

GROCERY SAVINGS BUDGET BINDER

A complete printable system for planning, tracking and saving on groceries

Budget • Plan • Compare • Track • Save

Print the complete binder or only the pages you need.

FREE PRINTABLE FROM CANADIAN BUDGET BINDER

How To Use This Grocery Binder

Keep the pages that work for your household and print extra copies whenever you need them.

Quick Start

- 1 Set a realistic grocery target using the Grocery Budget Calculator.
- 2 Plan meals before shopping, then build your grocery list from what you already have.
- 3 Track prices, discounts, coupons and app savings so you know what is actually saving money.
- 4 Record your real spending and review it monthly instead of guessing.
- 5 Keep notes on what worked so next month gets easier.

Binder Pages

- | | |
|--|--|
| 1. Grocery Budget Calculator | 9. Coupon Savings Tracker |
| 2. Monthly Grocery Budget & Spending Tracker | 10. 12-Month Grocery Discount Tracker |
| 3. Weekly Meal Planner | 11. Grocery Food Savings Jar |
| 4. Grocery Shopping List | 12. 52-Week Grocery Savings Tracker |
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Grocery Budget Calculator

Use this page to set a starting monthly grocery target, then adjust it using your real spending.

Household size: _____ Month: _____

Current monthly grocery spending: _____

Target monthly grocery budget: _____

Number of grocery shops per month: _____

Target per grocery shop: _____

Simple Formula

Monthly grocery target ÷ planned number of grocery shops = target per shop

Example: \$800 ÷ 4 shops = \$200 per shop

Budget Adjustments

- ☐ Dietary or allergy needs
- ☐ Baby or child-related food costs
- ☐ Work lunches / school lunches
- ☐ Bulk-buying months
- ☐ Household guests or celebrations
- ☐ Food grown, preserved or received free

Notes / assumptions

Monthly Grocery Budget & Spending Tracker

Record the plan and the actual amount. Use the difference to adjust next month.

Month: _____ Budget target: _____ Actual total: _____

Date	Store	Planned	Actual	Notes

Month-end review

Under / over budget by: _____

Best saving win: _____

What increased spending: _____

One change for next month: _____

Weekly Meal Planner

Plan around what you already have, then shop only for the gaps.

Week of: _____

Day	Breakfast	Lunch	Dinner

Use first / leftovers to use up

Grocery Shopping List

Check the pantry and freezer first. Add quantities so you do not overbuy.

Shop date: _____ Budget for this shop: _____

Produce

Meat / Protein

Dairy / Refrigerated

Bakery / Grains

Pantry / Canned

Frozen

Household / Other

Coupons / Offers to use

Pantry Inventory Checklist

Write what you have before you shop. Mark items low before they become emergency full-price purchases.

Tip: Keep pantry, freezer and fridge inventories together in this binder.

Common Spices Checklist

A practical core list. Keep only the spices your household actually uses.

- | | | |
|---|---|--|
| ☐ Allspice | ☐ Crushed red pepper | ☐ Parsley |
| ☐ Basil | ☐ Cumin | ☐ Poppy seeds |
| ☐ Bay leaf | ☐ Curry powder | ☐ Rosemary |
| ☐ Black pepper | ☐ Garlic | ☐ Sage |
| ☐ Cayenne pepper | ☐ Ginger | ☐ Sea salt / salt |
| ☐ Chili powder | ☐ Mustard powder | ☐ Sesame seeds |
| ☐ Chives | ☐ Nutmeg | ☐ Tarragon |
| ☐ Cinnamon | ☐ Onion powder | ☐ Thyme |
| ☐ Cloves | ☐ Oregano | ☐ Turmeric |
| ☐ Coriander | ☐ Paprika | |

Other spices / blends we regularly use

Grocery Price Book

Build your own “good price” reference using the products and stores you actually buy from.

Update your best price when you find a genuinely lower regular or sale price.

Product Comparison Tracker

Compare like-for-like products. Unit price is often more useful than package price.

Product / category: _____

Store / Brand	Size	Price	Unit Price	Coupon	Final

Decision notes

Coupon Savings Tracker

Track only coupons you actually redeem so you can see whether couponing is worth your time.

Date	Product	Store	Coupon	Paid	Saved

Total coupon savings this month: _____

12-Month Grocery Discount Tracker

Track markdowns, loyalty offers, price matches and other grocery discounts by month.

Month	Markdowns	Loyalty	Other	Total

Year-end questions

- Which saving method gave us the biggest return?
- Which discounts caused us to buy things we did not need?
- What should we keep, change or stop next year?

Grocery Food Savings Jar

Record the money you saved and decide where those savings will go instead.

Month	Saved	Where the savings went

Annual grocery savings total: _____

Savings goal / purpose: _____

52-Week Grocery Savings Tracker

Record one grocery-saving win each week. Small wins compound over a year.

Wk	Saved	Total	What worked
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			
26			

Wk	Saved	Total	What worked
27			
28			
29			
30			
31			
32			
33			
34			
35			
36			
37			
38			
39			
40			
41			
42			
43			
44			
45			
46			
47			
48			
49			
50			
51			
52			

Flashfood Savings Tracker

Track retail value, what you paid and the actual savings from discounted grocery-app purchases.

Date	Item	Retail	Paid	Saved	Notes

Monthly Flashfood savings: _____

Tip: Count savings only when the item replaced something you would otherwise have bought.

Junk Food & Convenience Spending Tracker

Use this without judgement. The goal is to see patterns and decide what is worth the money.

Date	Item	Cost	Why Bought	Worth It? / Notes

Monthly total: _____

One habit I want to change: _____

Recipe Planner

Keep go-to recipes together so meal planning is faster and fewer ingredients go to waste.

Recipe name: _____

Servings: _____ Estimated cost: _____ Cost per serving: _____

Ingredients

Method / Notes

Freezer / leftover notes

Scanner Price Accuracy / SCOP Tracker

Use this page to record scanning-price issues. Store participation and rules can change, so verify the current policy.

Date	Store	Product	Shelf	Scanned	Result

Notes / staff response
