

*Brenda Hoehn, MSN, BSN, RN, CHTP*



*Eating on  
a Limited Budget*  
PLANNER &  
GUIDE

*Sponsor: ProCare Health*



## Eating on a Limited Budget

Save money for the things that mean the most to you! Don't let your grocery shopping post-bariatric surgery cost more than it should. Become an expert shopper at the grocery store. Here we will not only help you to set a grocery budget but give you 10 easy ways to stay on track and cut costs to a minimum! Saving you money and helping you control your finances instead of allowing them to control you.

And why is this important (especially to those who have had weight loss surgery)? Allocating money in the right places allows one to make choices that allow for the best overall health. For example – eating the right kinds of foods, putting money into follow-up appointments, into getting lab work rechecked, and even things such as daily bariatric vitamins. It is about deciding what is important to you.

### Set a grocery budget

Just think, if you could reduce the amount of money you spend on groceries each month, what could you do with that extra cash? As mentioned previously – could you allocate it for some other health benefit? Or could you designate it to pay off some debt? Or how much sooner could you save up for an awesome vacation? A savings of \$100 a month could add up to \$1200 a year. A savings of \$150 a month could add up to \$1800 a year.

### What should my monthly grocery budget be?

Your grocery budget depends on many factors, including where you shop, what you buy, how many people you're feeding and whether you shop online or in person. Not sure where to start? Here are a couple of guidelines you can use to come up with a number.

### Average costs of groceries for a family of two

The **U.S. Department of Agriculture creates monthly food plans** you can use as guidance for grocery spending. The plans estimate the average cost of nutritious, home-prepared meals and snacks by gender and age and are broken into four different spending levels: thrifty, low cost, moderate cost and liberal. [CLICK HERE](#) for the latest.

These are the **food plan totals for October 2022** for a family of two, defined as a male and female between ages 19 and 50:

- **Low-cost plan:** \$551.30 per month. (\$127.30 per week)
- **Moderate-cost plan:** \$683.00 per month. (\$157.60 per week)
- **Liberal plan:** \$850.10 per month. (\$196.20 per week)



These food plans can help you create a monthly grocery budget that accurately represents your household, but they're still averages, and won't be perfectly tailored to you. Interested in more ideas about budgeting? [Click here to listen to our event "Building a Better Budget – Simplified in 3 Ways"!](#)

**Now – let's move onto our 10 tips for saving on your grocery bill...**

### **1. Meal Planning**

Meal planning is one of our personal favorites! Meal planning reduces your stress throughout the week because you don't have to think about what's for dinner. You've already decided that and shopped for it.

The reason this helps save money is because you know exactly what you need to buy to feed your family all week, without relying on last-minute takeout or impulse purchases at the store. Plus, when you get strategic about what to make, you can cook a big batch or use the same ingredients in multiple recipes. If I know we're going to make a big pot of white bean chicken chili, I know I'll have leftovers for lunch or even another dinner. Wanting more ideas on meal planning and even more specifically food prep? [Click here to access our replay on "Meal Prep Made Simple"](#).

\*

### **2. Make ahead grocery list / plan ahead**

A shopping list is a huge way to stay on track. A grocery list will help you:

- Stay accountable with the amount you want to spend.
- Avoid getting distracted by impulse items.
- Manage your kids' expectations. "Sorry, Oreos aren't on the list."
- Save time inside the grocery store.
- Remember everything in just one trip.

Make ahead shopping lists can be on paper or electronically (on your phone). Smart phones typically have a "notes" app that can be super helpful. Think of your grocery list as an extension of your budget. You're the boss, so you can make whatever choice you want about what you're going to buy at the store. The importance is just deciding before you leave home.

OR use an app and pre-order your food (places like Walmart do not charge extra for this). Can also pre-order and have delivered (ie. Instacart).



**CLICK HERE FOR OUR REPLAY OF EVENT!:**

["Your Go To Shopping Lists for Post Bariatric Surgery Patient"](#).

**\*Handouts from "Your Go to Shopping Lists for Post Bariatric Surgery Patients":**

[CLICK HERE FOR FRESH POST-OP SHOPPING LIST](#)

[CLICK HERE FOR MAINTENANCE BARIATRIC SHOPPING LIST](#)

### **3. Where you shop makes a difference**

Smart shopping isn't only about what you buy, but where you buy. We all know certain stores are more expensive than others, so be mindful of that. Maybe one store has better quality of meat, while another's produce is perfectly fine and reasonably priced. You can save a lot of money just by shopping around for different products at different stores.

### **4, Shop Generic**

You could save a hefty amount, possibly to 20–30%, by purchasing generic versions of food and/or grocery items. You probably won't even notice a difference in your daily routine. Plus, that extra money can make a big impact on your budget. This is a super simple hack to save one-third of your money without even cutting back.

A lot of people might be a little hesitant here and think generic products really aren't as good as name brand. Yes, personal preferences do vary but it may not make as much of a difference in certain items. Surprisingly enough - some generic brands are made in the same manufacturing plant as others with a name brand (just labeled differently).

### **5, Bring cash and commit to what you want to spend**

Study after study shows that you'll spend less money when you pay with cash versus swiping a card. When you dedicate a certain amount of cash each month for groceries – you can easily see and measure what is being spent. Have a little left over? Use it for the next trip or add it into a special savings for something special! What an incentive to save!



## **6. Limit grocery trips to twice per month**

Shopping twice a month not only limits the opportunity to make impulse purchases, but it also keeps one focused on buying foods that are not only inexpensive and nutritious but that will also last two weeks.

