

# THE GROCERY GAME PLAN GUIDE

---

from cart to table, how to  
stress less and spend less  
while feeding your family





# WELCOME

Hi, I'm Monica Packer--a mom of 5, writer, podcaster, and coach with About Progress, LLC, where we are about progress made practical. I believe you don't have to go to all-or-nothing extremes to make changes in your life, and that even includes saving money on groceries.

When food prices soared to new heights in 2023, I fumbled my way through trying to save money for almost a year. I needed doable--but impactful--ways to ensure I wasn't spending more than I needed to while still feeding my family well. (Read: I didn't want to spend hours couponing.) I shared my (*Bachelor* word) "journey" to my Instagram stories via an "Honest Receipts" series, where I posted my real receipts next to my groceries and how I was doing on my monthly grocery budget. The amount of DMs I got every time showed me that I wasn't the only one working on this.

Some progress was made, but interviewing Rachel Coons--a money expert for moms--for my podcast is what finally tipped me over to forming my personal (and finally very successful!) grocery game plan. Ever since, I've saved an average of \$300-\$500 a month on groceries compared to what I was spending before!

Be sure to check out the FAQ section where I answer the most common questions that come from my community when I share my "Honest Receipts." The resources section follows with podcast episodes I'd recommend + where to learn more from Rachel for the tips that are specific to her.

What follows is my personal grocery game plan that you can reference as a guide to create your own. My strategies are not meant to act as prescriptions, so adapt away to form a game plan that is right for you.



[www.aboutprogress.com](http://www.aboutprogress.com)



## The “Smart Seven:” 7 strategies that are flexible, practical, and working right now

---

01

### Shop Smarter, Not Harder

Before, my main strategy was shopping for different things at different stores. But, this meant I was still shopping at too many places on a weekly basis and those trips add up, fast. While I wouldn’t recommend that strategy, I would advise you to get to know the stores in your area and which are best for which things: bulk buying, overall pricing, fresh but affordable produce, etc. Once you know your “**core stores**” and their strengths, you can shop smarter, not harder--timing which stores you hit, and when, and all connected to the next strategies.

02

### Meal Plan

I know, I know . . . I hate meal planning, too. But, it truly is the single most important habit that helps me save the most money. So, here’s how I simplify it: I only meal plan for dinners, and I do so 2 weeks at a time\*. For breakfasts, lunches, and snacks, I keep the same typical essentials on hand (more on that in a bit). For dinners, I sketch out what we’ll eat for 2 weeks--but that’s usually just 8 meals because Thursdays are for leftovers, Fridays are for sourdough pizza, and Saturdays are date night for the parents and boxed mac n’ cheese for the kids. I rarely consult a cookbook or the Internet to plan--I mostly pull from the dinners my family tends to all like the most, and seasonally. And then I’m done meal planning for 2 weeks (yay!). This meal plan + my essentials list is what makes my grocery list AND guides where I’ll shop.

\*This is a tip from Rachel Coons

03

## Have an Essentials List

Keep a list on hand (I have mine on a note on my phone) of the items that typically send you to the store. These are known as your Essentials List\*. It will likely include basics like bread, eggs, milk, etc. I also include what we need on-hand for the traditional breakfasts and lunches we make for our family + certain picky kids' preferences. Reference your Essentials List as you make your grocery list before you shop.

04

## Shop Bi-Weekly

Thanks to all the prior strategies, you are set up to shop bi-weekly\*, getting 2 weeks of food at a time. This means a few things: you'll have more food at first; you'll get to the point where you are almost, if not entirely, out of food; both will require some adjustment as a family. This is more easily done if you have good fridge/freezer space. If you don't, then know it's OK if you still do the bulk of your shopping every 2 weeks, and do a small essentials-only trip in-between. Bonus tip: "stay out of the bar"--do grocery pickup as much as possible.

05

## Use What You Know

As I mentioned with meal-planning, you don't have to reinvent the wheel. What are some go-to meals, foods, and snacks most of your family enjoys? What are absolute no-no's that typically end up in the trash? If you don't like to repeat meals often, what cookbooks or websites are both the easiest and more of a sure-thing for you to reference? **Simplifying is a strategy!** Talk to your family and make a list of what they like, what they need on-hand, and meals that satisfy most of the eaters. (You can't win them all! I just make sure there's bread/cheese/produce for those who are pickier in our family.)

