



Stretching Your Food Dollar—Leader’s Guide

Materials for the Lesson:

- Stretching Your Food Dollar—Leader’s Guide
- PowerPoint Presentation
- Savvy Shopper Quiz
- Participant Hand-outs - Tips for Stretching your Food Dollar and/or copy of PowerPoint (with note format)

Notes to the Leader:

The PowerPoint presentation is optional but can help provide interest for the lesson. The PowerPoint offers brief bullet points that go with the topics and tips that follow. The PowerPoint could be shown on a computer if you have internet access, downloaded and saved to a computer, disk or flash drive to be shown during the lesson or printed to be shown during the presentation. You can also pass out the PowerPoint in “notes” format to allow participants to add their own notes during the discussion.

Provide the participants with some prompts to expand upon the tips and add their own suggestions.

Introduction

No one needs to tell us that food can be expensive, and buying nutritious food on a budget can challenge even the thriftiest homemaker. Many factors play into our choices of food when we shop, such as whether there are children or seniors in the family, diet-related health concerns, and available resources for purchasing food and cooking equipment. Some people turn to coupons, and shop in-store specials to save money. Yet, there are several other methods one can use both in and out of the grocery store to save money on the grocery bill. So how do shoppers get the most bang for their shopping bucks? In this lesson you will learn tips and ideas on how to save money before, during, and after your shopping trip. Every little bit helps to save money and the savings can really add up!

Before we delve into how you can save money, have you ever asked yourself “what drives food prices?” Or “how do I know if a special is really a special”?

What drives food prices and how can I save?

There are a number of factors that affect the cost of the food you buy, which explains why one week an item might be one price and the following week yet another. For example, transportation costs can fluctuate due to changing gas prices; poor weather can be affect whether or when a crop is harvested; and, a store might have too much of a certain item and decide to offer it on sale.

What makes something a “special”?

A “special” or sale item is offered below its normal weekly price. For example, in the summer season, grapes and peaches will cost less per pound than in December. A special may also depend on the amount of an item that is in the store, particularly perishable items. A store may have too many avocados, which might be normally \$1.49 each, but because so many are getting ripe at once, a store might offer them for \$1 each. Remember, it isn’t a special and you won’t save any money if it is something you don’t normally buy, and won’t use, and will ultimately need to be thrown out.

What are those little tags under an item at the store and what do they mean?

You may have noticed little tags under food items in the store, and wondered what they are and what they mean. These are unit pricing tags and they tell you the cost per ounce or pound of an item. Often times a larger sized container might cost substantially less per pound or ounce than the smaller sized container.

Why buy local and in season?

In general, locally-grown produce is less expensive than produce that travels from out of state. Food that doesn’t have to travel long distances to make it to the store may retain its quality longer after purchase. The same goes for buying food in season: out of season fresh fruits and vegetables may cost more because of transportation and storage requirements.

Why buy store brands over name brands?

Store brands (sometimes called generic) are often less expensive than national brands because they do not have indirect costs such as advertising, labeling, etc. Many people are unable to detect any difference in taste between a store brand and a national brand. In fact, some store brands are just national brands repackaged to look like the store brand. So if you want to save money, leave brand loyalty at home!

Now that we know a little about how food prices work, let’s take a quiz to see how much you already know about how stores are set up, when a sale is really a sale and if it is better to buy the in-store brand or the national brand.

Notes to leader:

Savvy Shopper Quiz

Distribute the Savvy Shopper quiz and give participants a few minutes to answer the questions. Confirm their answers with the key at the end of this section. Allow enough time for participants to answer the questions, then go over the answers and explanations with them. Following the quiz, go over the “Tips” sheets

Note to Leader: Pass out the matching hand-out **AFTER** the discussion

Tips for Stretching Your Food Dollar

Tips for Making a Food Plan and Budget

- **Shop with a plan in mind.** Plan menus with what you already have on hand in your pantry, cupboard and freezer. The internet offers many websites devoted to low-cost cooking and menu planning
- **Go with list** of what you need and stick to it!
- **Before you shop, take stock of your food on-hand.** Don't buy more until you have used up what you already have.
- **Eat before you shop.** When you are hungry, everything looks good!
- **Shop alone if possible.** Children can, and will, add things to your cart which you won't find until you are in the check-out line, putting you over budget.
- **Time your shopping trips** to coincide with in-store specials and coupons. Specials usually run mid-week to mid-week.
- **Check websites** for rebates, refunds and freebies.
- **Get family members involved with clipping coupons,** planning menus and checking out store circulars. It can be fun! And save you time.
- **Pay with cash, debit card, or check.** When you use your credit cards for food, and you don't pay off the balance each month, you pay interest on that shopping trip, which ends up costing you more in the long run.

