 perk for every $1.00** spent on groceries.
- **50 perks = $1.00 off** groceries or gas.
- Online orders count when your myPerks card is linked to your account.
- Perks don't last forever, so check the expiry dates shown in your account.

The Giant Eagle app

The free **Giant Eagle** app is in the App Store for iPhone and on Google Play for Android. It holds a digital myPerks card you can scan at the register, and you can order Curbside Pickup & Delivery from it. Pharmacy refills use a separate app, **GE Pharmacy**.

1. Install **Giant Eagle** from the App Store or Google Play. The maker should be Giant Eagle.
2. Open it and sign in with the same email and password you use on gianteagle.com.
3. Find your myPerks card in the app, and make sure it's connected to your account.
4. To shop, choose Pickup or Delivery and your store, then start adding items.

WHAT THIS DOES FOR YOU

Savings that keep working at home

With myPerks linked to your account, the groceries you order online add to your perks just like a trip through the checkout line. Shopping from home doesn't mean giving up your rewards.

SCAM ALERT

Fake "Giant Eagle survey" and reward messages

Local news has reported fake Giant Eagle surveys and "reward" messages aimed at getting people's account details. Giant Eagle won't ask for your password in a text or email. Check your perks only in the real app or by typing gianteagle.com yourself.

PART 4

Meijer, Aldi & Walmart

The Meijer app and mPerks, Meijer pickup and home delivery, how Aldi's online ordering works through Instacart, and a short look at Walmart.

CHAPTER 12

The Meijer App and mPerks

Meijer's free app is listed in the App Store and Google Play as **Meijer - Delivery & Pickup**. It's where you place pickup and delivery orders, clip digital coupons, and use mPerks, Meijer's free rewards program.

What mPerks does

- It's free. Creating an account in the Meijer app signs you up for mPerks.
- You earn points when you shop in the store or online. Meijer's mPerks FAQ says 10 points for every $1.00 spent.
- You **claim a reward** in your mPerks account before you check out, and it's taken off your order.
- **Digital coupons** you clip in the app or on meijer.com work on pickup and delivery orders too.
- At the register, you enter your mPerks ID (usually your phone number) and PIN.

Setting up the app

1. Install **Meijer - Delivery & Pickup** from the App Store or Google Play. The maker should be Meijer.
2. Open it and create an account with your email and phone number, or sign in if you already have mPerks.
3. Choose your store.
4. Look through the coupons section and clip any for things you buy. Clipped coupons apply on their own when you order.

WHAT THIS DOES FOR YOU

Coupons without the scissors

Clipping a coupon is one tap, and it comes off your order automatically. No paper to keep track of, and nothing to forget at home.

HEADS UP

Points expire

mPerks points and claimed rewards have expiry dates. Glance at your mPerks account every few weeks so you don't lose a reward you've earned.

CHAPTER 13

Meijer Pickup

Meijer pickup works like the others: shop online, choose a time, drive up, and they load your car.

	What Meijer says
Cost	Free on orders of $35 or more. Orders under $35 have a $4.95 pickup fee.
How soon	Ready in as little as 4 hours.
Coupons and rewards	mPerks coupons and rewards work on pickup orders.

Placing the order

1. Sign in to the Meijer app or meijer.com and make sure your store is the one you want.
2. Add items to your cart.
3. In your cart, review each item's backup choice (what to do if it's out of stock).
4. Choose **Pickup** and a time.
5. Review your payment and place the order.

On pickup day

Meijer lets you tell the store you're on your way from the app or a text, and you park in the marked pickup spaces. Follow the instructions in your order confirmation for your store, since the details can vary.

Two ways Meijer runs pickup

Meijer's own pages describe two setups, depending on the store:

At some stores	What that means for you
Meijer team members shop	Tips aren't accepted. Substitutions are reviewed with you at your car. Order changes are due by midnight the night before.
Shipt shoppers shop	Your shopper texts you about substitutions while shopping. Tipping is optional.

TIP

Your confirmation tells you which

If you're not sure which way your store works, look at your order confirmation or the order details in the app. It will say whether you can tip and when changes are due.

