

Stretching Your Food Dollars

See also:

<http://healthyrecipes.oregonstate.edu/>

http://extension.oregonstate.edu/fcd/nutrition/ewfl/module_03/intro_02.php

healthy recipes: <http://healthyrecipes.oregonstate.edu/recipes>

Planning ahead is the key to saving time and money. This means preparing a food budget, planning meals, and sticking to your plan! Using good strategies at home and at the store can help you save money. In this module, you will learn ways to manage your food dollars so they last through the month.

These days, many of us would say we are too busy to cook meals from scratch -- in fact, most Americans eat fast food and convenience foods regularly. Why not?

When we are busy, we forget to plan ahead. At the end of a long day, we're too hungry and have too little time to make a home-cooked meal.

The problem is, eating fast foods and convenience foods regularly leads to poor health, and also can use up our food budget very quickly!



Fast foods and convenience foods are often higher in fat, salt and sugar. They are more expensive, too.



Stretching your food dollars can mean using good strategies at home and at the grocery store. First, we'll look at strategies you can use at home. Second, we'll look at strategies you can use when you go to the grocery store.

Let's think about what you can do at home:

- Plan your food budget
- Check to see what you have on hand
- Check the ads for sales
- Think about what you would like to cook
- Plan meals ahead for the week
- Make a list

Adapted from Oregon State University Extension Service: Stretch your food dollar:

<http://healthyrecipes.oregonstate.edu/stretching-food-dollars-0>

Planning a Food Budget

- Planning your food budget is one of the most important things you can do to save money. With a food budget you are less likely to run out of food. Here are the steps:
- **Step 1:** First, think about how much it costs each month to feed your family.
- Hint -- try keeping track of all the money you spend in one week on food; be sure to write down everything! Then multiply that number by 4 -- this will tell you about what it costs to feed your family for a month.



Planning a Food Budget

Step 2. List the staples you need each month.

Staples are foods that help you avoid having a bare cupboard, and are not going to go bad. These might include peanut butter, flour, corn meal, sugar, dry milk, dry or canned beans, tuna, rice, macaroni, spices, and salt.

Estimate how much you need to spend on staples, and subtract that amount from your monthly food budget. In the example below, Sharon's monthly food budget is \$300. Her staples will cost her about \$140 each month, leaving her with \$160.

\$300 (monthly budget)

-140 (out of staples)

\$160 (left over)



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Step 3. After you have subtracted out for your staples, divide the remaining amount of money by four. This is the amount of money you have left each week for perishables.

Perishables are things you should buy weekly to keep them fresh, such as vegetables, fruit, meat, eggs, and milk.



$$\begin{array}{r} \$300 \text{ (monthly budget)} \\ -140 \text{ (staple items)} \\ \hline \$160 \\ \div 4 \text{ (weeks in month)} \\ \hline \$40 \text{ (for perishables)} \end{array}$$

In the above example, after buying a month's worth of staples at the beginning of the month, Sharon was left with \$160. Dividing by 4 left her with \$40 each week to spend on perishables.

Take an Inventory

Now that you've planned a food budget, you are ready for the next step.

Check to see what you have on hand -- be sure to look in your cupboards, your freezer, and your refrigerator. Keep plenty of staples on hand -- they store well, and stretch meals. "Staples" are also called "just in case foods." Here are some examples of "just in case foods":

Pasta, rice, canned tomatoes, tomato sauce, canned green beans and corn, jarred spaghetti sauce, raisins, canned fruit, canned tuna and clams, canned and dry beans, peanut butter, canned soups like cream of mushroom, and canned and dry milk.



Taking inventory of what you have on hand will keep you from buying food you don't need.


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Check the Ads

You've taken inventory of the foods you have on hand. What's next?

Check the ads for sales -- if you are almost out of something and it is on sale, put it on your list! As you look through the ads, you will get some ideas about what you'd like to cook. You might notice that certain items cost less when "in season" -- for example, zucchini might be \$1.29 per pound in the winter, and only 39 cents a pound in late summer.

 Try shopping at your local Farmer's Market to find fresh, local produce at a good price.




What to Cook?

Think about what you would like to cook -- and what your family needs:

■ What do they need for good health?

■ Looking at magazines, cookbooks, and the newspaper is a great way to plan meals. You can share or trade recipes with friends. The Internet is a great place to find new recipes.


 Be sure to save recipes and menus that your family really enjoys.



Planning Ahead

Good planning is an important part of stretching food dollars.

Plan meals ahead for the week -- it helps to use a calendar. Think about how much you can spend, what you have on hand, what is on sale, and what sounds good. Find a balance that you can afford.

 Try to make enough a couple of days a week so that you have leftovers. They come in very handy for lunches or a quick dinner!



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Make a List

Once you have planned your menu for the week, you can make your shopping list.

It helps to keep a notepad on the refrigerator -- that way, when you run out of something during the week, you can write it down before you forget.



Strategies at the Store

Your shopping list is your "plan" for the week -- and your job is to stick to your plan!

