



# Making the Most of Your Food Dollars

Planning ahead is the key to good nutrition and wise money management.

## Three steps to nutritious, low-cost meals:

### 1. Prepare a food budget

- Start by planning your food budget. It is one of the most important things you can do to save money.
- Determine how much you can spend each month. Include food stamps, WIC vouchers and cash.
- If you shop once a week, divide your food dollars into four envelopes, one for each week.
- If you do most of your shopping once a month, be sure to budget part of your food dollars for items you must buy later in the month.

### 2. Plan nutritious menus

- Using a weekly menu planner, think about how to get the variety of foods you need.
  - Breakfast is very important for all people, but especially important for children. It gives us energy and nutrients to start our day.
    - What does your family eat and drink in the mornings? (Leftovers can be great breakfast choices!)
- Are there Foods from Each Group?
  - **Grains** at every meal?
    - Can you make any of them whole grains?
  - **Vegetables?** How many?
  - **Fruits?** How many?
  - **Dairy** for children at each meal?
    - When might adults eat foods from the Dairy Group?
  - Foods from the **Protein** group?
    - Are they Lean?
- **Nutritious low-cost meals do not just happen; they are planned.**



- **Follow these tips to plan menus:**
  - Schedule time to plan menus
  - Read grocery store advertisements to take advantage of specials. You can save time and gasoline by shopping at a store that will match competitors' prices.
  - Start by planning the evening meal. Choose some family favorites, budget stretchers and quick-to-fix meals.

## Meal Planning Benefits

- ✓ Save time 
- ✓ Save energy
- ✓ Save money 
- ✓ Nutrition
- ✓ Less waste

- Use leftovers as planned-overs for a convenient lunch.
- Plan a nutritious breakfast.
  - Include items from at least three of the food groups.
  - Include nutritious snacks.
  - Check to see what foods you have on hand.
- Prepare a shopping list. It helps to keep an on-going list in the kitchen.
- Save your menus. They can be reused as is or revised as necessary.

- **Tips for Controlling Food Spending**

- **Serve meatless meals occasionally.**
  - Beans, peas or eggs are an inexpensive replacement for meat. You don't have to eat meat to have a good diet. If you are on WIC, you get coupons for dried beans.
- **Use fewer expensive convenience foods.**
  - Put together a one-dish meal from a recipe rather than using a boxed mix. Try making your own coating mix for meat instead of a packaged mix. High cost convenience foods often add costly packaging and processing.
- **One-Dish meals stretch meat and feed more people.**
  - Use a piece of ham in a noodle casserole, small pieces of beef, chicken, or pork stir-fried with vegetables and rice. A pound of meat can serve more people when it is mixed with rice, noodles or vegetables than if sliced and served alone.
- **Use coupons wisely.**
  - Use coupons for items you would normally buy and only if it doesn't require a special trip to the store. Check to see if store brand is still cheaper.
- **Buy fresh fruit and vegetables in-season.**
  - Apples will be delicious in-season buys in Autumn. Prices should be lower due to availability. Farmer's markets are often good places to find fresh, locally grown fruits and vegetables



### 3. Shop Wisely

#### **When your menu is planned and your list is made, you are ready to shop.**

Grocery stores are designed to encourage you to spend a lot of time and money. The longer you stay in the store, the more money you will spend. Your goal should be to get a good buy on the food you need. Many people take a calculator with them to stay within their budget.



#### **Follow these tips for good buys:**

- Shop once a week or less. The more frequently you shop, the more money you will spend.
- Use a shopping list.
- Shop when the store is not crowded.
- Leave children at home. Trade babysitting with a friend.
- Do not shop when you are hungry. Hungry shoppers spend more money.



- Compare quality. Store brands are often just as good or better than name brands and usually cost less.



- Read labels to determine the foods' nutritional value.
- Compare prices. Unit pricing tells how much something costs per ounce or pound.
- Use coupons if they make the items you need cost less than a store brand.

Use coupons for products your family uses. You are not saving by using coupons for things you don't need or use.

- Buy in bulk if the price is lower and you have extra money. Divide the product into meal-size portions. Freeze for later use.
- Replace staples, like flour and sugar, when they are on sale.
- Buy unadvertised sale items if you use them often and have extra money and storage space available. Be sure to check the use by date.
- For food safety concerns, place raw meats and fresh produce in plastic bags supplied by the store. Separate them in your shopping cart and bag them separately at the checkout stand.
- Get to know your grocery store layout for fast food shopping. Save time and money
- Get refrigerated and frozen foods last to prevent early thawing.
- Watch for mistakes when you check out. Make sure you get the correct change.
- Go directly home and store foods properly.



**The more you plan the more you save**

## Tips on Unit Pricing

Comparing prices can help you save money. Many stores offer unit pricing.

Unit Price labels should provide the following information:

- Name of the food or non-food product
- Cost of the total package
- Weight or size of the package
- Cost per unit - the cost of an ounce or a pound, pint, quart or piece
- An inventory and price bar code also may be Included



Unit price stickers are usually displayed on the shelf below the food item.

## Food Dollar Snitchers

**Food dollar snitchers can add up quickly and be quite costly to your pocketbook, so try to avoid them.**

Examples of food dollar snitchers are:

- Impulse buying (buying a food item not really needed).
- Food spoilage. Be sure to wrap and store foods correctly (refrigerator, freezer, etc.)

- Poor or incorrect storage can cause mold, wilting, drying out, bacterial spoilage, and staleness of food.
- Buying non-food items such as cleaning supplies, cosmetics, magazines, pet food, etc., with your food money.
- Buying low nutrition foods such as colas, chips, cookies, doughnuts, cakes, chocolates, candy, etc.
- Buying individually packaged servings.

### **Be aware how stores tempt you to spend more money**

- Usually foods placed on the middle shelves, and those at eye level, cost more.
- Look for foods on lower or higher shelves
- Stores put extra items in places you might be tempted to buy them. For example, there may be small toys for sale in the cereal aisle.
  - Items displayed at the end of aisles may or may not be on sale. Sometimes foods are put at the end of the aisle because the store wants them to sell faster.
  - Have you noticed where the store puts name-brand cereals that your children see on television? These cereals are usually right where children will see and ask for them.
- Some stores have candy-free checkout lanes. It may help to use these if you have children with you.



### **Non-Food Items**

- Money spent on non-food items means less money to spend for food.
- Non-essential items like cleaning agents might be cheaper at a dollar store
- Look for the best prices on non-food items

### **Watch for Scanning Errors**

- Always watch for scanning mistakes
- Make sure the cashier subtracts the value of your coupons
- Be sure you receive the correct change



Preparing a food budget, planning menus and shopping wisely takes time. But in the long run, planning saves time and money. Investing time in planning yields a hefty dividend when it comes to cooking nutritious, low-cost meals.