CHAPTER 14

Meijer Home Delivery (by Shipt)

Meijer's home delivery is handled by **Shipt**, a delivery company whose personal shoppers pick your order at Meijer and bring it to your door.

- No membership is required. Meijer's delivery page lists **$9.95 for each delivery**, and its terms say fees vary by location, so check yours at checkout.
- Meijer says delivery orders use the **same prices as in the store**.
- You can clip mPerks coupons and earn rewards on delivery orders.
- If something's out of stock, your Shipt shopper texts you a suggested replacement.
- Meijer's delivery page says someone needs to be home to receive the order.

Setting your preferences

1. In the Meijer app or on meijer.com, open your **Profile**.
2. Look for **Order Preferences** and set how you'd like substitutions handled.
3. Add delivery notes, such as "side door, please" or "ring the bell twice, I'm slow to the door."
4. Make sure your mobile number is right so the shopper can reach you.

GOOD TO KNOW

Meijer is on Instacart too

Meijer also sells through Instacart and other apps. Prices and fees there are set differently from Meijer's own site. If you're comparing, compare totals, not just delivery fees.

CHAPTER 15

Aldi Online: Powered by Instacart

Aldi doesn't use its own shoppers for online orders. Instead, Aldi's website and app are run with **Instacart**, so an Instacart shopper picks your order. Aldi launched a new website and app built with Instacart in 2026.

How Aldi pickup works

1. Go to **aldi.us** or open the official **ALDI** app and choose to shop online.
2. Enter your ZIP code, then create an account or sign in.
3. Pick your store and a pickup time, and fill your cart.
4. At the store, park in one of the marked pickup spaces.
5. Staff bring your order out and load your car.

Aldi says there's a small pickup fee and a bag fee, and tips aren't accepted for pickup.

How Aldi delivery works

- Same-day delivery, or schedule up to 5 days ahead.
- Fees depend on the time slot and your location, and a service fee may apply.
- Tipping is optional. Aldi's help page says the default tip is 10%, and you can change it.
- Drivers leave orders at your door unless there's alcohol, which needs an ID check.

GOOD TO KNOW

Online prices may be higher

Aldi says online prices may vary slightly from the store, and orders placed through Instacart or DoorDash may be higher to cover the cost of personal shopping. Aldi's low shelf prices are the reason many people shop there, so compare your total with what you'd pay in the store.

SCAM ALERT

Aldi doesn't send online coupons

Aldi says it does not offer online coupons. Its real coupons come printed in stores or in the mail. A text, email or social media post offering an "Aldi coupon" or a free gift card for a survey is a scam. Don't tap it.

For questions about an online order, Aldi lists online shopping support at **(833) 344-4030**, 9 a.m. to 11 p.m. Eastern, every day.

CHAPTER 16

Walmart in Brief

Walmart does pickup and delivery from its own app and walmart.com. A separate guide in this series covers the Walmart app in depth, so here are just the essentials.

- **Pickup is free** on orders of $35 or more. Smaller orders pay a fee.
- **Delivery** costs a fee for each order unless you have Walmart+.
- **Walmart+** is Walmart's membership: **$98 a year or $12.95 a month**, with free delivery on orders of $35 or more. Faster "Express" delivery costs extra, even for members.
- **Walmart+ Assist** is half price, **$49 a year or $6.47 a month**, for people who get SNAP, Medicaid, SSI, WIC and some other government help.
- **SNAP EBT** works online for pickup and delivery, on items sold by Walmart itself. SNAP can't pay delivery fees.

Checking in for pickup

1. On pickup day, open the Walmart app and tap **I'm on my way**.
2. When you arrive, park in a pickup spot and tap **I've parked**.
3. Enter your parking spot number and car color.
4. A worker brings your order out. If the app isn't working, call the number on the parking sign or in your confirmation email.

SCAM ALERT

Walmart's own warnings

Walmart says it doesn't notify contest winners or send product recalls by text. If you get a suspicious "Walmart" email, Walmart asks you to send it as an attachment to **OnlineAbuse@walmart.com**, and then delete it.

