

Grocery budgeting tool

You'll need your bank and credit card statements (ideally for the last three months); these are going to tell you how much you spend at different stores, on takeaway and on dining-in, and also highlight any impulse purchases you may have forgotten about.

If you pay with a mix of credit cards and debit cards, you'll need the statements for all the different accounts. If you sometimes pay by cash, you'll need to look at your cash withdrawals and ensure you're including this in your totals.

How to use this budgeting tool

You'll need a separate grid for each month. Each weekly column needs to include 7 days. If the start of the month isn't on a Monday, you can either include the end of the previous month or run your weeks from 1st – 7th, 8th – 14th and so on. Because week 5 will not be a full week you can either choose to omit this column, or include the first few days of the next month.

Go through your bank and credit card statements for the month and wherever you notice you spent money on food, write it in the column. Don't leave anything out, even if you

feel like they were exceptions or one-offs – these things pop up more often than we think, and we want to be as accurate as possible.

Once all the weekly columns are filled in, calculate the weekly average. To do this, add together the numbers in each row and divide by the number of weeks you used (either 4 or 5 – this will be the same for every row). Even if some of the boxes are blank, you still need to divide by the total number of weeks.

To calculate the monthly average, you then multiply the weekly average by 4.33.

Example month

Day	Week 1	Week 2	Week 3	Week 4	Week 5	Weekly Average	Monthly Average
Food shopping	27.86 142.37	209.08	201.12 12.65 17.13	142.03	-	188.06	814.30
Takeaway drinks (coffee, tea, smoothies)	8	8	4	-	-	8	34.64
Meals/snacks/ drinks at work/school	-	-	-	-	-	N/A	N/A
Food To-Go Weekdays	12	-	16	112	-	35	151.55
Food To-Go Weekends	16	18	25	12	-	17.75	76.86
Dining Out Weekdays	-	-	56.19	-	-	14.05	60.83
Dining Out Weekend	20	-	-	-	-	5	21.65
Drinking Out	26	28	16	36	-	26.5	114.75

The Less Waste No Fuss Kitchen Toolkit

Month

Day	Week 1	Week 2	Week 3	Week 4	Week 5	Weekly Average	Monthly Average
Food shopping							
Takeaway drinks (coffee, tea, smoothies)							
Meals/snacks/ drinks at work/school							
Food To-Go <i>Weekdays</i>							
Food To-Go <i>Weekends</i>							
Dining Out <i>Weekdays</i>							
Dining Out <i>Weekends</i>							
Drinking Out							

a bonus resource from

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