

18

EATING HEALTHY ON A BUDGET

Module Overview

Total Time: 60 minutes

Learning Objectives

- Identify steps in meal planning to make the most out of a food budget.
- List strategies to keep food costs low while grocery shopping.
- Compare unit prices of comparable items as a cost-saving strategy at the grocery store.

Topics

- 18.1 Meal Planning on a Budget
- 18.2 Maximizing Food Dollars at the Grocery Store
- 18.3 Comparing Food Unit Prices

Materials

SUPPLIES	ACTIVITY SHEETS	HANDOUTS
<ul style="list-style-type: none"> ○ PowerPoint slides ○ White board or flip chart ○ Markers ○ Timer ○ Laptop and projector with speakers ○ Pens 	<ul style="list-style-type: none"> ○ Figure Out the Unit Price ○ Figure Out the Unit Price Answer Key 	<ul style="list-style-type: none"> ○ Eating on a Budget – The 3 “P”s ○ Eating Better on a Budget ○ Sample Two-Week Menu and Grocery List ○ 5-Day Meal Planning Worksheet ○ Budget-Friendly Recipe Resource ○ Community Nutrition Resource List for Foster Families ○ Seasonal Fruits and Vegetables by

Calendar Year

- Produce Storage Guidelines
- Spend Smart Basics
- *Optional: Smart Shopping for Veggies and Fruits*
- *Optional: Seasonal Fruits and Vegetables with Health Benefits*

Prerequisites

- Module 1 (Nourished and Thriving Children Overview), Topics 1.1 and 1.2
- Module 3 (Overview of Nutrition for Children in Foster Care)
- Module 14 (General Dietary Guidelines)

18.1

MEAL PLANNING ON A BUDGET

Supplies:	<ul style="list-style-type: none"> • PowerPoint slides • Flip Chart or White Board • Markers
Activity Sheets:	<ul style="list-style-type: none"> • None
Handouts	<ul style="list-style-type: none"> • Eating on a Budget – The 3 “P”s • Eating Better on a Budget • Sample Two-Week Menu and Grocery List • 5-Day Meal Planning Worksheet • Budget-Friendly Recipe Resources • Community Nutrition Resource List for Foster Families

15
minutes

Learning Objectives	Identify steps in meal planning to make the most out of a food budget.
Learning Activities	<p>Introduction</p> <ul style="list-style-type: none"> • Ask participants: Have you ever thought that your grocery bill is increasing every year? You are not alone! A traditional American family of four spends on average between \$150 and \$300 per week on groceries. That is a significant percentage of income for many families and does not include what we spend at restaurants and on fast-food purchases. It is easy to get carried away at grocery stores and blow our food budget. But there are things we can do to help reduce that grocery bill. • Ask participants: In <i>one word</i>, what is the one thing we can do to save money and maximize our food budget? Allow participants to offer a few suggestions. Then, say the answer is “planning!” • Explain that meal planning is the first step in eating well-balanced meals while staying within our food budget. Without meal planning, we are tempted to eat out more often and make frequent trips to the grocery store, which may lead to more costly impulse purchases. Planning is one of the three “P’s” that help us stay on budget: Planning, Purchasing, and Preparing. • Tell participants that in this section, we will discuss the steps we can take to effectively plan our meals while staying on budget. We will also look at some tools and resources to make planning easier. <p>Meal Planning Discussion Activity</p> <ul style="list-style-type: none"> • Facilitate a discussion around meal planning. Ask participants the following questions, and write their responses on a flip chart or white board: <ul style="list-style-type: none"> ○ What first comes to mind when I say “meal planning”? ○ What is the very first step in meal planning if we have a budget? ○ What do you think is next?

- Using the Steps for Meal Planning on a Budget content in the Trainer’s Notes, continue to give hints to the next steps. Write the steps on a white board or flip chart and expand with additional information from the Trainer’s Notes.
- Distribute the “Eating on a Budget – The 3 “P”s” and “Eating Better on a Budget” handouts.