PART 5

Instacart, Step by Step

Setting up Instacart, placing an order, replacements, chatting with your shopper, delivery day and photos, fixing problems, tipping, and whether Instacart+ is worth it.

CHAPTER 17

Setting Up Instacart

Instacart is a delivery service, not a store. Its shoppers pick groceries at stores near you, including Aldi, Giant Eagle and Meijer in many places, and bring them to your door. You can use the free Instacart app on iPhone or Android, or instacart.com on a computer.

1. Install **Instacart** from the App Store or Google Play. Check that the maker is Instacart.
2. Open it and sign up with your email or phone number.
3. Enter your home address. Instacart shows the stores that deliver there.
4. Add a payment card under your account settings.
5. Add your mobile number so your shopper can reach you.

About signing in

Instacart signs you in with a **one-time code** sent to your email or phone, instead of a password you have to remember. That code is only for you. Never read it to anyone who calls or texts asking for it.

HEADS UP

Free trial offers

Instacart may offer you a free trial of its Instacart+ membership. A trial turns into a paid membership unless you cancel. If you're not sure, skip it for now. *Instacart+: Is It Worth It?* (Chapter 22) helps you decide.

CHAPTER 18

Placing Your First Instacart Order

Here's the whole thing, from an empty cart to a confirmed order.

1. Open Instacart and tap the store you want.
2. Search for each item, such as "eggs" or "coffee," or browse the aisles shown on screen.
3. Tap an item, choose the quantity, and tap to add it to your cart.
4. When your list is done, open the cart and check each item.
5. For each item, choose what should happen if it's out of stock (see *Replacements: Telling Your Shopper What You Want* (Chapter 19)).
6. Tap to check out. Choose **Delivery** or **Pickup** if the store offers it, and pick a time.
7. Add delivery instructions, such as "leave at the side door" or "please knock, doorbell broken."
8. Look at the tip, the fees and the total. Then place the order.

Picking a time

You'll usually see a choice of standard windows, and sometimes a faster **priority** window. Instacart says priority windows are 60 minutes or shorter and the extra fee starts at $2.00. Standard is fine for most orders.

TIP

Your cart waits for you

You don't have to finish in one sitting. Add things as you think of them through the day, and check out when your list feels complete.

GOOD TO KNOW

There's a minimum

Instacart says orders need to be at least $10 to qualify for delivery. Small orders can carry higher fees, so one bigger order a week usually costs less than three small ones.

CHAPTER 19

Replacements: Telling Your Shopper What You Want

Sometimes the store is out of something. Instacart calls the swap a **replacement**, and you get to decide ahead of time how each item is handled.

Choice	What it means
Find best match	The shopper picks the closest item. This is the standard setting. Fine for staples where the brand doesn't matter much.
Pick specific replacement	You choose the backup yourself: "If there's no 2% milk, get 1%."
Don't replace	Skip it and refund me. Best for things where only one kind will do.

Setting it item by item

1. In your cart, tap an item.
2. Look for the replacement choice under the item.
3. Choose one of the three options. For "Pick specific replacement," search for and tap your backup item.
4. Do this for any item where you care. The rest can stay on "Find best match."

TIP

Use the note too

Many items let you add a short note: "ripe but not soft," "the small jar," "no dented cans." Shoppers do their best to follow them.

HEADS UP

Brands that matter for health

If you need a certain item for a medical diet, like a low-sodium soup or a gluten-free bread, choose **Pick specific replacement** or **Don't replace** rather than letting someone guess.

CHAPTER 20

Chatting with Your Shopper

While your shopper is in the store, you can follow along in the app and send messages back and forth. It's a bit like sending a helpful neighbor to the store and texting with them.

Approving replacements as they happen

1. When shopping starts, you'll get an alert. Open the Instacart app.
2. Tap your order to see what's been picked so far.
3. If the shopper suggests a replacement, you can **approve** it, choose **other options**, or chat with the shopper.
4. Type your message, or tap a quick reply, and send.