\*Tips from Rachel Coons

06

## Rework Snacks

Snacks is typically one of the biggest pain points for many families. We need them; kids want them; but, when individually-packaged they're pricey and not typically super nutritious--so people get hungry sooner. This is where I'd invite you to re-work snacks. What are the few packaged snacks your family can't live without? Can you bulk bake muffins and have them in the freezer? Can you do more "apples, cheese, and crackers" kind of snacks? (More examples in the FAQ section!) Can you buy certain individually-packaged snacks that are only allowed to be eaten outside the home? Again, simplifying is a strategy, so you don't have to eliminate snacks or never buy anything packaged. So, rework snacks in ways that actually work for your household.

07

## Be Flexible

Any of these strategies will take both time and curiosity to implement. It'll likely take a few months to put in place and get used to. Stay the course, and know that it's OK if you intended to shop only twice a month, but ended up having to do a produce or milk run in-between. You're learning! And every "misstep" is actually more information on what is going to be right for your specific family. If certain strategies don't work for you, that's OK. Throw out the prescriptions and make your own! That truly is the most important key to forming sustainable strategies. Even if you save a little money a month, you are saving--and that's worth all the effort in saved time and stress, too.

That's my "Smart Seven," but wait--there's more!

Next, I'll answer the most frequently asked questions that come in as I share my Honest Receipts + additional resources that will help you create your own grocery game plan.



# FAQ's

---

## BUDGET BREAKDOWN: how much to spend?

We recently met with a financial advisor and she said you'd be doing really well if you spend \$200 per person per month. Using the strategies I shared, we typically spend an average of \$165 per person per month. I keep track of what we spend on a rolling basis using the notes app on my phone--easy peasy. I care more about the monthly average of what we spend over time than beating myself every month if I go over, or getting cocky if we spend less. I honor that I'm doing the best I can, and my "best" is allowed to change.

In total, for our family of 7 with 5 kids (ages 14, 12, 10, 7, and 2), we typically spend on average \$1,100 a month. Before, I was spending at least \$1,300 on a *good* month while following all the other tips minus shopping bi-weekly, but more often up to \$1,500 a month. (That bi-weekly strategy really works!) As our kids get older, I'm sure our budget will need to expand to fit their growth spurts. That's OK!

Does our budget include home supplies? Organic? Picky eaters? Read on.

## COUPONS/SALES: is this considered?

Short answer: no. The name of the game for me is to simplify as much as I can so that my own grocery game plan can be sustainable for me and my family. So, tracking coupons/sales isn't part of how I do things.

However, if I'm in the store and there are things on our Essentials List that are on sale, I do get more than I'd typically need and still count it towards our budget that month. That's why I'm focused more on our average monthly budget--things ebb and flow.

# FRESHNESS: how do you keep things fresh?

This is the thing I thought would hold us up the most, but surprisingly has not. There is PLENTY of produce that I find last longer than a few days, even up to the full 2 weeks: apples, carrots, celery, grapes, romaine lettuce, potatoes, etc. I still buy lots of produce that doesn't last more than a week (fresh berries and spinach, I'm looking at you); we simply prioritize eating those things first.

Otherwise, we also keep frozen produce on hand, like berries, peas, corn, stir fry veggies, spinach, broccoli, etc. I still find we don't eat exclusively frozen produce on our second week--it's more to fill in some gaps.

Our milk (we buy 5 gallons for two weeks) never goes bad, but you can freeze milk (did you know?). I find bread is similar. I buy 4 loaves at a time--freeze 2 + keep 1 in the fridge, and 1 out. If we run out, I make sourdough bread a few times a week as needed until we shop again. If you find that you can't make it two weeks with certain items, then do an essentials-only grocery pickup in-between your bulk runs.

## FRIDGE/FREEZER SPACE: how?????

When you're shopping smarter and for 2 weeks at a time, understandably it'll take up more space. BUT, you will also use up more, if not all, of the food in your fridge before you do your next grocery run--so, you'll have more room than you think when it's time to restock.

I do have a second fridge/freezer combo in my garage. That's where our "overflow" goes of milk, bread, eggs, apples, and even leftovers. It's not as full as the fridge in our house. Same goes for the second freezer section, where I house most of the meat I get when bulk-shopping (more on that in a bit), frozen veggies, and some leftovers I've frozen to eat later on. If you don't have a second fridge/freezer, that's OK! Still bulk-shop every 2-weeks and do a smaller essentials pickup in between.

# SNACKS: how do you handle snacks?

I do my best to adopt intuitive eating practices with my kids, teaching them to listen to their bodies. When they say they're hungry, I tend to believe them and let them eat. However, there are parameters: If we are having a meal within an hour, I encourage them to either wait, or snack on something lighter (like carrots, cheese, fruit, etc.) if very hungry, which they often are; they're allowed a snack after school but not after 4:30 PM (we usually eat around 5:30-6 PM); packaged snacks are only for when we are out as a family + 1 to go with their school snack (typically granola bars with sliced apple).