Summary

- Remind participants that this process takes time and practice. But there are many tools and resources out there to help them practice meal planning.
- Distribute the “Sample Two-Week Menu and Grocery List”. Tell participants that if it seems overwhelming at first, start with the pre-set two-week menu, pantry list, and grocery list (refer to handout). Then, slowly start modifying the recipes as you become more comfortable.
- When you are ready to plan your own menu, use a planning calendar to help you stay organized. Distribute the “5-Day Meal Planning Worksheet.” Tell participants that they can use the calendar, or something similar, to record the meals they plan to make at the start of the week.
- Distribute the “Budget-Friendly Recipe Resources” handout and explain that the handout includes resources for recipe inspirations and ideas, and excellent budget-friendly cookbooks.
- Distribute the “Community Nutrition Resource List for Foster Families” handout and explain that the handout lists food assistance programs among other useful nutrition tools and events that may benefit foster families.

Steps for Meal Planning on a Budget

1. **Determine your food budget.** This is usually broken down into a weekly budget, but it can be per meal or day.
2. **Decide how many meals you need to plan.** Consider if children eat lunch or breakfast at school, if the family eat snacks between meals, the number of times you eat out or order in, and if you like to “cook once, eat twice” (e.g., eat leftovers for lunch.) Consider putting breakfast and lunch on auto-pilot at first (i.e., serve the same 2-3 foods for breakfast and lunch) as you practice meal planning.
3. **Check your pantry, fridge, and freezer.** Find out what you already have on hand and what is about to expire that needs to be eaten quickly. Cook meals with fresh produce first and use canned or frozen produce later.
4. **Find the deals.** Check the sales paper or online sales ads to see what foods are at a good price this week. The sales typically come out every Sunday and/or Wednesday. Planning your meals around these foods will save money.
5. **Collect recipes.** Look for recipes that
 - use ingredients you already have
 - use ingredients on sale
 - repeat ingredients from other recipes
 - are low cost
 - can be prepared quickly on busy evenings
 - are meatless
 - use staples from your pantry
6. **Match your recipes to your schedule.** Plan for leftovers or slow-cooker meals on busy evenings.
7. **Fill in the nutrition gaps.** Make sure each meal is balanced and you have enough fruits, vegetables, whole grains, and nutritious snacks available.
8. **Create a detailed grocery list.** Categorize the grocery list by aisle or section of

	the grocery store.
Evidence of Learning	Participants will be able describe the process of meal planning to maximize food budget.

18.2

MAXIMIZING FOOD DOLLARS AT THE GROCERY STORE

Supplies:	<ul style="list-style-type: none"> • PowerPoint slides • Flip chart or white board • Markers • Timer
Activity Sheets:	<ul style="list-style-type: none"> • None
Handouts	<ul style="list-style-type: none"> • Seasonal Fruits and Vegetables by Calendar Year • Produce Storage Guidelines • Spend Smart Basics • <i>Optional:</i> Smart Shopping for Veggies and Fruits • <i>Optional:</i> Seasonal Fruits and Vegetables with Health Benefits

30
minutes

Learning Objectives	List strategies to keep food cost low while grocery shopping.
Learning Activities	<p>Introduction</p> <ul style="list-style-type: none"> • Explain that we sometimes think that eating healthy while on a budget is impossible. We may say that a bag of chips is cheaper than a piece of fruit. While healthy food can be expensive, there are many ways to save money and still eat whole, single-ingredient foods. Having a well-planned grocery list is the first step to help us stick to our meal plan while staying on budget. And thankfully, there are many strategies and clever tips to squeeze the most out of our food dollars. • Tell participants that in the next activity, they will brainstorm strategies on saving money when shopping for various food groups. <p>Dollar-smart Grocery Shopping Round Robin</p> <ul style="list-style-type: none"> • Label four flip charts with the following categories: 1) Fruits & vegetables; 2) Grains; 3) Proteins; 4) Dairy. If using a white board, create four columns with the same categories. • Divide participants into four groups and assign a category to each. • Ask groups to write down ways to save money while purchasing foods from their assigned category. For example, they can write “buy in bulk.” • After three minutes (use your timer), ask groups to move clockwise to the next category or flip chart. Ask them to add to the previous group’s suggestions. • After three minutes, ask the groups to move again. Repeat until groups have a chance to contribute to all categories. • Ask groups to go back to their original flip chart and present all the suggestions listed for that food category. <p>Summary</p>

- Provide additional information by referring to the Strategies for Grocery Shopping on a Budget in the Trainer’s Notes.
- Remind everyone that these strategies might not work for every family due to the family’s dietary needs, income, geographical location, or access to a variety of grocery stores.
- Distribute the “Seasonal Fruits and Vegetables by Calendar Year”, “Produce Storage Guidelines”, and “Spend Smart Basics” handouts. Encourage participants to read the handouts and find two or three strategies that they can implement.