You don't have to watch your phone the whole time. If you don't answer, the shopper follows the choices you set in your cart.

WHAT THIS DOES FOR YOU

You stay in charge

Chat means you get what you want, not someone's best guess. And a quick "thank you" in the chat goes a long way with a shopper who's working hard for you.

SCAM ALERT

Keep every message in the app

Instacart asks that all communication with your shopper stay in the app. A real shopper doesn't need your card number, your sign-in code or a separate payment. If someone texts from an outside number asking for any of those, stop and open the Instacart app yourself.

CHAPTER 21

Delivery Day: At the Door or in Your Hands

At checkout you choose how you'd like your groceries handed off. You can change your delivery instructions until shopping starts.

Choice	What happens
Leave at my door if I'm not around	The shopper leaves your order at the door and **takes a photo** of it, so you can see exactly where it is.
Hand it to me	The shopper waits for you to come to the door. Good if you don't want food sitting outside.

- Alcohol and other items that need an ID check are never left unattended.
- If you choose to have it left at the door and you're not around, Instacart says shoppers wait a few minutes and may then leave it in a safe spot nearby and take a photo.
- You can still chat with your shopper for a short while after delivery if something's missing.

Finding the delivery photo

1. After delivery, open the Instacart app.
2. Open your list of orders and tap the one that was just delivered.
3. Look for the delivery photo with the order details. Compare it with your door if you can't find the bags.

TIP

Clear instructions save headaches

Say which door, where to set bags so they won't be in the snow, and anything about pets or steps. "Back porch, inside the storm door, I'm slow to answer" tells a shopper everything.

STAY SAFE

Cold food doesn't like to wait

If you'll be away when groceries arrive, choose a delivery window when you'll be home, or ask a neighbor to bring them in. Milk and meat shouldn't sit on a sunny porch, and in winter, eggs can freeze.

CHAPTER 22

Instacart+: Is It Worth It?

Instacart+ is Instacart's optional membership. It costs **$99 a year or $9.99 a month**. Members get free delivery on orders over a minimum amount and a lower service fee. Instacart's pricing page also says households that get SNAP can join for half price.

Doing the math

1. Place a regular order or two without a membership and write down the delivery fee and service fee you paid.
2. Multiply by how many orders you'd place in a month.
3. If that's clearly more than $9.99 a month, the membership may save you money.
4. If you order only now and then, paying per order is usually cheaper.

HEADS UP

Free trials renew

A free trial of Instacart+ turns into a paid membership unless you cancel before it ends. Put a reminder on your calendar the day you start a trial.

Canceling Instacart+

1. Open Instacart and tap your **Account**.
2. Tap **Instacart+** or your membership settings.
3. Choose to cancel, and confirm.

Instacart says that if you cancel a yearly plan within 5 days of paying and haven't used it on an order, you get a full refund.

GOOD TO KNOW

Delivery isn't the only fee

Even with Instacart+, service fees still apply (they're just lower), and item prices are set by each store. The membership helps, but it doesn't make every order cost the same as the shelf.

CHAPTER 23

Fixing a Problem: Missing or Damaged Items

Now and then a bag goes missing, eggs arrive cracked, or you get the wrong item. Instacart has a simple way to report it in the app.

1. Open the Instacart app and tap **Account**, then **Orders**.
2. Tap the order, then **Get help**.
3. Choose what went wrong, such as missing, damaged or wrong item, and select the items.
4. Choose a credit, or go to the Help Center if you'd rather have a refund to your card.

On instacart.com, open the menu, choose **Your Orders**, then **Report a problem**.

- Instacart says you can report problems yourself for up to **4 days** after delivery.
- After that, or if you want a refund instead of a credit, contact Instacart support through the app's Help section. They can help for up to 7 days.
- If you got something you didn't order, Instacart says you can keep it and won't be charged.

TIP

Unpack as soon as it arrives

Check the bags against your receipt while the shopper's chat is still open. It's much easier to sort out a missing item right away.