Individually-packaged snacks are convenient; but they're very pricey and kids can plow through them. If the time-saved is worth it to you or it's more of a survival season, then you do you! For me, I prefer to spend our money on other things--like taking my kids to a get a local treat ~once a week.

Granola bars, fruit strips, and chomps tend to be our only pre-packaged snacks we keep in stock. However, in the Summer I have a special bin of fun snacks galore that they can each choose one in the afternoons as part of our "Reading Club" time. (This is where they read a book + eat a special snack, a win-win!) Since I know you'll ask, I buy those snacks at the beginning of the Summer in bulk from Costco and don't count it towards my grocery budget that month. It's a once-a-year sort of thing and I am just doing the best I can to live my life.

Year-round, here are some other non-packaged snacks the kids can grab for themselves, or I make if I have the time/energy:

**Toast; fruit like apples, grapes, berries, bananas, etc; cheese and crackers, veggies like carrots, celery, cucumbers, tomatoes, etc; popcorn (I have a popcorn maker); smoothies; muffins from the freezer; nuts; reheated leftovers; pretzels; banana bread; etc.**

## ORGANIC: is this in your budget?

For years, I prioritized organic food as much as possible to appease some of my hippie sentimentalities. Unfortunately, that's just not feasible these days with the rising food prices, the number of kids we have, and the special needs we have in our family that require money from our overall budget. I know we aren't alone in that. So, no--we don't shop strictly organic. But also, we don't shop strictly non-organic either.

I find that Costco has a lot of more affordable organic options on certain types of food. If the pricing is fair (pay attention to the price per ounce!) then I'll grab those when and how I can. I find that more possible in preserved foods like chips, pretzels, beans, etc. The days of us buying organic milk are gone, but I'll still try to get some organic produce, like carrots or strawberries, if they're not exorbitant.

This is where you get to choose what's right for you and yours. If you notice a difference with organic foods, then that likely means you'll likely have a bigger budget-per-person than our family does, and that's OK. It's all about what you want to prioritize and the trade offs you're willing to make.

## STORES: where/what do you shop?

Personally, I prefer to do one grocery run a month to a bulk store and then one grocery pickup from a smaller store--so two, total. The first run of the month for us is at Costco, where I spend SO much money it looks like I can't possibly make our budget--but I do:) There, I get (almost) all of our meat for the month--which is typically boring with the organic ground beef (2 of their set-of-3) and the frozen thin-sliced chicken breasts (just one big bag). I also get everything else we need minus condiments/ingredients that we don't need a lot of. I save those for the smaller grocery runs. The second run of the month is typically Wal Mart, and occasionally Sprouts or Trader Joe's. I do grocery pickup for the first two stores to help keep me to my list. (I could happily spend my life's savings at Trader Joe's.)

## HOME SUPPLIES: counted as groceries?

For us, I mostly count home supplies in our grocery budget, because I get them at the same time as shopping (with a few exclusions I'll share below). It feels simpler to me.

Included in our budget: diapers, toilet paper, paper towels (tip: use tea towels as much as possible instead!), and cleaning agents like vinegar, baking soda, window cleaner, bleach, toilet bowl cleaner, etc.

NOT included: the laundry detergent and now dishwasher pods we get via subscription from Earth Breeze. I could include them, but I don't want to hate myself.

## DONATIONS/HOSTING: included?

Short answer: it depends. If I need to get more than a few things to donate to a kids' classroom (our school keeps healthy donated snacks on hand), then I don't count it towards my budget. If it's not that much, then I do count it.

Same goes for entertaining. If we are hosting friends for a simple dinner or dessert night (something my husband would love to do at least weekly), then I don't count it. But if it's for a larger gathering--like my family (I'm one of 7 children!), or a birthday party for one of my kids--then I don't count it and just get things on their own grocery pickup. Here's where that flexibility strategy comes in!

## MEALS: do you repeat?

Yes, we repeat meals often. I actually love cooking and trying out new recipes, but I don't like cooking food that gets wasted or rejected thanks to some picky eaters (more in a moment), nor spending hours making dinner. It's worth it to me to have more simple, repeated meals that most family members like, than crafting a meal plan that requires mental gymnastics and exhaustive amounts of time. So, I choose "boring, but fed," over "creative, but resentful." Some of our go-to meals are under "Resources."