Notes:

- *Tell participants that the brands or businesses mentioned in the training are provided as examples only. We do not endorse one brand or business over another or have conflict of interest, financial or otherwise.*
- *The “Smart Shopping for Veggies and Fruits” and “Seasonal Fruits and Vegetables with Health Benefits” handouts are optional. Their content is covered in other, more comprehensive handouts. They are offered as an option and can be used at the trainer’s discretion.*

Strategies for Grocery Shopping on a Budget

Consider the following strategies based on your family’s dietary needs, income, proximity to farms, and access to various grocery stores:

Fruits and Vegetables

- Buy frozen or canned.
 - When purchasing canned fruits, look for options packed in their own juice rather than heavy syrup, which may contain high amounts of added sugar.
 - When purchasing canned vegetables, look for options that are "low sodium," "reduced sodium," or "no salt added."
- Buy in season. If not in season, consider frozen or canned (*see “Seasonal Fruits and Vegetables by Calendar Year” handout*).
- Buy whole produce and peel and cut it yourself. Convenience (i.e., pre-cut) typically costs more.
- Buy produce when “on special.”
- Check store ads for deals on produce.
- Look at the front of the store or produce section to find the best deals.
- Go to a store that sells bulk items (e.g., Costco or Sam’s Club) with a friend and buy produce together so you can split the cost.
- Go to a ‘you-pick farm’ and pick your own berries, apples, pears, tomatoes, and other vegetables.
 - Summer and fall are ideal times to check out the farms.
 - You-pick farm prices are significantly cheaper than grocery store produce.
 - This also exposes children to the source of the food.
- Consider planting a garden or joining a community garden.
- Freeze excess fruit you will not be using immediately.
- Dehydrate produce you will not be using immediately (check out a dehydrator from your local “Library of Things”).
- Take care when storing produce to maximize shelf-life (*see “Produce Storage Guidelines” handout*).

Grains

- Compare unit prices to find the best deal.
- Buy store brands.

Trainer’s
Notes

- Buy in large quantities, especially items with a long shelf life, like rice and pasta.
- Buy from the bulk section of your local grocery store; it is much cheaper than paying for packaging.
- Buy whole grains. They may cost a bit more but you get more nutrients for your money.
- Buy only what you need for whole-grain items to reduce spoilage, as they spoil faster.
- Buy grains on sale or in bulk and freeze them. Most grains in sealed packaging can be kept in the freezer.
- Go to a bakery to buy one-day-old bread.
- Go to an outlet store to buy bread products. For example, Franz Bakery Outlets are located throughout Oregon and stock items outside of the Franz label.
- Store bread at room temperature in airtight packaging or in an airtight container. Storing bread in the refrigerator draws moisture out of bread, making it go stale sooner.
- Buy extra bread if on sale. Store it in the freezer in freezer bags or other airtight packaging as soon as you bring it home.
- Use stale bread to make bread pudding, French toast, grilled cheese, croutons, bread crumbs, and stuffing.

Proteins

- Buy items on sale or in bulk and freeze them.
- Buy canned fish. Canned tuna is cheaper than fresh tuna.
- Buy canned beans or buy dried beans in bulk. When purchasing canned beans, look for options that are "low sodium," "reduced sodium," or "no salt added"; or rinse and drain before using to reduce the sodium content.
- Buy nuts and beans in bulk.
- Buy frozen chicken in place of fresh chicken.
- Buy whole chickens instead of the boneless, skinless variety. A whole roaster is a lot cheaper than buying pieces that are pre-cut. Look up online how to properly cut a chicken. All you need is a good, sharp knife!
- Check store flyers for weekly sales on meat and other proteins.
- Look for manager's specials (often indicated with a bright yellow sticker on the product). These are typically products that you need to use or freeze within the next 1-2 days, but they are often heavily discounted.
- Incorporate more plant-based proteins (e.g., nuts, eggs, tofu, and nut butters) in your meals.
- Cut down on the meat used in a recipe by substituting half with beans (e.g., when making tacos or soup).
- Go meatless once a week (e.g., "meatless Mondays").