Developing a core list (as mentioned previously is important). Things such as eggs, lentils, sweet potatoes, apples, certain green leafy vegetables (like spinach), and frozen items are staples and store well. **Limiting shopping days may require buying in bulk**

The key with buying in bulk is to only buy things you know you need and will use. It's easy to get carried away – especially when purchasing at larger warehouses. You may need to factor your bulk purchases into your monthly budget. If you know you're going to take an expensive trip to the warehouse club every other month, your budget needs to reflect that. If you don't plan for it, the trip to the warehouse store will wreck your grocery budget for the month. Doing a new budget every month can be helpful – to make sure you account for extra needs and purchases.

## **7. Resist the urge to grocery shop while hungry**

Going to the grocery store on an empty stomach can lead to overbuying and emotional purchases in foods such as pizza, cookies, candy, and baked goods. Those things may not have had the same appeal if you headed into the grocery store after eating a full meal. Eating just before heading to shop can stabilize your blood sugar and give you a whole different level of confidence when making food decisions.

## **8. Eat foods on hand before going back to the store**

We all have items that sit on our shelf and are looked over and ignored. Maybe it's that half-full bag of beans, full box of oatmeal, or ½ jar of peanut butter. Checking your cupboards before going to the store can help from over-purchasing on items and make you more aware of what you have as usable food! Get creative and make some “new” dishes with those leftovers in the cabinet!

## **9. Limit consumption of sugar and pre-packaged convenience foods**

Sometimes it's helpful to save your receipts to review what you've bought. It can be an eye opener to see how much some of the sugary snacks can drive up the grocery bill. We've been programmed that “eating junk food is cheap” – but is that really the case? Compare the cost of apples to a box of ding-dongs. Or a bag of frozen peas to a bag of chips. Not only can cookies and chocolates be more expensive than thought, but they also come with a hefty hidden cost: as being non-satisfying and may even leave you hungrier!



### **Eliminate soda or extra drinks**

Prepackaged drink mixes and canned soda can lend to the everyday convenience of everyday living but can put a dent into your grocery budget. In addition, the extra carbonation and caffeine can lend to bloating and dehydration – especially those early months following weight loss surgery. By simply eliminating soda from your list – it's possible to save \$20-25 a month!

### **Stick with whole ingredients**

But don't get more than you need because whole foods expire faster.

Shop for foods that fit your budget and priorities. And buy in season. Have you ever noticed that strawberries are more expensive in the winter? And the truth is, buying healthy food doesn't need to break the bank. These days, you can even buy organic groceries affordably! Interested in learning more about shopping for whole foods?

[CLICK HERE for our event "Intro of More Whole Foods in Your Diet for Optimal Health \(Plus Recipes\)!"](#)

[CLICK HERE for \\*Whole Food Recipes:](#)

<https://procarenow.com/content/barisupport/Quinoa.Bowl.taco.Salad.pdf>

### **10. Use Coupons / Rebates / Grocery Loyalty Programs / Sales Ads**

When it comes to grocery shopping on a budget, it would be crazy not to include coupons, rebates, grocery store loyalty programs, or sales ads. These basically led to free money! You could use the products featured in the promos and money savings into your menu planning. But do also factor in how much time you're spending in planning versus how much you're saving. Some people can spend five or more hours a week pouring through coupons or ads to only save \$5 on their weekly grocery bill. Plus, one big warning about coupons: you only save money if you were planning on buying the product anyways.



## Resources

Beeler, J. (2021). 10 ways to cut your grocery bill. Southern Living. Accessed 9/27/21 at: <https://www.southernliving.com/food/10-ways-to-cut-your-grocery-bill>

Cruz, R. (2021). 10 easy ways to grocery shop on a budget. Ramsey. Accessed 9/27/21 at: <https://www.ramseysolutions.com/budgeting/10-easy-ways-to-grocery-shop-on-a-budget>

Gideon, R. (2020). How I spend less than \$100 on groceries without getting takeout. PGSG. Accessed 9/27/21 at: <https://medium.com/the-post-grad-survival-guide/how-i-spend-less-than-100-on-groceries-without-getting-takeout-c70bfe70537a>

Ramsey Solutions (2021). 10 items you should buy generic. Ramsey. Accessed 9/27/21 at: <https://www.ramseysolutions.com/budgeting/items-you-should-buy-generic>

Schwahn, L. (2021). How much should I spend on groceries. Nerdwallet. Accessed 9/27/21 at: <https://www.nerdwallet.com/article/finance/how-much-should-i-spend-on-groceries>



# Daily Meal Planner

Recipe

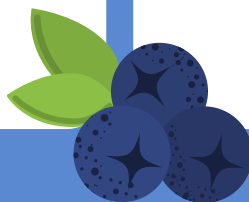
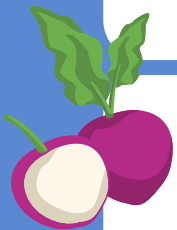
Notes

Breakfast

Lunch

Dinner

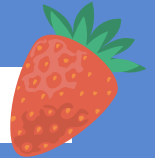
Snack(s)





# Grocery List

For the week of: \_\_\_\_\_ To: \_\_\_\_\_



## Snacks

Product Name Budget

Total:

## Grains

Product Name Budget

Total:

## Meat, Poultry, Fish

Product Name Budget

Total:

## Fruits/Vegetables

Product Name Budget

Total:

## Dairy

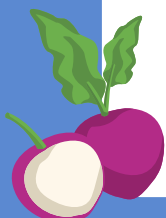
Product Name Budget

Total:

## Others

Product Name Budget

Total:



# Expense Tracker

Expense	Amount	Qty	Total	Notes