HEADS UP

Talk to Instacart before your bank

If a charge looks wrong, report it to Instacart first. Instacart says disputing a charge with your bank can put your account on hold while it's investigated.

CHAPTER 24

Tipping, Done Right

A tip is how you thank the person who shopped, carried and delivered your groceries. On Instacart, the tip is set at checkout, and the app suggests an amount you can change.

- Instacart says **100% of the tip goes to your shopper**.
- The service fee is not a tip, and it doesn't go to the shopper.
- You can't change the tip while the order is in progress.
- After delivery, you can **raise** the tip for up to 14 days, or **lower** it for up to 2 hours.

Changing a tip after delivery

1. Open the Instacart app and go to **Orders**.
2. Tap the delivered order.
3. Find the tip and tap to change it.
4. Choose a new amount and save.

Tipping at other stores

The rules differ. Aldi and some Meijer stores don't accept tips for pickup. Giant Eagle's FAQ calls tipping optional. When in doubt, the checkout screen or your order confirmation will tell you.

> **FROM BILL**
>
> **A fair tip, given in the app**
>
> Carrying a week of groceries up icy steps is real work, so tip what feels fair to you. Just remember: every tip goes through the app. Nobody legitimate will ask you for cash or a payment app.

PART 6

Shopping Smart

Building a good list, setting substitutions once, understanding every fee and comparing the true cost, and paying with SNAP EBT online where a store allows it.

CHAPTER 25

Building a Good List (and Reordering)

A good list is the secret to fast, easy online grocery shopping. Once you've built it, your weekly order can take just a few minutes.

Start on paper, finish on the screen

1. Keep a paper list on the fridge during the week, the same way you always have.
2. When it's time to order, sit down with the list and your phone, tablet or computer.
3. Search for each item and add it. Cross it off the paper as you go.
4. Before checking out, read the cart against your list one more time.

Let the app remember your usuals

After an order or two, most apps show a list of things you've bought before, often called **Buy it again**, past purchases or favorites. For your weekly staples, adding from that list is much faster than searching every time. Look around the home screen or your account in your store's app.

TIP

Be specific about sizes

Online, "milk" can bring up thirty choices. Check the size and count before you add: a gallon or a half gallon, one pound or three, a single can or a case. It's the most common mix-up.

TIP

Watch the quantity on produce

Fruit and vegetables are sometimes sold "each" and sometimes by the pound. "3" might mean three bananas or three pounds of bananas. Read the label next to the quantity box.

WHAT THIS DOES FOR YOU

A shorter, calmer shopping trip

Shopping from a list at home means fewer impulse buys and no forgetting the one thing you went for. Many people find they spend less, not more.

CHAPTER 26

Substitutions: Set Them Once

Every service handles out-of-stock items a little differently, but they all let you decide ahead of time. Taking a minute to set your choices saves surprises later.

Service	How you choose
Giant Eagle	A checkbox on each item (or one for the whole cart) to allow substitutes, plus notes. Pickup substitutions are reviewed at the car.
Meijer	Backup choices in your cart, and Order Preferences in your profile. Shipt shoppers text you about substitutions.
Aldi	If you opted in, the shopper suggests a replacement. Otherwise the item is removed.
Instacart	Find best match, Pick specific replacement, or Don't replace, item by item (*Replacements: Telling Your Shopper What You Want* (Chapter 19)).
Walmart	You can choose whether substitutions are allowed. The separate Walmart guide covers this in detail.

A simple rule of thumb

- **Allow substitutes** on everyday items where any brand is fine: paper towels, bananas, canned beans.
- **Pick your own backup** where you have a strong preference: coffee, bread, yogurt.
- **No substitutes** for anything medical, allergy-related or very particular.

GOOD TO KNOW

You're charged for what you get

If an item is left out, you aren't charged for it. If a substitute costs a different amount, the final charge reflects what you actually received. Your emailed receipt shows the details.

CHAPTER 27

Fees and the True Cost

The convenience is real, and so are the costs. Here's every kind of charge you might see, so nothing on the checkout screen is a surprise.