Dairy

- Compare store brands vs. name brands for the best deals.
- Compare unit prices to find the best deal.
- Buy bulk cheese instead of shredded cheese (remember: you pay extra for that convenience!)
- Buy cheese in bulk or when on sale; cheese freezes well in brick or shredded form.
- Stock up on butter during the holidays when it is on sale. It freezes well.
- Buy yogurt in bulk. You pay extra for individual containers of yogurt. Buy the largest container you know you can use by the "best by" date.

- Buy eggs from a friend or a local farmer.
- Look for manager’s markdowns on items that are about to expire, especially yogurt and cheese.
- Look for coupons for sour cream, yogurt, butter, and cottage cheese. These coupons are pretty easy to find, unlike milk.
- Use powdered milk for cooking and baking. It is cheaper than fresh milk and shelf-stable so you can always have it on hand.

Evidence of Learning

Participants will be able to list at least one strategy per food category to help save money at a grocery store.

18.3

COMPARING FOOD UNIT PRICES

Supplies:	<ul style="list-style-type: none"> • PowerPoint slides • Projector with speakers (or just laptop if small group size) • Pens • “Unit Pricing Helps You Save Money at the Grocery Store” video (1:48 minutes)
Activity Sheets:	<ul style="list-style-type: none"> • Figure Out the Unit Price • “Figure Out the Unit Price” Answer Key
Handouts	<ul style="list-style-type: none"> • None

15
minutes

Learning Objectives	Compare unit prices of comparable items as a cost-saving strategy at the grocery store.
Learning Activities	<p>Introduction</p> <ul style="list-style-type: none"> • Ask participants to raise their hands if they have ever used unit pricing when grocery shopping to find the best price. • Explain that unit pricing is a way to compare similar products to find the best value. It compares prices between similar products with different sizes, forms, and brands. For example, unit prices can help decide if a fresh, frozen, or canned vegetable is cheaper. Many stores already list unit prices on the price tag, so you can compare the value of two similar products with minimal effort. However, sometimes it’s not that simple. Let’s watch this video and practice. <p>Unit Pricing Video and Practice</p> <ul style="list-style-type: none"> • Show the “Unit Pricing Helps You Save Money at the Grocery Store” video: https://www.youtube.com/watch?v=KMe85qahPbk. • Review the <u>How to Find and Calculate Unit Prices</u> content in the Trainer’s Notes. • Tell participants that they will now practice comparing unit prices of food items. • Distribute the “Figure Out the Unit Price” activity sheet to participants. They can work in pairs or individually and use their phone calculators. • On the first page, the unit prices are already listed. Ask them to find the unit prices for the yogurt and cheese food products and circle the cheaper options. • On the second page, ask them to calculate the unit prices for the tomato and pasta food products and circle the cheaper options. • After five minutes, review the answers as a group. Ask participants to explain their answers. Refer to the “Figure Out the Unit Price Answer Key” for the correct answers. <p>Optional Activity: Calculating Cost Savings <i>This activity is optional because it may frustrate participants with weak math skills. Please use your discretion in deciding whether or not to use it.</i></p>

- Explain the *How to Calculate Cost Savings* content from the Trainer's Notes.
- Ask participants to calculate the cost savings of the cheese, tomato, and pasta products in the "Figure Out the Unit Price" activity sheet.
- Review the answers as a group and have participants explain their answers. Refer to the *Cost Savings Activity Answer Key* in the Trainer's Notes for the correct answers.

Summary

- Tell participants that they should not blindly purchase the cheaper option. They need to decide if cost savings are worth it based on how they answer the following questions:
 - Will you be able to consume the food before it goes bad if you buy a cheaper but larger container?
 - Is the convenience worth the cost? Do you have time to shred cheese or carrots?
 - Will your family be okay with eating a brand that you normally do not eat?

