

# How to Cut Your **GROCERY BUDGET** in Half



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# Introduction

Grocery prices are going through the roof and at the same time many of us are dealing with cut hours, cut wages and even job loss. Add to that the fact that interest rates on credit cards are going up to ridiculous percentages and it is no wonder that so many of us are struggling financially.

Since a rather large portion of our income is spent on food, it is one of the areas that we can make the most impact. Just imagine what you could do if you spent only half the amount of money on food than you are currently spending. And I'm not talking about eating out at fancy restaurants or stopping in to get your daily cup of coffee at Starbucks.

In this report we're going to talk about how you can cut your *regular weekly grocery bill* in half.

Let's dive right in and of course you are welcome to email me at [susanne@hillbillyhousewife.com](mailto:susanne@hillbillyhousewife.com) with any questions or comments.

Let's get cooking.



Susanne Myers – The Hillbilly Housewife

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The logo for Hillbilly Housewife features the word "Hillbilly" in a large, blue, cursive script font. Below it, the word "HOUSEWIFE" is written in a smaller, blue, all-caps, sans-serif font. The "H" in "HOUSEWIFE" is slightly larger and has a decorative flourish.

# Chapter 1 – Your Average Grocery Budget

Before we can start to reduce the amount of money we are spending on groceries in half, let's take a look at what the average American family spends in this area. Then we'll use that base figure and find a way to cut back.

The U.S Department of Labor estimates that the average family of four spends \$210 per week on groceries. That's for a family of four on a moderate grocery plan. The statistics also show a liberal plan where the average family spends almost \$250 per week. And these are 2007 statistics.

\*Source <http://www.census.gov/compendia/statab/tables/09s0708.pdf>

I don't have to tell you that grocery prices have gone up quite a bit since 2007, but for arguments sake, let's stick with that figure, keeping in mind that you may already be spending more on food right now.

On the other hand, if you are already living very frugally, you may be spending less than 200 dollars per week on food. If you are spending significantly less, you may not be able to cut your grocery budget in half, but you can still reduce your expenses. I encourage you to continue reading this report. I'm sure you'll find some tips, ideas and recipes in here that will help you reduce your grocery costs even more. By the way, give yourself a pat on the back for already doing such a great job of feeding your family for less.

For the remainder of this report, we are going to work with \$210 per week as the average grocery budget. In the pages that follow we'll go shopping together, so you can see what type and amount of food that kind of cash can buy. Then we'll talk about how we can greatly reduce that budget until we get to a point where we can comfortably feed our family for about \$105 per week.

Since food is one of our biggest monthly expenses, we can quickly make a huge impact on our financial situation, just by making some simple changes in the way we shop and cook. Making those small but effective changes is a big part of how my husband and I were able to pay off close to \$15,000 in credit card and our car loan in just a little over year.

What is your financial goal? Having a clear goal in mind will make it easier to stick to those changes until they become habits. Making changes in your shopping and meal planning habits take some effort and persistence, so write down your financial goal (with the help of the worksheet on the next page) and keep it posted where you can see it always.

# Chapter 1 Worksheet

Get out a note pad, or use the space provided below and answer the following questions:

What Am I Saving For? (pay of a credit card, take a vacation, buy a new house)

How Much Do I Need To Save?

Assuming I Will Save An Extra \$100 Per Week, How Long Will It Take Me To Reach My Goal?

Am I ready to commit to making and sticking to changes that will allow me to greatly reduce my grocery budget?

You may want to either copy these questions down or print this page and then sign and date it. Making this commitment in writing will help keep you accountable.

Come back after a month and record how much money you have saved in groceries over that time period.

I have saved \$ \_\_\_\_\_ over the past month.

## Chapter 2 – Let's Go Shopping

Are you ready to go shopping with me? When I first started thinking about putting this report together, I thought back to the way I used to shop. This was back when I was still working a regular job and we were comfortably living on a two person income. I never planned ahead and basically just headed to the closest grocery store to buy food for the week. Because I was working and didn't always have the time or the energy to cook (or so I thought), I would end up getting a few prepackaged meals that I just needed to throw in the oven or microwave.

I wanted to illustrate that kind of "normal" shopping for you, so I did just that a few weeks ago. I went to the grocery store just down the road from me, which happens to be a Harris Teeter. It's not the cheapest grocery store, but also not outrageously expensive, in other words, it's a pretty average store.

I didn't plan my meals ahead of time, didn't use coupons, but I did look for items on sale while I was in the store and I used my VIP Card (Harris Teeter's version of the popular grocery store discount cards).