Charge	What it is
Item prices	Some services match the shelf price; others charge more online. Check each store's policy.
Pickup fee	Often free above a minimum ($35 at Giant Eagle, Meijer and Walmart). A small fee at Aldi.
Delivery fee	A charge for bringing it to you. It varies by store, time and order size. Memberships can waive it.
Service fee	Instacart's fee for running its service. It isn't a tip. Lower with Instacart+; none on Instacart pickup.
Priority fee	Optional extra for a faster window.
Bags, deposits, taxes	Bag fees, bottle deposits and sales tax, as in the store.
Tip	For your shopper or driver, where tips are accepted.

How to compare the true cost

1. Pick ten things you buy every week.
2. Add them to a cart at the first service. Go to checkout but don't place the order. Write down the final total, including fees and tip.
3. Do the same at a second service.
4. Compare the totals, not the delivery fees. A low fee with higher item prices can cost more.
5. Empty the cart you won't use, or just leave it. Nothing is charged unless you place the order.

WHAT THIS DOES FOR YOU

Now you know, not guess

Fifteen minutes of comparing tells you which service is really cheaper for your groceries. And remember to weigh what you don't spend: gas, a ride, and a trip on icy roads.

TIP

Ways to keep costs down

Order once a week instead of several times. Use pickup if someone can drive. Clip digital coupons and use your loyalty card. Choose a standard window instead of priority. And only consider a membership once you know how often you'll order.

CHAPTER 28

Paying with SNAP EBT Online

If you get SNAP food benefits on an Ohio Direction card, you may be able to use them for online grocery orders. It depends on the store, so here's what each one says.

Store or service	What it says about SNAP EBT online
Walmart	SNAP EBT works online for pickup and delivery, on items sold by Walmart. SNAP can't pay fees.
Meijer	SNAP EBT is accepted for pickup and delivery on meijer.com and in the Meijer app. Fees need another card.
Instacart	Add an EBT SNAP card in your account and use it at participating stores. A regular card is still needed for fees, taxes and tips.
Aldi	Aldi's help page says it's working on EBT SNAP for its new online site, and explains the current options.
Giant Eagle	Giant Eagle's own pages differ on this. Ask your store, or check the payment choices at checkout.

Adding EBT to Instacart

1. In the Instacart app, tap **Account**, then **Settings**.
2. Under payment methods, find **EBT SNAP** and tap to add a card.
3. Type the name and card number, type the number again to confirm, and save.
4. Keep a regular credit or debit card on the account for fees, taxes, tips and anything SNAP doesn't cover.
5. At checkout, choose a store that shows EBT SNAP and make sure EBT SNAP is selected for payment.

HEADS UP

Your card may need to be unlocked for online use

Instacart's help notes that in Ohio the EBT card may need to be unlocked before it works online. If your card is turned down, call the customer service number on the back of your Ohio Direction card.

GOOD TO KNOW

What SNAP covers

SNAP pays for eligible food. It doesn't pay delivery fees, service fees, tips or non-food items. That's why every store asks for a second payment card. Only one EBT card can be saved on an Instacart account.

SCAM ALERT

Guard your EBT card number and PIN

Nobody from a store or a delivery app will call or text you for your EBT card number or PIN. Enter them only on the store's own checkout screen. If someone asks, hang up and call the number on the back of your card.

PART 7

Winter, Family & Staying Safe

Getting through an Ohio winter with groceries delivered, letting family help, and the scams that follow grocery apps around, with the simple habits that stop them.

CHAPTER 29

Winter Ordering Tips for Ohio

If you've decided not to drive on snowy, icy roads anymore, grocery delivery can make winter a lot less worrying. A little planning makes it work smoothly.

Before the snow flies

- **Place a test order in the fall**, when roads are clear and time slots are easy to get. Learn the app before you need it.
- **Know two services.** If one is booked solid before a storm, you have a backup.
- **Keep a small reserve** of shelf-stable food: soup, canned fruit, crackers, peanut butter, shelf-stable milk. Then a delayed delivery is an inconvenience, not a problem.

