

7-Day Budget Meal Plan for a Family of Four

\$75 grocery challenge | 2 adults + 2 children | 84 simple servings

A practical starting point: This plan uses low-cost staples, planned leftovers, and repeated ingredients. Cooking oil, salt, pepper, and basic seasonings are assumed to be on hand.

Your 7-Day Meal Plan

Day	Breakfast	Lunch	Dinner
Monday	Banana peanut butter oats	Egg salad sandwiches + carrots	Chicken, potato & carrot tray bake
Tuesday	Eggs + toast	Leftover chicken rice bowls	Lentil tomato pasta
Wednesday	Banana oats	Leftover lentil pasta	Black bean rice bowls
Thursday	Egg + potato hash	Peanut butter banana sandwiches	Chicken vegetable fried rice
Friday	Oats with banana	Lentil soup + toast	Loaded bean baked potatoes
Saturday	Eggs + toast	Leftover soup + carrots	Tomato pasta with mixed vegetables
Sunday	Peanut butter banana toast	Rice, bean & egg bowls	Chicken and vegetable rice soup

How the plan stays on budget

- Repeat affordable breakfasts instead of buying seven different options.
- Cook dinner in larger batches so lunch is already planned.
- Use rice, lentils, beans, potatoes, oats, and eggs as the foundation.
- Choose store brands and compare unit prices. Substitute sale items when needed.

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Estimated discount-store prices in the continental United States

Item	Est. price
☐ Rolled oats, 84 oz	\$7.00
☐ Bananas, about 28	\$7.00
☐ Eggs, 3 dozen	\$8.00
☐ Whole-wheat bread, 4 loaves	\$7.00
☐ Peanut butter, 40 oz	\$4.50
☐ Rice, 10 lb	\$7.00
☐ Dry lentils, 3 lb	\$4.00
☐ Black beans, 8 cans	\$7.00
☐ Pasta, 4 lb	\$4.00
☐ Pasta sauce, 3 jars	\$5.00
☐ Frozen mixed vegetables, 5 bags	\$6.00
☐ Carrots, 3 lb	\$3.00
☐ Onions, 3 lb	\$2.00
☐ Potatoes, 10 lb	\$5.00
☐ Chicken thighs, about 4 lb	\$8.50
Estimated total	\$75.00

Simple prep plan

- Cook rice and lentils in bulk; freeze half the cooked rice.
- Roast the chicken and vegetables on two sheet pans.
- Hard-boil one dozen eggs for breakfasts and lunches.
- Plan portions carefully: this is a highly constrained challenge budget.

Budget and nutrition note

Prices are estimates, not advertised prices or a guarantee. Costs vary by location, store, package size, sales, taxes, and substitutions. This is an extremely limited challenge budget and may not meet every person's calorie, nutrition, allergy, cultural, or medical needs. Adjust portions and ingredients for your household. Food prices at home are forecast to rise in 2026, so use local prices as the final guide.

Source context: USDA Economic Research Service, Food Price Outlook, June 2026. Plan and estimates created by iGrowthWisdom; not endorsed by USDA.