



YOUR BUDGET-FRIENDLY GUIDE TO GETTING STARTED

HOW TO CREATE A MEAL PLAN
MEAL PLANNING TIPS
GROCERY SAVINGS TIPS
SHOPPER SECRETS TO SAVINGS
WEEKLY GROCERY LIST
WEEKLY MEAL PLANNER



MEAL PLANNING

HOW TO CREATE A MEAL PLAN

1. Block out time to meal plan.

Some find it useful to add this as a calendar event. It is also important to schedule it before the week begins. Use the Weekly Meal Planner (at the end of this guide) to help.

2. Check your calendar.

What events are coming up in the week that you need to plan around? For example, some find it useful to plan a double batch, so leftovers can be repurposed on a busy evening when the family comes home late.

3. Take inventory.

Look through your pantry, fridge, and freezer. Is anything expiring soon? Let's use that first. Work in other ingredients already stocked.

4. Look at sales ads and coupons.

Plan your week's meat and fresh produce purchases based on sales. Stock up on discounted pantry and frozen items you could use later.

5. Look for recipes.

Look online or ask friends for their favorite recipes. Then pick out meals based on the ingredients on sale and what you've already got at home.

6. Write it down.

Write down the meals for the week. Breakfasts, lunches, dinners, and snacks, even if you eat the same thing each day. A written meal plan helps you build a grocery list for all the food you need that week.

7. Make a grocery list based on your meal plan.

As you plan, make note of the items you'll need (including spices) to make those meals happen.

8. Go shopping.

Stick to the list. Avoid impulse buying unnecessary items. (More on that in the Shopper Secrets below.)

9. Block out time for meal prep.

If you can afford the extra cost of pre-chopped, great! But, if you are looking to afford more food, for the same budget ... chop veggies at home.

10. Consult your budget.

If you budgeted \$800 a month, that's \$200 a week. 1) Know *how much* you have to spend BEFORE you go to the store. 2) Track, and subtract your grocery bill from your budget *after* you shopped.

MEAL PLANNING

MEAL PLANNING TIPS

1. Multipurpose.

For example, the bulk protein that's on sale? Use in two recipes. Only need part of an ingredient for a meal? Use the remaining for a second meal. Like a head of lettuce for a rice bowl, plan a salad later in the week. Less waste = More savings.

2. Don't forget about your leftovers.

Once you make a meal, don't forget it in the fridge. Less waste = More savings. Store leftovers in reusable containers - grab-and-go lunch for a day or two. Or, put a 'leftovers night' on the meal planner.

3. Stock your pantry, fridge, and freezer with staples.

When staples like rice, steam-in-the-bag veggies, pasta, spices, sauces, or other longer shelf-life items go on sale, stock up. Factor into your budget. Plan meals around these sale staples.

4. Rotate your favorite meals.

If you try a new meal and everyone raves about it, save that recipe! When you're feeling stuck one week as you stare down the calendar, pull out one of these tried and true recipes and make it again.

5. Check for store deals and coupons.

Now that a lot of grocery stores have apps and websites, you can find discounts before you go to the store. Before you shop, take some time to look for weekly deals and coupons for specific items.

6. Double recipes whenever possible.

Let's say you're buying all the ingredients for chili—because ground beef and beans are on sale this week. This is the perfect time to double that recipe, freeze half, and enjoy the rest a couple of weeks later. Think ahead and your future self will thank you. weeks later.



MEAL PLANNING

GROCERY SAVINGS TIPS

1. Budget for groceries.

Before the month begins, decide how much you'll spend on groceries. Being intentional with your grocery spending will rack up grocery savings.

Assess your spending over the past few months. Tracking what you usually spend on groceries can give you an idea of a starting point. There is no set rule for how much you *should* spend. Aim for 10–15% of your budget. But that can vary based on family size and dietary restrictions.

This is one of the harder budget lines to get right the first time. So, give yourself some grace. In a couple of months, you'll have a solid idea of what this number should be.

2. Evaluate your grocery store.

Don't let your loyalty (or habits) keep you going back to a grocery store you can't afford. Look online at store promotions. Ask friends where they go and why. (And really listen to those who say they saved hundreds when they switched.) Then get out there and test it in real life.

3. Fold in cheaper protein sources.

Meat can be expensive at times. Perhaps add a meatless dinner each week to free up the grocery budget. Inexpensive protein options can include black beans and lentils (dried is the least expensive), eggs/egg whites, frozen green peas, and dried quinoa. Meal examples can be a meatless quinoa taco bowl, or your breakfast of choice for dinner!

4. Shop online.

When you order your groceries online, you can track the total cost as you go. Then, if you're over budget, you can delete items from your virtual cart before you check out. You don't have to walk through the grocery store with a calculator in hand to make sure you aren't shocked at the register. You'll know exactly what you'll be paying before you complete the order, and you'll save money by avoiding impulse purchases.



Adapted from Rachel Cruze

MEAL PLANNING

SHOPPER SECRETS TO SAVINGS

1. Ignore eye-level items.

Have you ever noticed that the most expensive items on the grocery shelves are usually at your eye level? That's no coincidence. Instead, look up and down as you shop. The more affordable brands tend to be higher or lower on the shelves.

2. Know when to buy in bulk.

How do you know when bulk purchasing will save you money? If you can answer yes to all these questions, then buy that bulk item.

1. Can I eat it before it'll go bad?
2. Is the price per ounce cheaper?
3. Do I have space for this larger quantity?
4. Will I *really* use it?

3. Try generic brands.

Often, the off-brand and name-brand items aren't that different when it comes to ingredients or quality. That isn't always true—and you can decide which things to pay more for. Just remember, a big brand's marketing and design are meant to be more appealing. You might be paying for the logo rather than the quality.

4. Find the manager specials.

When meat's about to spoil, it gets marked down. When the bakery bakes too much bread, you can get an awesome deal. Just keep this in mind when getting those almost-expired manager specials. *Only get stuff you'll actually eat (or freeze) in time.*

5. Focus on the 'Dirty Dozen' of organic foods.

If you choose to go organic, save money by focusing only on the Dirty Dozen. These are the 12 varieties of produce, that tend to have the highest amount of pesticides. So, if you feel organic is best for you, these will give you the most bang for your buck: strawberries, spinach, kale, nectarines, apples, grapes, peaches, cherries, pears, tomatoes, celery, and potatoes.



Adapted from Rachel Cruze

MEAL PLANNING

WEEKLY GROCERY LIST

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MEAL PLANNING

WEEKLY MEAL PLANNER

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