

Tariff Exposure Cheat Sheet

The 15 grocery items most exposed to 2026 tariffs, the expected increase, and the cheaper swap for each.

FOOD	CHANGE	EXPOSURE	PTS	BUY THIS INSTEAD	MY CART?
Coffee	+19-25%	Very high	5	Store-brand / bulk beans, half-caf	☐
Olive oil	+15-20%	Very high	5	Store-brand tins, California oil, canola blend	☐
Avocados	+10-20%	Very high	5	Buy on promo only; hummus / bean spreads	☐
Imported cheese	+12-20%	High	4	Wisconsin parmesan, US feta, store cheddar	☐
Beef	+10-15%	High	4	Chicken thighs, pork, beans; freeze sale beef	☐
Shrimp & seafood	+10-18%	High	4	Canned tuna / salmon, US frozen fish on sale	☐
Tomatoes (winter)	+8-15%	High	4	Canned / crushed tomatoes; fresh in US season only	☐
Berries (winter)	+8-15%	High	4	Frozen domestic berries	☐
Chocolate & candy	+8-12%	High	4	Home baking, fruit, bulk store-brand sweets	☐
Wine & imported beer	+10-15%	High	4	Domestic labels, fewer bottles	☐
Imported pasta	+10-15%	Moderate	3	US store-brand pasta (same durum wheat)	☐
Rice (jasmine/basmati)	+8-12%	Moderate	3	US long-grain 20 lb bags; ethnic markets	☐
Sugar	+6.7%	Moderate	3	Bulk store-brand sugar	☐
Bananas & tropical fruit	+5-10%	Moderate	3	Apples, oranges, seasonal domestic fruit	☐
Nuts (imported)	+8-12%	Moderate	3	US almonds / peanuts, store-brand mixes	☐

Your Tariff Exposure Score

Tick every item you buy most weeks and add up the PTS column.

0-15 Low 16-30 Moderate 31-45 High 46-60 Very high

Every 10 points you cut is worth about \$15-30 a month at an \$800 budget.

Start with the three highest-point items you ticked and switch to the swap.

your total / 60

Three rules that beat most price increases

1. Check country of origin on the label. Imported = exposed. Domestic frozen and canned versions usually are not.
2. Stockpile only shelf-stable exposed items (coffee, olive oil, rice, pasta, canned tomatoes), 60-90 days, on sale.
3. Move 10 name-brand items to store brands. That alone is worth \$30-40 a month and has zero tariff exposure.