The main reason for this little shopping experiment was to see if the \$210 figure for a week's worth of groceries was an accurate one.

Here's what I ended up with ... as you can see I got a cart full of food.





I have a few comments on grocery shopping this “normal” way as opposed to the more planned (and less expensive) approach.

## It Takes Too Long

It took me quite a bit longer to shop since I hadn't planned what I needed to get ahead of time. When I decided on a particular dish, I'd often have to track back to get other ingredients from aisles I already passed, and I ended up calling my husband twice to see if we had an ingredient that I would need at home. All in all, I spent at least 30 minutes more in the grocery store running around than I usually do.

## Wasted Food

We try very hard not to waste any food, but that particular week, we did end up throwing out some salad, fruit and sandwich meat. Over time all that wasted food adds up. Here's a graphic I came across recently on the web.

## Into the Trash It Goes

A federal study found that 96.4 billion pounds of edible food was wasted by U.S. retailers, food service businesses and consumers in 1995 — about **1 pound of waste per day** for every adult and child in the nation at that time. That doesn't count food lost on farms and by processors and wholesalers.

For a family of four people, that amounted to about **122 pounds of food thrown out each month** in grocery stores, restaurants, cafeterias and homes. Here is a depiction of that family's monthly share, the sum of waste in eight different food groups as detailed in the study.



Source: United States Department of Agriculture; Census Bureau

BILL MARSH AND KARI HASKELL/THE NEW YORK TIMES; PHOTOGRAPH BY TONY CENICOLA/THE NEW YORK TIMES

I don't know if you can see the words on the graphic, but it says:

"A federal study found that 96.4 billion pounds of edible food was wasted by U.S. retailers, food service businesses and consumers in 1995 – about 1 pound of waste per day for every adult and child in the nation at the time. That does not count food lost from farms and by processors and wholesalers."

Quite shocking, isn't it. Just think about how much money you end up throwing in the trash right along with all that rotting food.

Now that we've established that spending \$210 a week for a family of four is quite a reasonable number, let's talk about how we can cut that in half.

## **Chapter 3 – How To Cut Your Grocery Budget In Half**

Now let's talk about feeding that same family of four for about \$105. We're going to accomplish this by doing several things.

- 1) We're going to shop wisely
- 2) We're going to plan ahead
- 3) We're going to cook from scratch

Where you shop can make a big difference in how much you spend on groceries each week. Sure, your local grocery store may be the most convenient place to shop, but as is often the case, you pay for that convenience.

It pays to do a little bit of comparison shopping. In my area, I do best by shopping at Aldi and Wal-mart. You may also want to keep an eye on sales flyers from your grocery stores. Stores will often sell items like chicken breast or milk below cost just to get you into the door.

Of course what you buy also makes a big difference. I already hinted at the fact that premade meals and so-called convenience foods (like the frozen lasagna I bought), can quickly add up and take quite a chunk out of your grocery budget. What we are going to do instead is plan our meals for the week. If you know what you are going to cook and you have all the items you need to make that meal, it really doesn't take that much effort to cook. You can do this, even if you work all day.

**On the next page you will find my suggested menu for the week.**

It includes 7 breakfasts, 7 lunches, 7 dinners and some snacks as well.

The menu is based on the \$70 menu from the Hillbilly Housewife Website. 2009 grocery prices have brought this menu close to \$90 a week already. I then made a few changes like exchanging corn meal mush for oatmeal and rock bottom salmon patties for baked chicken breast to make for tastier meals. Even with those changes, the menu stayed well under \$100 which leaves you with a few extra dollars to spend on a few of your favorite foods.

The majority of the groceries for the recommended meals below were bought at my local Wal-Mart superstore. By doing some simple price comparison, you may be able to save even more money than I did. I can usually save between \$5 and \$10 by shopping for the same items at Aldi.

Below you will find the menu I created for you, along with a printable grocery list, followed by a list of the recipes used in the menu.

