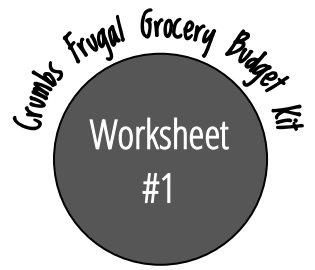


Don't Waste the Crumbs

A real food journey... on a real budget.



BASICS

Month / Year: _____

Total Monthly Income: \$ _____

Current Grocery Budget (if applicable): \$ _____

The Goal: Keep every food and household receipt for the next month and add them up at the end of each week. Receipts should include purchases from coffee shops, convenience stores and dining out. This also includes snacks purchased while shopping, running errands or during activities. Items such as kitchen gadgets, toiletries and personal care items should be included.

Grocery Spending Tally for a One Month Period

Week 1	Week 2	Week 3	Week 4	Week 5
\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

EVALUATION

Total Spending for One Month: \$ _____

Percentage of Monthly Income Spent on Food: \$ _____

[To calculate percentage, take total spending for one month and divide by the total monthly income = A.

Move the decimal point of A to the right two spaces for the percentage]

- Financial expert Dave Ramsey suggests families spend between 5-15% of their monthly income on food, including eating out.
- The USDA says the "liberal" family of four with two kids ages 6-8 years and 9-11 years spends \$1250 each month. The "moderate" family of the same size spends \$1031, the "low-cost" family spends \$826 and the "thrifty" family spends \$632.
- The USDA also says the "liberal" family of four with two kids ages 2-3 and 4-5 years spends \$1070 each month. The "moderate" family of the same size spends \$866, the "low-cost" family spends \$700 and the "thrifty" family spends \$552.

REFLECTION

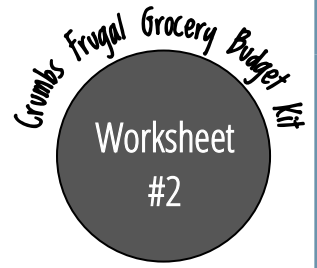
Take a moment to write out your answers to the following questions.

- Does your current grocery spending fall into the thrifty, low-cost, moderate or liberal category?
 - Before completing this worksheet, did you consider your grocery spending to be thrifty, low-cost, moderate or liberal?
 - What are your financial goals?
1. Consider the percentage of income your family spends on food and your financial goals. Does your spending align with your goals? Why or why not?
 2. What needs to change in order for you to meet your financial goals?

Going Forward: Your new grocery budget for the next month is the total you spent during the course of this one month period. Your new goal is to not spend any more than this amount next month. Move on to the next worksheet for Step 2, but print out additional copies of this worksheet and continue to keep track of your spending each month.

Don't Waste the Crumbs

A real food journey... on a real budget.



BASICS

Date: _____

Total Grocery Spending for One Month (from Worksheet #1): \$ _____

The Goals:

1. Gain a bird's eye view of the foods you are putting into your cart and bringing home.
 2. See how much money is being spent on non-essential items.
 3. Understand how much you're spending on food groups, as a whole.
-

WHAT ARE YOU REALLY SPENDING YOUR MONEY ON?

Using the receipts you kept for Worksheet #1, write down every item you purchased. Be as specific as you can when filling these charts out, including quantity and price per unit or pound. Examples of various types of situations and purchase have been provided.

Dairy

(ex: milk, eggs, cheese, etc.)

4oz yogurt x8pk, \$4.99 (62¢ each)

Total Spent on Dairy: \$ _____

Meat

(ex: chicken, beef, lunchmeat, etc.)

1lb bacon, \$4.99

Total Spent on Meat: \$ _____

Pantry Staples

(ex: flour, beans, canned goods, etc.)

10lb granulated sugar, \$3.99

Total Spent on Pantry: \$ _____

Produce

(ex: fresh & frozen fruit, lettuce, etc.)

10lbs oranges, 4.99 (50¢/lb)

Condiments

(ex: salad dressing, spices, mayo, etc.)

ketchup, 2.99

Miscellaneous

(ex: chips, snack bars, dining out, etc.)

granola bars 5pk, 3.99

Total Spent on Produce: \$ _____

Total Spent on Condiments: \$ _____

Total Spent on Misc: \$ _____

EVALUATION

Food Group with the **Highest** Total: \$ _____

Food Group with the **Lowest** Total: \$ _____

Single Most Expensive Purchase: _____

Single Item Purchased Repeatedly Most Often: _____

REFLECTION

Take a moment to write out your answers to the following questions.

