

How Low Can You Go? Give Your Child The Grocery Challenge

Do you ever feel like all your money goes toward groceries? Out of all the non-fixed expenses a household can have, food costs take the biggest bite out of the average monthly budget. Understandably, trying to trim the family's grocery bill is an ongoing battle for most of us. Give your kids a leg up on this lifelong skill by challenging them with this fun and educational activity.

Materials needed:

- Coupon circulars and/or newspapers
- Writing materials
- Calculator
- Piggy bank



Instructions:

1. Give your child a reasonable budget to be used for a week's worth of groceries for your family.
2. Instruct your child to create a shopping list. Let them know they will be tasked with going "shopping" for every item on the list while spending as little as possible. All extra money should go into the piggy bank.
3. Tell them to be sure to include all meals, drinks, snacks, ingredients, pantry staples, pet food etc. on their grocery list.
4. Making no mention of the coupons, have your child complete the task with all the materials provided. After creating the list, let them "shop" for everything by adding the costs of each item and giving you a "receipt" for the total sum. If your young shopper is unsure of an object's price, they can ask you for help.
5. Stress that the challenge in this activity is to see how far the budget for a week's groceries can go.
6. Introduce the coupons, but explain why buying something you have no need for just because there's a coupon isn't smart. Let your child decide which coupons are worth using.
7. Watch your child use their budgeting skills and smarts to "shop" for the family and try to save as much as possible.

When the task is complete, review the results with your child. How much money went into the piggy bank? Were items written on the grocery list because of available coupons, or were the coupons only flipped through after the list was already made? Did your child first create a menu for the week before writing the list? Did they omit anything important? What did they learn from this activity?

Variations:

- You can do this in real life, having your child create a shopping list and then taking them to the store. Have them actually select the groceries and make the purchase of all the week's groceries, trying to spend as little as possible.
- For younger children, you can create a "store," using fake money, a toy cash register and a play shopping cart. Place a few items on a table, making sure there are clear prices on each item. Have your child "go shopping" with the money that's available, making sure they are aware that they must have enough money to pay for every object they put in their cart.

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