

**Budget Exercises for Students, Exercise 7 The Grocery Bill (Chapter 5)**

The grocery bill is often the largest budget item in the budget. You will use the Food Calendar grid provided on the website to plan out meals to better manage the food that is needed for purchase against what your supplies are in your kitchen. The website will provide a video tutorial on how to use the calendar.

Secondly, seeing that you have not had to pay for groceries yourself use the following survey help estimate the weekly food cost.

**Official USDA Food Plans: Cost of Food at Home at Four Levels,  
U.S. Average, April 2016 <sup>1</sup>**

Age-gender groups	Weekly cost <sup>2</sup>				Monthly cost <sup>2</sup>			
	Thrifty plan	Low-cost plan	Moderate-cost plan	Liberal plan	Thrifty plan	Low-cost plan	Moderate-cost plan	Liberal plan
<b>Individuals <sup>3</sup></b>								
<b>Child:</b>								
1 year	\$21.80	\$29.10	\$33.00	\$40.30	\$94.30	\$126.20	\$142.90	\$174.50
2-3 years	\$23.80	\$30.40	\$36.60	\$44.60	\$103.10	\$131.70	\$158.70	\$193.40
4-5 years	\$25.00	\$31.40	\$39.00	\$47.70	\$108.20	\$136.00	\$169.10	\$206.60
6-8 years	\$31.90	\$44.50	\$53.40	\$63.30	\$138.40	\$193.00	\$231.20	\$274.10
9-11 years	\$36.00	\$47.80	\$61.90	\$72.10	\$155.80	\$207.00	\$268.20	\$312.20
<b>Male:</b>								
12-13 years	\$38.80	\$55.00	\$69.00	\$80.90	\$168.00	\$238.40	\$299.10	\$350.70
14-18 years	\$39.90	\$55.90	\$71.20	\$81.70	\$172.80	\$242.10	\$308.50	\$354.00
19-50 years	\$42.90	\$55.60	\$69.60	\$85.70	\$186.00	\$240.70	\$301.70	\$371.50
51-70 years	\$39.10	\$52.30	\$65.10	\$78.70	\$169.50	\$226.60	\$282.00	\$340.90
71+ years	\$39.40	\$51.60	\$64.10	\$79.60	\$170.70	\$223.80	\$277.70	\$345.00
<b>Female:</b>								
12-13 years	\$38.70	\$47.30	\$57.00	\$69.90	\$167.90	\$204.90	\$247.00	\$303.10
14-18 years	\$38.00	\$47.40	\$57.40	\$70.80	\$164.70	\$205.40	\$248.80	\$306.80
19-50 years	\$38.00	\$48.10	\$59.40	\$75.80	\$164.50	\$208.50	\$257.40	\$328.30
51-70 years	\$37.60	\$46.80	\$58.30	\$70.30	\$162.90	\$202.60	\$252.60	\$304.80
71+ years	\$36.60	\$46.20	\$57.50	\$69.40	\$158.50	\$200.30	\$249.00	\$300.60
<b>Families</b>								
<b>Family (Male &amp; Female) of 2: <sup>4</sup></b>								
19-50 years	\$89.00	\$114.00	\$141.90	\$177.70	\$385.50	\$494.10	\$615.10	\$769.80
51-70 years	\$84.40	\$109.00	\$135.70	\$163.90	\$365.60	\$472.10	\$588.10	\$710.30
<b>Family of 4:</b>								
Couple (Male & Female), 19-50 years and children—								
2-3 and 4-5 years	\$129.70	\$165.40	\$204.70	\$253.80	\$561.80	\$716.80	\$887.00	\$1099.90
6-8 and 9-11 years	\$148.80	\$196.00	\$244.30	\$296.80	\$644.70	\$849.20	\$1058.50	\$1286.20

Keep in mind that you have a son who is 9 years old whom you have 50% of the time so you need to incorporate that into your planning. Using the chart establish the weekly average and then the monthly estimates. Note that for four months of the year there are 5 weeks so these months will have a higher grocery cost. See the grid below that will help establish the monthly estimates.

**Example monthly estimates for food cost**

Month	Cost	Month	Cost
January (4)	\$230.76	July (4)	\$230.76
February (5)	\$288.45	August (5)	\$288.45
March (4)	\$230.76	September (4)	\$230.76
April (4)	\$230.76	October (5)	\$288.45
May (5)	\$288.45	November (4)	\$230.76
June (4)	\$230.76	December (4)	\$230.76

Then next move is to run the **12-month exercise** to determine if any added cash is need to start the budget.

**Grocery Store Exercise**

Using the Food Calendar provided on the website, your task is to meal plan for one week for dinners. You can seek the guidance of an adult for help to fill out what is currently available in the kitchen in terms of common staples such as milk, butter and herbs and spices. The adult can suggest meals and help determine what ingredients are needed to prepare meals or you can choose your own items and go the Internet to learn how prepare the meals.

Complete the **Food Items List** provided on the website to determine the item that you need to shop for. While at the grocery store use an app or write down what each item costs from your list (you will need a printed copy). You also need to consider where you shop for the items. Is it the local store or a warehouse club? Ask your adult helper where he/she shops and if some of the shopping is at the warehouse club you'll need to membership card to enter the building.

Item	Have ✓	For	Amount	# of Meals
Ground beef	--	Sloppy Joes Meatloaf Mexican Night	3 lbs.	2
Soup	✓	--	--	--
Lettuce (premix)	--	--	1 bag	4
Garlic Bread	--	--	1 loaf	2
TV Dinner	--	--	1 package	1
Taco Kit	✓	--	--	--
Chicken Breast	✓	--	--	--
Potatoes	--	Mashed Potatoes	2	1
Bread	✓	--	--	--
Soup	✓	--	--	--
Mayo	✓	--	--	--
Mustard	✓	--	--	--
Turkey	✓	--	--	--
Sour Cream	✓	--	--	--
Shredded Cheese	✓	--	--	--
Black Olives	✓	--	--	--

Broccoli	√	--	--	--
Asparagus	√	--	--	--

Determine if there is tax on food in your state by going to [money-zine](#). You can also perform a simple search in google. If tax exists then apply that to your total. For example, 6% tax on a \$200 purchase is \$12 for a total of \$212.

This is a very critical exercise due to the many items purchased each month and the variation in prices. What the food calendar will provide is a true handle on spending because you are committing to a week's worth of groceries at a time. It allows for less food waste and creates more food variety in the meal planning rather than preparing meals on the fly.

[REFER TO THE STUDENT BUDGET VIDEOS FOR DETAILED INSTRUCTION](#)