## PICKY EATERS/PREFERENCES

We absolutely have picky eaters, but not to the level where we've had to do food therapy. (One of my kids is close, though:) When I meal plan, my picky eaters are part of why I prefer simple, repeated meals that I know most of my family will like. I cook ONE dinner for the whole family. My kids know that if they don't like the meal, they "don't have to like it, but they do have to try it." And if they don't like it, they're allowed to fill up on other sides or make themselves a sandwich.

I also ensure that my Essentials List includes food my pickiest eaters need on hand in order to stay nourished. Our mostly-rare, in-between light grocery pickups are often because of those eaters running out of what they need to not shrivel up and die.

I have 2 nieces with Celiac disease. I wouldn't dare to assume that our budget and meal planning game plan would apply to how it needs to look in their household. If you are in a similar situation with picky eaters, food preferences, dietary restrictions/allergies, or otherwise, this is where I will again strongly encourage you to make your own prescriptions. One family's grocery game plan won't work for another's.

## LEFTOVERS: how do you handle them?

We almost always eat our leftovers, or re-purpose the meat. Brad works from home and is no stranger to eating leftovers for lunch; several kids will eat leftovers as part of their packed lunch for school (in thermoses!) or even as a snack after school; we also account for one night a week as "Leftovers" night. Wasted food is wasted money, so this all goes back to meal planning and doing my best to cook what typically gets eaten or isn't too big of a risk to try out on my family. I know many people are leftovers-averse, so the way we do it may make someone else want to run away and never come back; but, it works for us! If you're in that boat, consider how to make your meat repurpose-friendly so you can use it in other meals without eating leftovers.



# RESOURCES

---

## **About Progress Podcast:**

Episode with Rachel Coons, “Doable Ways to Dramatically Save on Groceries”

Solo episode, “Ways I’ve Been Personally Saving Money on Groceries”

## **Money Mom Club:**

Rachel has a fantastic membership that empowers moms to become the CFOs of their families. It includes a new bi-weekly meal plan every two weeks.

Check out her free class on saving money on groceries (affiliate link): “How Busy Moms Save \$600/Month on Groceries Without Giving Up Nutrition & Convenience!”

**Meal Planning Resources to Follow . . .**

*What's for Dinner?*

Week One

Week Two

Monday

Monday

Tuesday

Tuesday

Wednesday

Wednesday

Thursday

Thursday

Friday

Friday

Saturday

Saturday

Sunday

Sunday

*What's for Dinner?*

Week One

Week Two

Monday

Monday

Tuesday

Tuesday

Wednesday

Wednesday

Thursday

Thursday

Friday

Friday

Saturday

Saturday

Sunday

Sunday

# SAMPLE MEAL PLAN

## *What's for Dinner?*

### Week One

Monday

Grilled chicken, salad, fruit, and  
sourdough bread

Tuesday

Burrito bowls: salsa chicken, rice,  
beans, and fruit on side

Wednesday

Butter pasta with leftover grilled  
chicken and salad

Thursday

Leftovers

Friday

Sourdough Pizza

Saturday

Out / mac n' cheese

Sunday

Butter Chicken, peas, and  
sourdough naan

### Week Two

Monday

Homemade tomato soup and  
sourdough grilled cheese

Tuesday

Sweet and Sour Meatballs with  
rice and stir fry veggies

Wednesday

Sandwiches—deli meat/bacon, with  
chips, carrots, and apples

Thursday

Leftovers

Friday

Sourdough Pizza

Saturday

Out / mac n' cheese

Sunday

Meatloaf, potatoes, veggies &  
sourdough bread

# SAMPLE ESSENTIALS LIST

This is what we personally like to make sure we have in stock.

After meal planning, I create a grocery list and double check that these items are either already in stock and can last 2 weeks, or need to be added to the list.

- Eggs
- Bread
- Butter
- Milk
- Cottage Cheese
- Cheddar cheese block
- Sliced cheddar cheese
- Fresh Mozzarella Cheese (for pizza night)
- Flour: all purpose and bread flour
- Oats
- Kodiak pancake mix
- Sea salt
- Sugar / brown sugar
- Fresh fruit: apples, berries, bananas, seasonal fruit
- Fresh veggies: romaine, celery, carrots, grape tomatoes, potatoes, onions, garlic, peppers
- Frozen fruit: berries
- Frozen veggies: peas, corn, stir fry veggies, broccoli
- Nutella (for pickiest eater)'
- Annie's Mac N' cheese (for Sat.!)'
- Plain bagels (for kid lunches)
- Cream cheese (for kid lunches)
- Sweet Hawaiian rolls (for kid lunches)
- Deli meat: ham and turkey (I freeze half)
- Ground beef (I get 2 of Costco's 3-in-1, 1.5 lb packages, & freeze)
- Frozen chicken
- Bacon (Costco's 3-in-1 packages then stored in freezer)
- Canned goods: black beans, diced tomatoes, whole tomatoes, crushed tomatoes
- Chicken broth
- Granola bars
- Pretzels
- Goldfish (big bags)
- Crackers
- Tortilla chips (Late July)
- Chomps
- Pepperoni (for pizza night--keep in freezer)
- Baking essentials: baking powder, soda, vanilla, etc.
- Chicken sausage
- Spices: basil, parsley, oregano, thyme, cumin, chili, garam marsala, etc.