## The Menu

	<b>Breakfast</b>	<b>Lunch</b>	<b>Dinner</b>	<b>Snacks</b>
<b>Sunday</b>	Bacon; Eggs; Biscuits; Orange Juice; Milk; Hot Tea	Meat Loaf; Instant Mashed Potatoes; Green Beans; Plain Muffins; Iced Tea	Ramen Noodles; Thinly Sliced Veggies like Carrots & Onions; Thinly Sliced Chicken Breast Iced Tea	Leftover Muffins & Biscuits with Margarine & Jelly; Milk for children; Hot Tea for Adults
<b>Monday</b>	Oat Meal; Toast; Jelly; Orange Juice; Milk; Hot Tea	Meat Loaf Sandwiches; Carrot Sticks; Ranch Dressing; Applesauce; Milk	Boston Baked Beans; Macaroni & Cheese; Coleslaw; Fresh Bread, Margarine & Jelly; Iced Tea	Cinnamon Toast; Milk for Children, Hot Tea for Adults
<b>Tuesday</b>	French Toast; Syrup; Orange Juice; Milk; Hot Tea	Beanie Wienies; Coleslaw; Butter or Jelly Bread or Cinnamon Toast; Milk	Baked Chicken Breast, Rice; Creamed Peas; Biscuits; Canned Pineapple; Iced Tea	Garlic Bread Sticks; Milk for Children, Hot Tea for Adults
<b>Wednesday</b>	Rice Pancakes; Syrup; Orange Juice; Milk; Hot Tea	Egg Salad Sandwiches; Carrot Sticks; Ranch Dip; Applesauce; Milk	Cowboy Beans & Rice; Steamed Carrots; Tender Cornmeal Muffins; Iced Tea	Garlic Bread Sticks; Milk for Children, Hot Tea for Adults
<b>Thursday</b>	Hot Rice Cereal; Toast; Margarine; Jelly; Milk; Hot Tea;	Tuna Salad Sandwiches; Celery Sticks; Ranch Dip; Canned Peaches; Milk	Simple Taco Meat with Homemade Tortillas; Shredded Cheese; Shredded Cabbage; Buttery Peas & Rice; Iced Tea	Doodle Bugs; Applesauce; Milk for Children; Hot Tea for Adults
<b>Friday</b>	Oat Meal; Shredded Cheese; Orange Juice; Margarine; Toast; Jelly; Milk; Hot Tea	Bacon & Egg Sandwiches; Canned Peaches; Carrot Sticks; Ranch Dip; Milk	Hamburger Pinwheels; Macaroni & Cheese; Broccoli; Iced Tea	Cinnamon Toast; Milk for Children; Hot Tea for Adults
<b>Saturday</b>	Plain Pancakes; Syrup; Milk; Orange Juice; Hot Tea	Ramen Noodles with Sliced Leftover Chicken & Veggies; Milk	Red Beans & Rice; Cabbage Fried in Bacon Grease; Corn Bread; Iced Tea	All the Good Leftovers

On the next page you will find a printable shopping list that includes everything you need to prepare these dishes.

	<b>2009 Prices</b>	<b>Items</b>
<b>DAIRY</b>	14.28 2.04 3.33 1.98	20 quarts (4 pounds) Instant Nonfat Dry Milk 3 pounds Margarine 3 Dozen Eggs (2.5 dozen in 2009) 8 ounces shredded Cheese
<b>MEATS &amp; PROTEIN</b>	6.40 6.40 1.64 1.96 2.29 0.88 1.50 1.16	5 pounds ground beef Frozen Chicken Breast (From Aldi) 2 6 ounce cans Tuna 2 pounds Great Northern or Navy Beans 1 pounds Bacon 1 pound Hot Dogs 1 pound Pork or Turkey Sausage 1 pound Kidney Beans
<b>FRUITS &amp; VEGETABLES</b>	0.92 0.92 2.68 0.56 1.92 0.69 1.86 3.04 1.87 2.00 1.23 1.50 1.00	1 pound Frozen Peas 1 pound Frozen Broccoli 2 pounds Instant Mashed Potatoes 2 – 15ounce cans Green Beans 3 pounds Cabbage 3 8-ounce cans tomato sauce 40 ounce jar Applesauce 2 12oz Frozen Orange Juice Concentrate 3 pounds onions 5 lbs carrots 1 Bunch Celery 29-ounce can Peaches 20-ounce can Pineapple
<b>GRAINS &amp; STARCHES</b>	3.50 3.98 1.06 1.50 0.96 1.79	3 pounds Long Grain White Rice (5 lb in 2009) 10 pounds All-Purpose Flour 2 pounds plain cornmeal 4 boxes Macaroni & Cheese 6 packs Ramen Noodles Tub of Oatmeal
<b>BAKING</b>	0.98 0.93 2.24 2.38	Baking Powder 3 packets Yeast 12 ounces Molasses 5 pounds Sugar
<b>CONDIMENTS &amp; SEASONINGS</b>	1.88 1.57 1.48 0.52 0.96 1.82 0.98 0.82 0.50 0.50 0.50 0.50 0.50	Pancake Syrup Ranch Dressing Jelly Yellow Mustard Ketchup Mayonnaise Worcestershire Sauce Hot Pepper Sauce Salt Black Pepper Chili Powder Garlic Powder Cinnamon
<b>MISCELLANEOUS</b>	1.84	100 count Tagless Tea Bags
	<b>\$97.74</b>	<b>Total</b>

