



GROCERY BUDGET MAKEOVER

Grocery Budget Formula

“How much should I be spending on groceries each week?”

Welp, that depends on a number of factors including, but not limited to...

Family Size

Time

Food Allergies/Intolerances

Organic Only

Organic Partial

Real Food

Willingness to use coupons

Personality

“Life happens”

Energy

Location

Metro size

You can see why things can get a little messy when trying to figure out how much to spend!

One idea is to take your monthly income and set your total food budget at 15%, and 10% for just groceries. This is a safe figure, based on your overall income.

For your reference, I wanted you to take a look at the most recent [USDA Food Costs at Home from the Official USDA Food Plans](#).

Take a peek at the chart and see where you ‘fall’ in now. Are you already on the Thrifty end? Or do we need to get you moving closer to the ‘Thrifty’ totals?



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Grocery Budget Formula

Let's calculate a realistic grocery budget. This formula is based on the 'thrifty' level of the Food Plan.

Calculate based on family size - adult vs. children.

$\$45 \text{ per week per adult} \times 4.33 = \$\text{Adult Monthly Total}$

$\$21 \text{ per week per child (add \$7 per teenager)} \times 4.33 = \$\text{Child Monthly Total}$

Next, add 'extra costs' on top for any food allergies or preference to eat organic.

For organic, take the family total and multiply by 1.5.

For food allergies, take the family total and multiply by 1.15.

Finally, calculate based on location.

If you live in what you consider a higher cost of living area (NYC, San Fran), multiply by 1.5.

If you live in a small town or out in the country with limited store options, multiply by 1.25.

Now. Are you happy with this number? Does it seem doable? Is it too high? Too low? Your situation is unique. This is just meant to help you find a 'starting place' for narrowing down a number for your grocery budget. If you plan to aggressively use coupons, you could drop it even more. Use this to come up with a number that is attainable, yet a little bit of a challenge to hit!

For example, for our family our formula would be...

$\$45 \times 2 \text{ adults} + \$21 \times 4 \text{ kids} = \text{family total} \times 1.15 \text{ (food allergies)} \times 4.33 = \$866 \text{ Chase Family Monthly Total}$ (For me: this is 'too high' as it doesn't factor in the couponing or aggressive meal planning that I do...so I would drop this closer to \$700 as a goal for our family.)

Do you family calculations here:

Go back to your goals sheet and fill in or make adjustments for coupons and special.