When a storm is coming

1. Watch the forecast. Book your delivery time a day or two before the storm, not the morning of.
2. Choose an earlier window if you can. Slots and drivers get scarce once the snow starts.
3. Order a few extra days' worth of the basics.
4. Update your delivery instructions: where the shoveled path is, which door to use, where bags will stay dry.

Making delivery safe at your door

- Keep the walk and steps clear and salted if you can, or ask a neighbor. It's safer for the driver and for you.
- Turn on the porch light for evening deliveries.
- Choose **Hand it to me** in very cold weather so eggs, produce and medicine don't freeze on the porch.
- Don't step out on ice to grab bags. Ask the driver to set them just inside the storm door if you're comfortable with that.

WHAT THIS DOES FOR YOU

A lifeline when you can't get out

For many people who no longer drive in winter, delivery means not having to wait for a ride, a dry spell or a family visit to get fresh food. You stay stocked and independent, whatever the weather.

HEADS UP

Delays happen

In bad weather, stores sometimes move or cancel orders. Keep your phone nearby on delivery day so you see any message from the store or app, and plan a day of slack.

TIP

Be generous in a storm

Someone drove through the snow to bring your groceries. If tips are accepted, a little extra in bad weather is a kind thank-you, and you can add it in the app after delivery.

CHAPTER 30

When Family Wants to Help

Grocery apps are a wonderful way for a son, daughter or grandchild to help, even from far away. Here are the options, from simplest to most hands-on.

Ways family can help

- **Sit down together for the first order.** Have them help you set up the account, add your loyalty card and payment, and place one order with you.
- **Share your list.** You keep the paper list; they read it over the phone while you tap, or the other way around.
- **They order for you.** A family member can place an order from their own account with your address as the delivery address, and pay for it themselves.
- **Make sure the shopper can reach you.** If they order for you, have them add your phone number and helpful delivery notes.

GOOD TO KNOW

Instacart's gift option

Instacart lets someone send groceries to another address and mark the order as a gift, with the recipient's name and phone number. It's a handy way for family to stock your kitchen.

STAY SAFE

Don't share your password or sign-in code

It's tempting to just tell a family member your password. A safer way is for them to sit with you, or order from their own account. And never read a sign-in code to someone who calls you, even if they say they're family. A real relative can wait while you call them back.

FROM BILL

Helping a parent set this up

If you're setting this up for a parent, take it slow and let them do the tapping. Write the steps on a card next to the phone. I'm happy to help with the first order too.

CHAPTER 31

Grocery Scams to Know

Scammers follow anything popular, and grocery apps are popular. The good news: the tricks are few, and they all break the same simple rules.

SCAM ALERT

The fake "shopper" text

A text from an unknown number says it's your shopper: "The store won't take your card. Send the money by Zelle and I'll finish your order." Real shoppers message you inside the app, and your card is charged by the app, not by them. Don't reply and don't pay. Open the app yourself to check your order.

SCAM ALERT

"Your order has a problem, click here"

An email or text says your delivery failed, your card was declined or your account is locked, with a link to "fix it." The link leads to a fake page that steals your sign-in or card. Don't tap it. Open the real app or type the store's web address yourself.

SCAM ALERT

"Read me the code"

Someone calls or texts claiming to be support, or even your shopper, and asks for the code that just arrived on your phone. That code is the key to your account. Never share it with anyone, for any reason.

SCAM ALERT

Free gift cards and fake coupons

Posts and texts promising a $100 grocery gift card for a quick survey, or an Aldi coupon to download, are scams. Aldi says it doesn't offer online coupons. Walmart says it doesn't notify prize winners by text.

SCAM ALERT

Look-alike apps and phone numbers

Searching the web for a store's "customer service number" can turn up fake numbers run by scammers. Get help through the Help section inside the real app, or the number on the store's real website.

The rule that covers them all

If anyone contacts you out of the blue and wants money, a card number, a code or a payment outside the app, it's a scam. The real services take care of everything inside their own app or website.

CHAPTER 32

Keeping Your Account Safe

A few simple habits keep your grocery accounts, and the cards stored in them, safe.

