

What does a grocery benchmark tell you?

A 15-minute budgeting activity | US upper-secondary, college and adult learners

Prepared by WorldLensia Editorial with AI assistance, 28 October 2026. No independent educator or dietitian review is claimed. All people and purchases below are fictional. Learners do not need to share their own finances.

Learning objectives

By the end, learners can separate food from nonfood supermarket purchases, apply a household-size adjustment, and explain two reasons why a benchmark may differ from a household's needs.

Materials and timing

Use the free calculator at <https://worldlensia.com/tools/grocery-budget-calculator/>. No account or receipts are required. A basic calculator and the provided reference figures support an offline alternative.

Teacher introduction: 2 minutes. Scenario A: 5 minutes. Scenario B: 4 minutes. Scenario C: 3 minutes. Exit ticket: 1 minute. Total: 15 minutes.

This activity uses the September 2026 USDA snapshot, checked on 28 October 2026. Record the data month displayed when teaching; if it changes, update the answer key before using live results. For an unchanged offline activity, use the dated figures printed here.

Student sheet

Scenario A: Maya's shopping receipt

Maya is 30 and lives alone in the contiguous United States. For this exercise, use the USDA female reference category and Low-cost plan. Her monthly supermarket total is \$410, including \$55 of toiletries and cleaning products. Restaurant meals are outside that total.

The published September monthly member cost is \$276.30 before the one-person adjustment. A one-person household adds 20%.

1. What is Maya's food-only supermarket spending? Show the subtraction.
2. What is the adjusted Low-cost benchmark? Show the multiplication.
3. How many dollars above or below that benchmark is her food-only spending?
4. Does that difference establish that Maya is overspending? Explain one limitation.

Optional live check: enter one person, age 30, female reference; choose Low-cost and contiguous US. Enter monthly spending \$410 and nonfood \$55. Compare your arithmetic with the output and record the displayed data month.

Scenario B: Jordan and Casey share groceries

Jordan and Casey are both 30. Use one male reference and one female reference, Low-cost plan. Assume all their meals and snacks are prepared at home in the contiguous United States. Their monthly supermarket total is \$740, including \$60 of nonfood items.

Published September monthly member costs are \$317.70 and \$276.30. Sum them, then add 10% for a two-person household.

1. Find their food-only spending and adjusted household benchmark.
2. Find the dollar difference between those two amounts.
3. Why is doubling Maya's one-person benchmark the wrong method here? Consider both the reference categories and household adjustment.

Scenario C: A partial grocery bill

Eli is 20 and buys \$180 of groceries per month but receives most weekday lunches and dinners through a campus meal plan. A classmate wants to compare \$180 directly with a full food-at-home benchmark and conclude that Eli is spending too little.

1. Why is that comparison incomplete?
2. Does the WorldLensia calculator automatically reduce its benchmark for meals eaten elsewhere?
3. What should Eli clarify before using the result in a budget discussion?

Exit ticket

Complete: "A USDA food-plan benchmark is useful for ___, but it does not tell me ___."

Teacher key and facilitation notes

Scenario A answers

1. $\$410 - \$55 = \$355.00$ food-only spending.
2. $\$276.30 \times 1.20 = \331.56 monthly benchmark.
3. $\$355.00 - \$331.56 = \$23.44$ **above** the benchmark.
4. No. A national market-basket reference does not establish a person's appropriate spending. Local prices, dietary needs, preferences and food prepared elsewhere can affect the comparison. Do not infer dietary adequacy from a receipt total.

Scenario B answers

1. $\$740 - \$60 = \$680.00$ food-only spending. $(\$317.70 + \$276.30) \times 1.10 = \$653.40$ monthly benchmark.
2. $\$680.00 - \$653.40 = \$26.60$ **above** the benchmark.
3. The household has two different adult reference categories; Maya's example uses one female reference. Also, the two-person factor is 1.10 after adding member costs, rather than applying the one-person factor of 1.20 twice. Use member composition and the applicable whole-household factor.

Scenario C answers

1. The benchmark assumes meals and snacks prepared at home, while Eli's grocery spending funds only part of his food. Meal-plan costs and coverage sit outside the \$180.
2. No. This calculator does not automatically adjust for meals away; do not invent a reduction or describe the output as a campus meal-plan estimate.
3. Clarify which meals and expenses are represented, the period being compared, and how meal-plan costs fit into the full budget. Treat the benchmark as context rather than a verdict on the \$180.

Assessment and inclusion

Check three skills: correct food-only subtraction; correct member sum and household factor; one accurate explanation of comparison limits. Accept equivalent wording. An acceptable exit ticket is: "A benchmark helps me understand a national food-at-home reference, but it does not tell me the correct budget for every person."

Offer the offline figures or pair work if device access is limited. Read questions aloud if helpful. Keep all discussion on fictional households; do not request income, benefit status or food-insecurity disclosures. Reference categories reproduce the source model and are not individualized dietary requirements.

For Alaska or Hawaii, do not apply these mainland figures as local estimates. The calculator suppresses that mainland comparison. Infants under age one are outside its supported source rows.

Sources and disclosure

USDA Food Plans, September 2026 costs and suggested household-size adjustments:

<https://www.fna.usda.gov/research/cnpp/usda-food-plans/cost-food-monthly-reports> . Costs for individual members use a four-person basis. Add member values before applying the household adjustment. This activity uses published monthly values directly, not weekly values multiplied by four.

Calculator and methodology: <https://worldlensia.com/tools/grocery-budget-calculator/#methodology> . WorldLensia is independent of USDA. This is educational budgeting practice, not an average-spending survey, personal dietary advice or a SNAP eligibility/benefit assessment. No formal curriculum-standards alignment or third-party endorsement is claimed.

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