

Smart Budget Food Swap Guide

Flexible substitutions for changing prices, sales, and pantry supplies

When...	Try...	Use it in...	Important note
Chicken is expensive	Eggs, lentils, or beans	Rice bowls, soup, loaded potatoes	Match the swap to the dish; quantities vary.
Fresh vegetables are expensive	Frozen mixed vegetables	Fried rice, pasta, soup, tray bakes	Frozen vegetables reduce spoilage and prep.
Bread is expensive or stale	Rice, potatoes, or oats	Lunch bowls, breakfast hash, oatmeal	Choose the lowest unit price available.
Jarred pasta sauce costs too much	Canned tomatoes + seasoning	Pasta, lentil pasta, soup	Assumes herbs or seasoning are on hand.
Canned beans cost too much	Dry lentils or dry beans	Bowls, soup, loaded potatoes	Dry beans need soaking/cooking time.
Bananas are expensive	Lowest-cost seasonal fruit	Oats, toast, simple breakfast side	Use local sale prices as the final guide.
Rice is expensive	Pasta, potatoes, or oats	Bowls, dinners, breakfast	Compare cost per serving, not package price.
Milk is expensive	Use only where essential; choose store brand	Oats, eggs, simple sauces	Do not make nutrition-equivalence claims.
Peanut butter is unsuitable	Sunflower seed spread or eggs	Toast, oats, sandwiches	Check allergies and compare prices carefully.

Use swaps without breaking the plan: keep the same meal format, replace only one major component, and update your grocery total before shopping. A lower package price is not always a lower cost per serving.

Prices and dietary needs vary. Review labels, allergens, portions, and nutrition needs for your household.