

Mastering the Grocery Budget

What is a reasonable budget?

- A good rule of thumb is 10-15% of your budget should be on food, all-in, to include eating out and alcohol.
- For groceries specifically, estimating \$100-150/person per month is a good starting point.
- Dietary restrictions can influence your budget but doesn't give a free pass to spend extravagantly. Example, if you only eat organic or gluten-free, does it make sense to eat expensive snack foods?

Why Does it Matter?

Your food budget is the easiest place to trim your expenses. It also happens to pair well with taking care of your health. Contrary to popular belief, healthy foods do not have to cost more. Know what to buy for your family's eating behaviors and where you can trim.

The Truth on Buying in Bulk

- Don't stock up, just to stock up. Don't justify buying extra because it's "on-sale." In truth, excess inventory that will sit for 2 or more months before being used will blow your budget. Think of all the people who bought massive amounts of toilet paper during the Great TP Crisis of 2020.
- On the other hand, every time you run into the grocery store, you run the risk of busting your budget with impulse items. Ensuring you stock up on your most-used items will prevent extra trips to the grocery store.
- Bulk doesn't always mean cheaper. Compare price per serving against regularly packaged generic options.

Am I spending too much on groceries?

How much should I spend?

If I am spending too much how do I lower my budget?

12 Tips to Reduce Your Grocery Budget

- 1. MEAL PLAN!** Plan your meals in 2-week increments to reduce the number of grocery runs in a month. Build in some recurring themes to include low-budget meals:
 - Breakfast for Dinner once a week
 - Soup once a week
 - Meatless Mondays
 - Clear Out the Fridge Day
- 2. SHOP YOUR PANTRY AND FREEZER** Start with what's in your pantry first.
- 3. ORDER ONLINE** In this digital age, it is easier than ever to order groceries online for pick-up. This allows for more thoughtful purchases. Add items to your cart through the week. When you're ready to purchase, compare the items in your cart, any necessities for the meal plan and adjust to meet your budget.
- 4. PAY CASH** If online shopping isn't for you, take only your list and cash instead of your debit card. Stick to the list, no extras!
- 5. SET A SNACK LIMIT** This is a good place to buy generic and in bulk. Decide how many snacks you will buy, one sweet, one salty? Is ice cream important in your house? Does each kid pick one snack? This is a personal decision based on your family's eating behaviors and preferences. **BUT** you set the boundaries.
- 6. ELIMINATE JUNK FOOD** Eliminate it from the grocery budget or buy generic and in economical packaging. Pop comes in 2-liter bottles for much cheaper than a 12-pack.
- 7. BUY GENERIC** Admittedly, not everything is good in its generic counterpart. (Looking at you, Aldi's ketchup.) But many, many items can be swapped for a generic substitute. Pickles, cereal, bread, milk, and (most) condiments have acceptable generic options. Look at what you buy most frequently and see if there is a generic substitute.
- 8. AVOID INDIVIDUALLY PACKAGED FOODS** These items charge a premium for convenience. The extra packaging is not great for the environment, either.
- 9. BUY FRESH PRODUCE WHOLE** Fresh produce, bought in as close to its natural form will last longer in the fridge. Whole carrots, Lettuce heads, cabbage, cucumbers, and apples will all stay good in your fridge for a week or longer if not peeled/sliced until ready to use. Better yet, set out a fruit bowl with a couple different fruits. If they're visible on the table or counter and easy for kids to grab, they will eat them. Same for carrots and cucumbers. Prep some every few days for easy, healthy snacking.
- 10. MEAL PLAN WITH FRESH PRODUCE** There are some great bargains in the fresh produce area and are easy to serve up.
 - Cabbage is the unsung hero of the vegetable world. It is about \$2.50/head and will feed us at least one meal if not two. It is really versatile and easy to prepare by sautéing, roasting, pressure cooking, raw as coleslaw.
 - Kale is about \$1.30 and will satisfy my family of 5.
 - Many vegetables can be tossed on olive oil and salt and pepper and roasted in the oven: carrots, sweet potatoes, peppers, zucchini, cabbage, parsnips, potatoes.
- 11. FROZEN VEGGIES IN BULK** Peas, mixed veggies or broccoli in the freezer makes a good addition to your meal as a side or a mix-in to a casserole or stir fry.
- 12. EAT INEXPENSIVE PROTEINS** Eggs, beans, chicken (breasts, thighs, whole chicken), and pork chops are all relatively inexpensive. Only buy for your planned meals to keep your grocery budget in check.