- What is your real food philosophy?
- What are your nutrition goals?
- What types of foods do you envision your family eating?

1. Consider the food group with the **highest** total. Do these purchases align with your real food philosophy and nutrition goals? Why or why not?
2. Consider the food group with the **lowest** total. Do these purchases align with your real food philosophy and nutrition goals? Why or why not?
3. Meat and dairy tend to be the most expensive real foods to purchase. Quality produce is next while pantry staples are last. Using your nutrition goals and the types of foods you envision your family eating, create your own hierarchy of real food expense, starting with the most expensive groups.
4. Does your actual spending reflect your family's hierarchy of expense? If not, what needs to change in order for this to happen?
5. Consider your financial goals from Worksheet #1. What three small changes can you make to your grocery spending today that will have a lasting impact on your grocery spending and help you reach your financial goals?

Going Forward: Eliminate all non-essential purchases in every category (likely most of the miscellaneous group) and reduce dining out by half. These two small changes will have both immediate and long-lasting impacts on your grocery budget. Print out additional copies of this worksheet and repeat this exercise each month.



100+ Easy Ways to Save Money

- (1) Carve whole chickens into parts instead of buying pieces pre-cut ([step-by-step tutorial](#))
- (2) Save all the bones – from raw meat and from dinner plates – and make your own bone broth ([how to do this in a slow cooker](#)).
- (3) Buy whole roasts and stretch them over several meals (example for [a whole chicken](#) and [a pork loin](#)).
- (4) Treat meat as a side dish, not the main dish.
- (5) Stretch meat with whole food fillers ([examples](#)).
- (6) Eat soup for dinner once a week ([great soup recipes](#)).
- (7) Eat leftovers.
- (8) Save butter wrappers for greasing pans.
- (9) Weigh fixed-price, pre-bagged produce and choose the heaviest bag.
- (10) Eat out the kitchen like you're going on vacation every other month.
- (11) Shop the kitchen before you leave for the store.
- (12) Save produce scraps (cores, peels and odds/ends) for smoothies ([my smoothie eBook](#))
- (13) Keep your grocery receipts ([6 reasons why](#)).
- (14) Create a grocery budget ([here's how](#)).
- (15) Make food from scratch [when it's worth your time](#).
- (16) Make food from scratch [only when it saves you money and quality](#).
- (17) Grocery shop with a flexible list, substituting for what's on sale.
- (18) Know what's in season ([free printables](#)).
- (19) Price compare different stores and different markets in your area.
- (20) Review the circulars each week.
- (21) Walk the entire produce section, or entire market, before deciding on a purchase.
- (22) Shop the Clean Fifteen and the Dirty Dozen for organic purchases ([free printable](#)).
- (23) Know when your stores mark down foods each week.
- (24) Buy marked down, clearance, bruised or "seconds" produce in lieu of pretty produce.

- (25) Buy family-favorite items in bulk from [Amazon](#), [Vitacost](#) or [Thrive Market](#).
- (26) Buy extra food when it's a good deal, then freeze ([tutorial](#)) or dehydrate ([tutorial](#)) for later.
- (27) Stop buying jelly and make fruit butter with affordable seasonal fruit.
- (28) Don't buy a lot of an ingredient you're trying for the first time.
- (29) Know where you can get the best deals on items you buy on a regular basis.
- (30) Know how to save at your favorite store ([Costco](#), [Whole Foods](#), [Trader Joe's](#), [Dollar Store](#), [Aldi](#)).
- (31) Instead of buying an ingredient, substitute what with you already have.
- (32) Make beans from scratch ([step-by-step tutorial](#)).
- (33) Create a meal plan, or [subscribe to one](#).
- (34) Keep an inventory of what's in the kitchen.
- (35) Stop using paper towels.
- (36) Start using cloth napkins ([how to do it](#)).
- (37) Start a garden, even if it's just one item ([everything for the garden](#)).
- (38) Make condiments on an as-needed basis ([my favorite condiment recipes](#)).
- (39) Compare in-store prices to online ([Amazon](#), [Vitacost](#) or [Thrive Market](#)).
- (40) Cook in bulk and freeze to reduce temptations to eat out.
- (41) Use a spatula to get the last bit out of jars and containers.
- (42) Save bacon grease and use in lieu of butter or olive oil in cooking.
- (43) Cook with less expensive produce (carrots, potatoes, onions) more often.
- (44) Aim for \$1 per pound for conventional produce.
- (45) Cook with more expensive produce (rhubarb, berries) less often.
- (46) Aim for \$2 per pound for organic produce.
- (47) Create a price book ([tutorial](#)).
- (48) Use the price book ([proof of savings](#)).
- (49) Don't go grocery shopping (our experience with [30 days without spending money](#)).
- (50) Make bread from scratch ([our favorite recipes](#)).
- (51) Price match ([how to do it](#)).
- (52) Make buttermilk from scratch ([10 ways to do it](#)).
- (53) Compare fresh versus canned versus frozen every so often ([an example with corn](#)).
- (54) When you find a good deal on cheese, buy in bulk and freeze it.

