

Emergency Mode Bootcamp Video 1

Have you ever dreamed about being a master of a small grocery budget, or wondered why some people just seem to be so good at meal planning while others can barely stick to a budget?

It just seems so easy for everyone else. And you're low on funds- whether it's through unemployment, low income, or just living on a tight budget to save for something big. You need a way to make meal planning work for you.

My name is Jaime Bacon, founder of Meal Planning 911 and blog owner of No Getting Off This Train. Welcome to my brand new training series, Emergency Mode Grocery Bootcamp.

In today's video, you're going to learn how to set up your Emergency Mode budget that is designed to help you meal plan when your income is really tight. Once you get this down, you'll no longer be left wondering how everyone else can eat on a super low budget- because you'll BE that someone else!

That means if you're someone who suddenly got hit with a loss of income- either you, your spouse, or some other way- you're going to be able to handle that low grocery budget right away.

My goal for this training series is to help you kickstart your Emergency Mode budget so you can set the foundation for how you'll live for the unforeseeable future. So, are you ready? Let's dive in!

In this first training video, I'm going to share how to figure out your temporary Emergency Mode budget, and my hope is that it will give you the confidence you need to survive this job loss or other loss of income by getting your grocery budget under control.

I developed this framework because I saw so many people who were struggling with a low income but still needed to eat. They were scared. They were unsure of the future and didn't know how to make their money stretch.

But the reality is that I could relate to that struggle, because that struggle has a lot to do with my story, too.

You see, when John and I were first married, our budget was \$50 a week. We raised it to \$60 when Allison was born in 2013, and immediately took \$23 per week out of that for her formula. It was an unexpected expense, and we agreed to make formula part of the grocery budget. That left us with \$37 a week for groceries, and we stuck to that for a whole year until Allison transitioned out of formula.

We continued with a \$60 per week budget until John lost his job in 2016. I remembered what it was like eating in Emergency Mode three years previously, and I decided to temporarily lower our budget to \$30 a week for the 3 of us. We continued that for 4 months until John found another job. After that, we agreed to raise our budget from \$60 per week to \$75 per week to accommodate healthier, better-quality foods.

Then in 2018, John lost his job again. And once again we were faced with cutting our grocery budget in half; so for 4 more months, we ate for \$30 a week. It was hard. We definitely struggled. But we made it through and learned a ton along the way.

But this story doesn't stop with me.

The training I am about to share with you is a plan I developed in order to help you out with your Emergency Mode budget. And that's what I want for you. You wouldn't be watching this if you weren't struggling with your budget. But luckily, there's a solution.

The purpose of Emergency Mode Grocery Bootcamp is to help you quickly overcome that fear of, "What do I do now?" so you can conquer this season of your life and be able to feed your family on a super low income.

So as we go through this training, I want you to identify obvious areas of opportunity for your current situation.

You ready? Let's get started.

First of all, what is "Emergency Mode"? It's a phrase I came up with while dealing with our most recent job loss in 2018. In Emergency Mode, you stop all unnecessary spending and focus on just the basics needed to survive. Maybe this is due to job loss, or another kind of lost income. Either way, you now have less money to work with and you have to make it last as long as possible.

When you're faced with a sudden loss of income, usually the first thing to be cut is the grocery budget. That seems pretty simple, but how do you know how much to cut? And will you even be able to eat on a smaller budget?

Before you try to determine a number, ask yourself the following questions:

- How many people will you be feeding? Your family of 7 likely spends way more than my family of 3, so your budget may automatically be a little higher depending on your family size.
- Will your grocery budget include only food, or other household items too? My budget always includes household items; but when you're in Emergency Mode, try to make do with what you have or buy the bare minimum needed.
- Do you have any food allergies or special dietary needs? Gluten-free and dairy-free diets can cost more, so keep that in mind. Also, if buying organic food is a huge priority in your life even in Emergency Mode, you'll need to keep your budget slightly higher.
- Does your family mutually agree with this decision? This seems like an odd question to ask yourself, but your family needs to be in the know and be involved in the decision-making. Small children can be excepted, of course, but you need to have this conversation with your spouse. Whether you're the keeper of the finances in your

family or not, you need to sit down and talk about what you all plan to do next. Agree to support each other and do your best to stick with this new budget.

Once you're able to answer those questions, here's how to determine your new Emergency Mode budget:

- Figure out how much you're spending per week right now. Collect any grocery receipts, check your bank statements, and find that number.
- Start by cutting 15-20% of that. So if you currently spend \$100 a week on groceries, cutting
- 15% would make your new budget \$85 a week. 20% of that would be \$80 a week.

I encourage you to start small at first if you're new to meal planning or keeping to a budget. Cutting your budget too much too soon can be overwhelming and you may not be able to make it work. Try this new budget for a week or two and see how it feels. Is it easy? Do you still find yourself buying those extra things you don't necessarily need right now? If so, cut your budget even further until it's hard but doable.

Like I said earlier, John and I have cut our grocery budget three separate times since we've been married. One time was \$37 per week for a full year, and the other two times were \$30 per week, all for our family of 3.

Does that sound extreme? It very well could be! But when you have no income except for unemployment, you want to make that money last as long as possible. Maybe cutting your budget in half isn't feasible for your family. But I encourage you to start somewhere and understand that this is only for a season. We're not meant to eat in Emergency Mode forever, so sometimes making sacrifices in the moment is necessary until something bigger and better comes.

Your two assignments for this lesson are:

- Determine your new Emergency Mode budget using the questions above
- Keep track of your spending and adjust where necessary

In order to help you, I've created a Grocery Spending Tracker for you to print and use! Write down all of your grocery spending and from there, determine how much you should cut your budget. Start small, then work your way up.

Okay, so now that we've worked on figuring out your new budget, the BIG question is, what in the world will you eat on that budget? What foods are cheapest? What do you need to prioritize?

I think that's the hardest part of a low budget- figuring out what to eat and whether it will be enough to feed your family. And not be bored to tears every day because it's rice and beans, beans and rice.

So how do you deal with this? Well, that's exactly what I'm going to show you in Video #2! I'm

also going to introduce you to Suzie, who dealt with a low fixed income, and provide you with an Emergency Mode grocery list you can download and use as an ongoing reference and tool.

Figuring out what to eat in Emergency Mode is easy, and I'll show you how in Video #2.

Finding out you suddenly have no income can be scary, especially with a young family. But you can survive, and even thrive, if you're even just a little bit prepared with how to overcome a tiny grocery budget.

I can't wait to see you in the next video!