It is very easy to come home with foods that aren't in your food budget. Grocery stores work hard to get you to buy more than you planned. When this happens, the food dollars run out too soon.

We looked at strategies you can use at home to stretch your food dollars. Now, let's look at strategies you can use at the grocery store:

- Brand name vs. generic?
- Check the "Unit Price"
- Watch for "Hidden Persuaders"
- Reading labels
- List of ingredients
- Don't shop when you're hungry
- Buy local when possible




Brand Name vs. Generic

Ever wonder what the difference is between the "name" brand and the generic brand of a food? Usually, dollars and cents!

Companies spend a lot of money on advertising to get you to buy their brand -- but they aren't spending their money, they are spending your money.

The store brand or generic brand almost always costs less, and usually tastes the same. In fact, they often use the very same ingredients.

 Try doing a "blind" taste-test with your kids: buy a generic and a name-brand box of the same cereal; pour two bowls, and don't tell them which one is generic -- see if they can guess the difference!



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Check the "Unit Price"

The "unit price" of a food is the price per pound or per ounce. When comparing the cost of two different sizes of the same food, or two different brands that are of different weights, it can be hard to figure out which one is a better buy. The tag on the shelf should tell you the total price and the unit price -- this way, you can get the best deal.

You can compare different sizes of packages.

Small Jar Peanut Butter		Large Jar Peanut Butter	
Fancy Label Peanut Butter 16 oz.	Price \$ 2.85 Price per pound \$2.85	Fancy Label Peanut Butter 26 oz.	Price \$ 4.39 Price per pound \$2.71

Peanut butter in the small jar costs \$2.85 per pound.
Peanut butter in the large jar costs \$2.71 per pound. **A better buy!**

You will find that often the larger container is cheaper. Even though you pay more up front for the large size, you are getting a cheaper price overall.

💡 Buy larger sizes of staple foods if you have the storage space and money in your food budget.

Watch for "Hidden Persuaders"

Hidden Persuaders can get us to spend more money than we have on things we didn't plan to buy. Here are some hidden persuaders to watch out for:

◆ Time: the more time you spend in the store, the more money you spend. It helps to stick to your list!

◆ Shelf level and position: foods at eye-level are more expensive -- this means your eyes and your children's eyes!

◆ Temptations -- samples: it is fun to sample new food, but often these are expensive convenience foods, and very rarely are they generic brands or sale items.

◆ Convenience: there are so many "ready-to-eat" foods available, and are they ever tempting! Keep in mind that making it yourself will probably save you money, and will be healthier for your family.

◆ Coupons: clipping coupons can save you money -- but remember, coupons are usually for name brands. Even with a coupon (or sometimes double coupons!) the generic brand often still costs less. You have to do a little math, but it is well worth the time.



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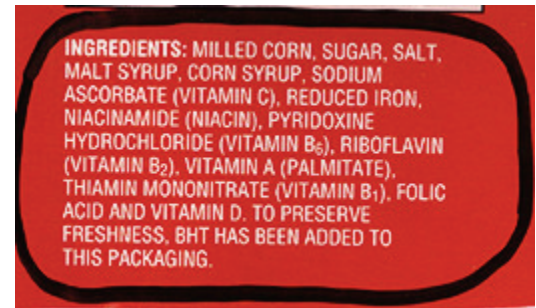
Reading the Labels


Reading labels is a great way to make sure you get the best nutrition for your food dollar. By looking at the "Nutrition Facts" label, you can watch your intake of fats and sugar, and compare amounts of nutrients like fiber, iron, and calcium.

Amount Per Serving	1 Cup Cereal	Cereal with 1/2 cup Skim Milk
	Calories	110
Calories from Fat	0	0
% Daily Value*		
Total Fat 0g	0%	0%
Saturated Fat 0g	0%	0%
Cholesterol 0mg	0%	1%
Sodium 320mg	13%	16%
Potassium 25mg	1%	7%
Total Carbohydrate 26g	9%	11%
Dietary Fiber 1g	4%	4%
Sugars 2g		
Other Carbohydrate 23g		
Protein 2g		

List of Ingredients

Foods that have a Nutrition Facts label will also have in "ingredients" list. The ingredients are listed from "most" to "least" -- in other words, if sugar is the first ingredient, you know that the food is mostly sugar! It is good to check the ingredients list of foods like cereal and juice, and other foods that often contain added sugar.



 Here's a nutri-tip: Whole foods like fruits, vegetables, whole grains and legumes usually have no added fat or added sugar.

Other Tips

Shop alone if you can, and be sure that you aren't hungry when you go shopping -- hungry shoppers find it hard to stick to the list!

And finally, be flexible -- if you see an unadvertised special that is too good to pass up, change your plan -- add that food to your list. Sometimes grocers need to make room in a hurry, and mark staple items down for quick sale. Other times, perishable foods like meat, milk, or produce are marked down for quick sale. Be sure to use these up quickly, and throw away anything that smells or tastes bad.



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