How to Find and Calculate Unit Prices

- Unit prices are often listed on the price tag. They may be listed as cost per liter, gallon, ounce, pound, gram, etc.
- To calculate the unit cost yourself, you need
 - the *total cost* of the food item,
 - the *size* of the food item (e.g., total weight or volume), and
 - the *unit of measurement* (e.g., units of measurements should match – the weight of both food items should be in ounces vs. one food item in ounces and one in grams).
- The total weight/volume of the food item is listed on the package. Select the unit of measurement that makes sense for the particular food item. Convert units of measurements, if needed, so they are the same across the food items.
 - For lighter and smaller items, like pasta, it is best to calculate the cost per ounce.
 - For heavier and larger food items, like meat, it is best to calculate the price per pound.
- *Unit cost = total cost* divided by *size*.

What happens when we only have a price per pound for a food item?

- This is most likely to happen with fresh produce. For example, we want to compare
 - fresh berries (\$5 per pound or lb.), and
 - frozen berries (\$3 for 12 ounces or oz).
- Remember, 1 lb. = 16 oz! First, we need to convert the pound to ounces so that we are using the same unit of measurement for both items. This means fresh berries are \$5 for 16 oz. Now it is easier to compare:
 - the fresh berries unit price is 31.2 ¢/oz (5 divided by 16), while
 - the frozen berries unit price is 25.0 ¢/oz (3 divided by 12).
- We can conclude that the frozen berries are cheaper compared to the fresh ones.

How to Calculate Cost Savings (optional)

1. Calculate the unit price of each food item. Make sure the units of measurements are matching.
2. Find the cost saving per unit by subtracting the unit prices from each other:
 - cost saving per unit = greater unit price – smaller unit price.
3. Convert from cents to dollars if needed.

4. Use that number and multiply it by the total size (weight or volume) of the item *with the lower unit price*. This is your total cost saving:
- Total cost saving = cost saving per unit x total size

Example (refer to the “Figure out the Unit Price” activity sheet)

What is the cost saving of buying the large container of yogurt?

- The large (32 oz.) yogurt container is 9.3¢ per oz, while the small (8 oz.) yogurt container is 14.2¢ per oz. This tells us that buying the large container is cheaper and can save us money. But, how much money?
- To find out, we follow these steps:
 1. *Find unit prices:* 9.3¢ vs. 14.2¢.
 2. *Subtract:* $14.2 - 9.3 = 4.9¢$ (or ~5 ¢ per oz if we round up). So, you are saving 5 ¢ per oz by buying the large container.
 3. *Convert cents to dollars:* 5¢=\$0.05. You are saving \$0.05 per oz by buying the large container.
 4. *Multiply saving by size:* $\$0.05 \times 32 \text{ oz} = \1.60 . The total cost saving is **\$1.60** if you buy the large container of yogurt.

Cost Savings Activity Answer Key (optional)

- Cheese (block vs. shredded):
 - The 16 oz. block of cheese is 28.7¢ per oz.
 - The 8 oz. bag of shredded cheese is 36.1¢ per oz.
 - The 16 oz. block of cheese is cheaper.
 - The cost saving is **\$1.18** if you buy the 16 oz. block of cheese.
- Canned Tomatoes (large can vs. small can):
 - The 28 oz. can of tomatoes is 5.3¢ per oz.
 - The 14.5 oz. can of tomatoes is 6.8¢ per oz.
 - The 28 oz. can of tomatoes is cheaper.
 - The cost saving is **42¢ (\$0.42)** if you buy the 28 oz. can of tomatoes.
- Pasta (store brand vs. name brand):
 - The 12 oz. store brand pasta is 14¢ per oz.
 - The 24 oz. name brand pasta is 11¢ per oz.
 - The 24 oz. name brand macaroni is actually the cheaper option!
 - The cost savings is **72¢ (\$0.72)** if you buy the 24 oz. name brand pasta.

Evidence of Learning

Participants will be able to demonstrate how to find and compare unit prices of comparable food items.