1. Use a different password for each store account, or let your phone's password manager create and save them.
2. Turn on any extra sign-in protection the app offers, such as codes sent to your phone.
3. Check your email receipts after each order. Do the items and total match what you ordered?
4. Look over your card statement each month for grocery charges you don't recognize.
5. Delete apps you've stopped using, and remove cards from accounts you won't use again.

If something looks wrong

1. Don't panic. Open the store's real app or website and look at your recent orders.
2. If there's an order you didn't place, contact the store through its app's Help section.
3. Change your password for that account.
4. If your card was charged for something you didn't buy, call the number on the back of your card.

Walmart's help page gives the same advice: contact your bank, reset your Walmart password, and change any other accounts that use that same password.

WHAT THIS DOES FOR YOU

Peace of mind on every order

A couple of minutes checking receipts and statements means that if something ever goes wrong, you'll catch it fast, while it's easy to fix.

PART 8

When to Call Bill & Your Cheat-Sheet

An honest word about when a helping hand makes sense, and a one-page cheat-sheet of the essentials to keep by the phone.

CHAPTER 33

When to Call Bill

This guide should get you ordering with confidence. But there's no prize for doing it all alone, and sometimes a patient helper beside you makes all the difference. Here's when I'd pick up the phone.

Call me when

- **You'd like help with your first order**: installing the app, setting up the account, adding your loyalty card and payment, and placing the order together.
- **The app won't cooperate**: it won't sign you in, keeps asking for a code, or the screen doesn't look like this guide.
- **You're setting this up for a parent** and want it done right, with big text and simple steps.
- **You're not sure a text or call is real**, especially one about a "problem with your order" or a request for money or a code.
- **You think you may have been scammed**. Call quickly, and without any embarrassment.
- **You want to compare services** for your own groceries and budget.

FROM BILL

How I like to help

I've spent 30+ years in professional technology work, and I help folks right here in Portage County, Ohio. I don't rush and I don't talk down to anyone. My help is **$49 remote · $99 in your home**. Call **(330) 200-8042** or book a time at **billshometech.com/book**. If I'm with another customer, Sophie, my assistant, will answer and make sure I get back to you.

STAY SAFE

There's no shame in asking

Checking with someone before you act is exactly what careful people do. If a message about your groceries makes you uneasy, stop and ask someone you trust. Scammers count on you being alone and in a hurry.

Thank you for reading. Before long, I hope ordering groceries feels as ordinary as making a shopping list. Keep the cheat-sheet handy, take your time, and don't be a stranger.

— Bill

CHAPTER 34

Your Grocery Ordering Cheat-Sheet

Keep this one page near your phone or computer.

Placing an order

1. Open the store's app or website and choose **Pickup** or **Delivery**.
2. Add items. Check sizes and quantities.
3. Set substitutions for anything that matters.
4. Pick a time. Book early before storms and holidays.
5. Read the total, including fees and tip, then place the order.

The services at a glance

Service	Remember
Giant Eagle	Free pickup over $35. Delivery from $9.95. Link your myPerks card.
Meijer	Free pickup on $35+ ($4.95 under). Delivery by Shipt. Clip mPerks coupons.
Aldi	Ordered on aldi.us or the ALDI app, shopped by Instacart. Small pickup fee. Prices may be higher online.
Walmart	Free pickup on $35+. Walmart+ $98 a year; Walmart+ Assist $49 a year.
Instacart	Many stores in one app. Instacart+ $99 a year or $9.99 a month. Tips go 100% to the shopper.

Safety rules

- Pay **only inside the app**. Never cash, gift cards, Zelle or Venmo to a shopper.
- **Never share** a sign-in code, password or EBT PIN.
- **Don't tap links** in texts about "order problems." Open the app yourself.
- Get help through the app's Help section or the store's real website.

My notes

My store	_____
Pickup or delivery?	_____
Loyalty card number	_____

Store phone	_____

Bill's Home Tech · (330) 200-8042 · billshometech.com/book · $49 remote · $99 in your home · Portage County, Ohio