The Week's Grocery Money

Every number known before she left home.

Groceries are where budgets go to be surprised — not because anyone is reckless, but because the trip usually starts with no number attached to it. You shop, the register totals it up, and the total is whatever it is. Maria's week runs the other way: the money is assigned first, the list is priced before the trip, and the register holds no surprises at all.

The example — Maria's week

Here's a real worked example, the same one printed on our Grocery Money Sheet. Maria shops for two. Her week runs Monday November 16th to Sunday November 22nd, and **this week's grocery money is $110** — what's left after the bills, assigned to groceries before the store ever sees her.

First, the meals get planned against what's already at home. The week's dinners are built from the pantry and freezer first, and the list only buys what's missing. Sunday's meal is Thursday's leftover soup — nothing to buy for it at all.

Then the list gets priced as she writes it, in four piles:

> **Produce** — $13.16
>
> **Pantry** — $25.10
>
> **Meat & Dairy** — $30.62
>
> **Frozen & Other** — $12.26
>
> **My list adds to — $81.14**

The list adds to **$81.14** — under her $110 before she's spent a cent. She knows the total at her kitchen table, not at the register.

At the store, one swap. The chicken thighs were out. Drumsticks instead: **$7.98** in place of $8.97 — **$0.99 saved**, decided calmly in the aisle because the list told her exactly where she stood. The week closed at **$80.15** spent.

And the **$29.85** left over? Its job was already decided: the whole amount stays in the grocery envelope for next week. Not absorbed, not spent because it was there — carried, on purpose.

The steps

- **Assign the week's grocery money before the store.** It's what's left after the bills — a real number, written down, and it's the week's ceiling.

- **Plan the meals against what's already at home first.** The pantry and freezer are money already spent. Eat that first; buy only what's missing.
- **Price the list as you write it**, in piles if that helps — produce, pantry, meat & dairy, frozen. Add it up at home. If the list beats the week's money, the fix happens at the table, where it's free.
- **Treat a swap as a decision, not a defeat.** Something's out, something costs more than it should — you know your total and your ceiling, so the substitution is arithmetic, not panic.
- **Give the leftover its job.** Into the envelope for next week, toward a stock-up, wherever you decided — decided, not drifted.

The honest part

Pricing a list at home takes minutes, and it's fair to ask whether the minutes are worth it. Here's the honest trade: those minutes are the whole method. A list priced at the table can be fixed with an eraser; a total discovered at the register can only be paid. And the week won't always close under — prices move, things get forgotten, a second trip happens. The sheet doesn't promise a perfect week. It promises a week you can see: what was assigned, what was planned, what was spent, what stayed. Four numbers, and the next week plans itself from them.

The free way

A notebook page runs the whole week: the assigned money at the top, the meals planned from what's at home, the list priced in piles as you write it, and the counted-up line at the bottom — spent, and what stayed. Plenty of grocery weeks have been won on exactly that.

If you'd rather skip the setup, the ready-made version of this page is our Grocery Money Sheet, in the shop — the week's money, the meals, the priced list, and the count-up all on one page.