Nice, we came in under budget, so you could add coffee if you prefer it to tea or extra fruit or veggies and still pay less than half of what the average family spends per week.

## Recipes

### Breads & Cereals

- [Old-Fashioned Overnight Bread](#)
- [Biscuits \(use margarine instead of shortening\)](#)
- [Homemade Tortillas](#)
- [Tender Cornmeal Muffins](#)
- [Pancakes](#)
- [French Toast](#)
- [Doodle Bugs](#)
- [Corn Bread](#)
- [Rice Pancakes](#)
- [Hot Rice Cereal](#)
- [Plain Cheap Muffins](#)
- [Cooked Rice](#)
- [Oatmeal](#)
- [Quick & Easy Garlic Bread Sticks](#)

### Main Dishes

- [Fred's Favorite Meatloaf](#)
- [My Favorite Meatloaf](#)
- [Hamburger Pinwheels](#)
- [Cow Girl Beans](#)
- [Boston Baked Beans](#)
- [Red Beans & Rice](#)

### Vegetables

- [Coleslaw](#)

### Miscellaneous

- [Short Bread Cookies](#)
- [Snickerdoodles](#)
- [Quick Sugar Cookies](#)
- [Blondies](#)
- [Homemade Brown Sugar](#)
- [Reconstituting Milk](#)
- [Perfect Iced Tea](#)

## **A Comment About Milk**

When the original \$70 menu was created, it made a lot of sense financially to buy powdered milk and reconstitute it. At this point, the savings are very small, especially if you take the time to look for milk on sale. Use your own judgment on this and use either powdered milk, or just grab a gallon of fresh milk at the store. I still keep some powdered milk around for cooking and baking.

## **Chapter 4 – Tips For Additional Savings**

I thought I'd take a moment to share a few tips that will help you save even more week in and week out. You may not want to apply these tips every week, but they do come in handy when you have to cut back your budget even more for a time.

### **The \$45 Menu**

Do you think you could eat on only \$45/week? Let me start by saying that this was a \$45 menu based on 2006 food prices. These days it would be closer to a \$70 menu. That's less than 1/3 of what the average family spends per week. Is it really possible? Yes it is!

You will notice that this menu doesn't include much meat and relies heavily on dried beans. It works great in a pinch, but you wouldn't want to eat this way for weeks and weeks.

### [Here's the \\$45 Menu](#)

One noticeable take-away from this menu is that you may want to get in the habit of preparing a simple vegetarian meal one day a week. We like pinto beans and corn bread at our house, for example. Making that change just one day a week will add up to quite a few savings over the course of a year.

## Angel Food Boxes

Angel Food Ministries is a Georgia based nonprofit organization that provides anyone who wants to participate with a big box worth of food (enough to feed a family of four for a week) for \$30.

Learn more at [www.angelfoodministries.com](http://www.angelfoodministries.com)

Not sure what to make with all that food? I have some menus based on the items in the angel food boxes right here.

Angel Food Menus [www.hillbillyhousewife.com/angelfood/](http://www.hillbillyhousewife.com/angelfood/)

## Chapter 5 – Where To Go From Here

So where do you go from here? Start by living by the menu in this report for a week. You may also want to incorporate some of the other tips that I've given you.

If you haven't already done so, I encourage you to pick up my free meal planning report here.

[www.hillbillyhousewife.com/half/](http://www.hillbillyhousewife.com/half/)

Just enter your first name and email address on the free report page and I'll email it to you right away. Within minutes you'll be able to plan many more delicious meals.

I'll also share additional frugal tips with you and I'll keep you informed on the upcoming opening of the new Hillbilly Housewife Club website.

If you are serious about living frugally, enjoy trying new recipes, and are looking for a community of likeminded women, the Hillbilly Housewife Club is the place to be.

Again, make sure you enter your email address here [www.hillbillyhousewife.com/half/](http://www.hillbillyhousewife.com/half/) , so I know how to contact you about that new website.