- (55) Swap Gorgonzola instead of blue cheese ([it's cheaper](#)).
- (56) Swap sharp cheddar for mild cheddar ([the stronger flavor means using less](#)).
- (57) Compare prices of items in-store, like cheese in the dairy case versus cheese in the specialty section.
- (58) Buy generic over name brand (but always read the ingredients).
- (59) Make your own almond milk ([recipe](#)).
- (60) Make your own coconut milk ([recipe](#)).
- (61) Make your own rice milk ([recipe](#)).
- (62) [Make your own apple cider vinegar](#).
- (63) Make your own snack crackers ([recipe](#)).
- (64) Make your own pumpkin puree when pumpkins are cheap ([tutorial](#)).
- (65) Buy about-to-expire milk and make yogurt ([tutorial](#)).
- (66) Regrow food in water ([tutorial](#)).
- (67) Make your own taco seasoning ([recipe](#)).
- (68) Make your own onion soup mix ([recipe](#)).
- (69) Make your own Montreal Steak Seasoning, or Montreal Chicken Seasoning ([recipe](#)).
- (70) Make your own toothpaste ([recipe](#)).
- (71) Be intentional and strategic with shopping and driving ([my strategy](#)).
- (72) Categorize your spending to see where your money is really going ([example](#)).
- (73) Keep bars of soap out of water so they dry thoroughly.
- (74) Cut bars of soap in half.
- (75) Make bars of soap out of soap scraps ([tutorial](#)).
- (76) Freeze tomato paste ([tutorial](#)).
- (77) Make your own salad dressings.
- (78) Buy whole coffee beans and grind them yourself.
- (79) Make just enough coffee each morning ([see how much you can save](#)).
- (80) Make your own flavored coffee ([recipe](#)).
- (81) Freeze or refrigerate leftover coffee.
- (82) Subscribe to a CSA ([things to consider](#)).
- (83) Switch to a cheaper cell phone plan ([this is what we use for \\$10/month](#)).
- (84) Fertilize the garden using items from the kitchen ([50 ways to do this](#)).
- (85) Use citrus vinegar for daily cleaning jobs ([tutorial](#)).

- (86) Make your own hand soap ([recipe](#)).
- (87) Make your own carpet deodorizer ([recipe](#)).
- (88) Make your own bleach alternative ([recipe](#)).
- (89) Create a water displacement system for toilets ([tutorial](#)).
- (90) As you wait for water to get hot, catch it and use it for cooking.
- (91) Keep glass jars for storage ([how to remove the labels](#)).
- (92) Turn off hot water to bathroom sinks.
- (93) Make your own conditioner ([tutorial](#)).
- (94) Make your own lip balm ([recipe](#)).
- (95) Unplug appliances and electronics when they're not in use ([proof of savings](#)).
- (96) Make your own instant oatmeal ([ultimate guide](#)).
- (97) Wrap foods well to prevent freezer burn ([how to do this](#)).
- (98) Cut the ends off tubes to get the last bit out ([proof of savings](#)).
- (99) Create budgets for the holidays ([Thanksgiving](#), [Christmas](#), [Easter](#), [Halloween](#)).
- (100) Maximize your savings when shopping online ([how to do this](#)).
- (101) Stop buying cereal. Make [homemade granola](#) or [traditional oatmeal](#) instead.
- (102) Know the common cuts of meat ([handy guide](#)) and buy cheaper cuts.
- (103) Keep a well stocked pantry ([how to do this](#)).
- (104) When a pantry staple goes up in price, find ways to work around it ([example using milk](#)).
- (105) Create a household budget ([free printable](#)).
- (106) Buy quality foods when it counts ([example using olive oil](#)).