# SAMPLE GO-TO MEALS

Here are our go-to's for the three main meals. Snacks were shared in the FAQ.

## **BREAKFAST**

*Note: we make a hot breakfast every day but Saturday (typically honey nut cheerios or honey bunches of oats). Cereal is expensive and my kids tend to not get full off of it, so we eat it minimally or during survival seasons.*

- Whole wheat pancakes
- Traditional pancakes
- Sourdough overnight pancakes
- Sourdough german pancakes
- French toast with leftover sourdough bread
- Kodiak Cakes pancakes
- Oatmeal--steel cut made in Instant pot or old-fashioned made on stovetop
- Scrambled eggs (more rarely these days)
- Breakfast Sandwiches on english muffins
- Whole wheat toast with butter or Nutella
- Whole plain yogurt (made in Instant Pot) with mix-ins
- Chia seed pudding (meal prepped for me!)
- Homemade granola
- Side of fruit

# LUNCH

*Note: our kids assemble their own lunches, often using elements that we've prepared in advance and frozen. Those items defrost by the time they eat them for lunch in non-insulated bento boxes. I'll separate what they eat from what Brad and I eat at home, where we both work.*

## KIDS:

- Frozen ham and cheese sandwiches on rolls
- Frozen bagel and cream cheese
- Frozen pizza rolls (made same night as pizza night)
- Sandwich--usually deli meat with cheese
- Leftovers kept warm in thermos
- Sides: carrots, pretzels, crackers, cheese, fruit, etc.

## PARENTS:

- Leftovers
- Salad topped with whatever sounds good/on-hand
- Mini charcuterie: cheese, crackers, deli meat, veg, etc.
- Cottage cheese with Late July tortilla chips and veg
- Rice bowls with grilled chicken/chicken sausage and cooked frozen veggies (optional: topped with hummus)
- Scrambled eggs, veg, and toast/quesadilla
- Meal-prepped kale salad or veggie soup
- Tomato soup from pantry + bread/Late July chips
- "Veg=" carrots, cucumbers, grape tomatoes, peppers

# DINNER

*Note: These are our go-to meals that please most in our family and I don't need recipes for. I'm not including potential recipes here. You can google the name to find one that works for you!*

- Homemade tomato soup with grilled cheese
- Homemade chicken noodle soup with egg noodles (from scratch or store-bought)
- Minestrone soup, typically with ground beef
- Sourdough bread as side/foundation for lots of meals
- Spaghetti with marinara sauce, with or without ground beef
- Butter pasta, with or without leftover chicken
- Korean beef rice bowls
- Burrito bowls
- Burritos/tacos with ground beef or shredded chicken
- Grilled chicken--marinated/not (with other sides)
- Baked potato bar
- Sandwiches with deli meat, with/without bacon
- Sweet and sour meatballs
- Meatloaf
- Indian butter chicken with sourdough naan
- Breakfast for dinner
- Sourdough pizza
- Flatbread/open-face sandwiches on naan
- Fried rice, using leftovers



# YOUR GROCERY GAME PLAN

---

*Take a moment to reflect and make choices.*

**Which strategies feel right to your household?**

**What are your go-to dinners?**

**What should you have on your Essentials List?**

**What stores would you like to shop at and what for?**

**How often would work for you to get groceries?**

---

# NEXT STEPS



*Thank you!*

It was my honor to share what has worked for us to save money (+ time and stress) on groceries and feeding our family. I hope this guide can help you craft a Grocery Game Plan that is right for you and yours.

## Questions?

Please contact me at [hello@aboutprogress.com](mailto:hello@aboutprogress.com) if you have any questions or feedback about this guide.

## Connect?

Come get to know me and stay connected in any of the online spots, made clickable below.



Podcast: [About Progress](#)



Instagram: [About Progress](#)



[www.aboutprogress.com](http://www.aboutprogress.com)

---

*PS: Stay tuned! I'm writing a book on flexible habit formation for women.*