

PRACTICAL WEALTH / AN EDITORIAL & WORKBOOK

The grocery dollar.



Shop for the household you have, with the money and energy available.

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Use what helps today.

Read the editorial, try a worked example, or go straight to a worksheet. Activities are optional. Write on a printed copy or in your own notebook. The web edition does not collect financial responses.

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General U.S. financial education, not individual financial, tax, legal or lending advice. All dollar examples are invented. No savings outcome, mortgage approval or benefit eligibility is promised.

Food comes first.

If you have just lost income, begin with the next few days of food. Look at what is already available and what you can realistically prepare. You do not need a perfect pantry or a month of recipes.

MSU Extension treats food spending as part of the larger household plan. Start by noticing what you currently spend and setting an amount that fits the household, rather than copying someone else's target. [2]

If the amount available will not cover enough food, investigate support alongside shopping changes. USDA provides state SNAP application and participant resources. Eligibility and permitted purchases depend on program rules. Check the official information for your household. [5]

What can we eat today and tomorrow?

Which resource or person can help with a food gap?

The receipt is information.

A receipt can feel like a verdict when money is tight. It is also a record: what entered the basket, what it cost, and what the household may need again.

This guide asks you to study a few choices rather than judge an entire life. Some purchases buy time. Some accommodate an allergy. Some make dinner possible on a difficult day.

The aim is a repeatable shopping practice that leaves you fed and better informed. The most impressive basket is the one your household can afford and use.

The receipt is information, not a character assessment.



Shop the kitchen first.

Before writing a shopping list, check the refrigerator, freezer and cupboard. Choose a few usable ingredients and match them to meals you will actually eat. MSU's food budgeting resources connect planning with smarter shopping. [1, 3]

Write three lists: use soon, enough already, and missing for meals. A frozen vegetable, canned bean or simple prepared component may fit your time and equipment better than a complicated recipe.

Do not plan around food you cannot safely eat. Use food-safety guidance separately when storage history is uncertain. This exercise is an inventory, not a test of whether questionable food is safe.

Three foods to use soon

Two meals they can support

Only the ingredients missing from those meals

Compare the same unit.

Unit price means cost for an equal amount: for example, price per ounce. Divide the package price by the package quantity. Compare ounces with ounces or pounds with pounds. [4]

Illustrative prices: a 16-ounce bag at \$2.40 costs 15 cents per ounce. A 32-ounce bag at \$4.16 costs 13 cents per ounce. The larger bag is cheaper per ounce but needs \$1.76 more at checkout.

The better household choice also depends on cash, storage and whether you will use it. A lower unit price does not help if the purchase exceeds this week's available money.

Same food / invented prices	Unit cost
16 oz for \$2.40	\$0.15 per oz
32 oz for \$4.16	\$0.13 per oz
Difference in checkout cost	\$1.76 more for large bag

A sale has conditions.

Read the shelf label and checkout requirements. Does the price need a loyalty account, digital coupon, minimum quantity or purchase of another item? Check what actually applies before buying. MSU recommends comparing prices and using discounts thoughtfully. [1]

Compare the final eligible price with the option you would otherwise buy. Spending \$6 on an unneeded item because it was reduced from \$9 is still \$6 out of the household.

If you shop online, include pickup, delivery and other fees in the comparison. If you visit a second store, decide whether the savings justify the added time and travel.

One sale I can use without adding an unneeded purchase

Final cost, including any extra conditions or fees

When bulk is not the bargain.

Imagine a \$6 package that provides six portions, but your household will use only three before the remainder is discarded. The effective cost of each eaten portion is \$2. A \$4 package providing four portions that you use completely costs \$1 per eaten portion.

These invented numbers show why waste matters. University of Minnesota Extension advises considering whether a larger package will be used before it goes bad. [4]

Choose a smaller amount when that better fits cash or storage. Choose a larger amount when it fits your plan and can be used safely. Neither choice needs an apology.

A bargain has to work after it gets home.

A price-label scavenger hunt.

In a store or an online listing, find two sizes of one food you already buy. Locate the package price, quantity and unit price. Convert units if the labels differ.

Next, compare one store brand with your usual choice. Check the ingredients, allergens and usable quantity before deciding they meet the same need.

Finally, find one advertised sale. Read its conditions. You may complete the entire activity without purchasing anything.

Product A / price / quantity / unit price

Product B / price / quantity / unit price

Which fits my available money and household use?

My next grocery trip.

Set a spending limit that fits your present situation. Estimate prices before shopping and leave space for taxes on applicable items, deposits or fees. Keep food and household supplies separate if that helps you see the total.

My plan	My notes
Available for this trip	
Foods already available	
Meals I can realistically prepare	
Missing ingredients only	
Estimated food subtotal	
Other items / deposits / fees	
Expected checkout total	

What will I change if the estimate is too high?

The comparison sheet.

Use one row for each product. Record the price you can actually receive. A price-comparison note can live on paper or in a phone; no special app is required.

Product / store	Price	Quantity	Per unit

Will we use the full amount?

Can I afford it today?

Is there a reason another option works better?

Make room for real life.

A useful plan includes the day you have less time, energy or equipment. Write down one simple backup meal. It may use a prepared ingredient. The point is to have a workable option.

After the trip, compare the estimate with the receipt. Identify one difference: a price changed, a required item was missing from the list, or a promotion did not apply.

Treat this as a small experiment. Change one thing on the next trip and observe whether it helps. If the budget still cannot cover enough food, return to the assistance resources rather than making the household smaller on paper.

Backup meal

One estimate I will update

One thing I will keep doing

Try the basket test.

1. A 12-ounce package costs \$3.00. A 20-ounce package costs \$4.00. Which has the lower price per ounce?
2. You have \$3.50 available and need this food today. Does the lower unit price make the \$4.00 package affordable?
3. A \$6 package supplies six portions, but you use only three. What is the cost per eaten portion?

My calculations / my decision

Answers & one next step.

1. The 20-ounce package: \$4 divided by 20 is \$0.20 per ounce. The 12-ounce package is \$0.25 per ounce.
2. No. The checkout total still exceeds \$3.50. Unit cost and available cash answer different questions.
3. \$2 per eaten portion: \$6 divided by three. The original six-portion count did not reflect actual use.

For your next trip, choose one action: inventory three foods, compare one unit price, or check one sale condition. Keep the improvement you can repeat.

My next action / date

What I learned from the receipt

Sources you can follow.

Source numbers in the text open the original material. These public agencies and university Extension programs provide the educational foundation; the examples, activities and editorial writing are original.

01 / Michigan State University Extension

Shop Smart ↗

https://www.canr.msu.edu/food_budgeting/shop-smart

02 / Michigan State University Extension

Create a Food Budget ↗

https://www.canr.msu.edu/food_budgeting/create-a-budget

03 / Michigan State University Extension

How to stretch your food budget ↗

<https://www.canr.msu.edu/news/how-to-stretch-your-food-budget>

04 / University of Minnesota Extension

Unit pricing ↗

<https://reallifegoodfood.umn.edu/shop-smart/unit-pricing>

Edition & source notes.

05 / U.S. Department of Agriculture

SNAP applicant and participant resources ↗

<https://www.fna.usda.gov/snap/applicant-participant>

Edition 1.0 / October 27, 2026. U.S. context. Guidance and program details can change; confirm current terms with the original provider before acting.

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Original examples use invented dollar amounts. Worksheets are blank planning tools, not recommendations to buy a product or commit money.

Editorial still-life images were created with AI for this collection. They illustrate the topic and do not document a real household or financial result.

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