Tips for Adopting Good Shopping Strategies

- **Buy in bulk.** Bulk buying can save you money – but only if you buy the family size and per-unit cost is lower. Make sure you have a place to store bulk purchases, and you will use bulk items before the use-by-date. Only buy what you will use. Throwing away food is the same as throwing away money.
- **Put on blinders**—Grocery stores are designed to make you go through a maze to get to the most basic items you need in the hope you will make a few impulse buys along the way. Shop the perimeter first for the basics, and then the middle of the store to find the remaining items on your list.
- **Whenever possible, buy local, and in season.** Canned or frozen foods, because they are harvested and processed at the peak of flavor near where they are picked, often contain more nutrients than food that has traveled long distances. Food out of season (i.e. peaches in December) is generally more expensive than food in season.

- **Buy meat on sale and in larger packages.** When you get home the meat can be repackaged into smaller portions for your family size, and frozen for a later use. Cheaper cuts of meat lend themselves well to slow cooking.
- **Use reward cards** if the stores you usually shop offer cards, or have a special coupon system you can access on-line.
- **Pay attention to promotions.** Some stores offer rewards if you spend the target amount within a specified period of time. Often these occur around the holidays, and you could get a free turkey or ham from your grocery store just for shopping there and buying a certain amount of groceries.
- **Compare prices and stores.** Looking at brands you normally buy, and comparing prices, is an easy way to shave a few pennies off your purchases. Take into account your time and gas. Your time is worth something, and it generally isn't cost effective to drive all over town just to save a few cents.
- **Shop for sales and stock up,** if you have room to store extra items. If you spot a good deal, but there is more food or product than you can use, check with a friend or neighbor to see if they would like to share the cost with you.
- **Shop infrequently.** The less time you spend in the store, the fewer temptations you will discover, minimizing purchases and saving gas over more frequent trips.
- **Adopt the mantra "get in and get out".** Stores play nice music to encourage you to relax, spend more time shopping, and buy more.
- **Check out lower shelves.** Stores often place the most expensive items at eye-level. To find less expensive items, look down. Also, looking around your usual brand-name item can help you find a cheaper generic alternative.
- **Avoid "end cap" or checkout line impulse buys.** "End caps" are displays set up at the ends of the aisles, or at the checkout that feature premium brands. Walking down the aisle may net you a less expensive option.
- **Watch for "best by" and "use by" dates.** As these dates approach, you will almost certainly see the item discounted.
- **Check the "sale bins".** Most stores have "sale bins"—check these for day old bread, meat or dairy products that are close to their "pull date".
- **Check your receipts.** Scanners make life more convenient, but they aren't perfect. Keep your receipts for a month or longer and notice the high, low and average prices on the items you buy. Most when the price hits its low, buy a few so you can skip it when it goes into the high range.

Tips for Maximizing Food Use with Cooking Techniques:

- ***Avoid prepared foods***—almost any pre-packaged food you buy can be made at home cheaper and more nutritiously. For example, you can grate your own cheese and wash and cut your own vegetables cheaper than you can buy them.
- ***Skip bottled water***. Tap water is fine. If you don't care for the taste of your tap water, consider purchasing a filter, or add lemon or lime to your water pitcher.
- ***Experiment with meals with five or fewer ingredients*** in the main dish. Meat is probably the most expensive food expense. Check out vegetarian options, with beans or alternative protein sources, one day a week. Build meals around whole grains or whole grain pasta, using little meat. Make enough to freeze for later use.
- ***Learn to substitute recipe ingredients***. Don't have kale? Use spinach or beet greens instead. Use ground turkey (which costs less and contains less fat) instead of ground beef. If the recipe calls for an herb or spice you don't have, try something else or leave it out.
- ***Make your own convenience foods***. Keeping items like quick breads and frozen cookie dough in the freezer can cut down on the need for store bought treats. Make your own mixes too, such as taco seasoning, pancake and cornbread mixes. Learn to live without store-bought convenience foods, which are high in sodium and cost more.
- ***Utilize appliances you may already own*** such as bread machines, slow cookers, blenders and waffle irons.
- ***Try recipes for ethnic food***. Many ethnic cuisines are built around grains, fruits and vegetables. Meat doesn't need to be in a starring role. Experiment with spices.
- ***Reduce the amount of meat in soups and stews***, and add more vegetables and/or dried beans.
- ***Make use of leftovers***. At the end of the week pull out all your leftovers from the refrigerator and instruct your family that this is dinner. They can have anything they want for dinner, as long as it is leftovers—the cook is taking the night off! Be sure leftovers are heated to steaming hot.
- ***Use leftover vegetables*** you have at the end of the week: chop them up and add to chicken broth with onions, garlic and leftover chicken if you have it, and add some rice or noodles. The result? Delicious, inexpensive, homemade soup. Vegetables and grains also fill you up.
- ***Pack your lunch for work***, and make your own snacks.
- ***Prepare food ahead***. Spend some time on the weekend pre-making dishes, and freezing them, to serve during the week. Do prep such as chopping vegetables for stir-fry or casseroles, cooking meat, boiling rice or noodles, making biscuits, and making tomato sauce or applesauce. The time spent will help on Wednesday when everyone wants to know what is for dinner, and you're too tired to think about what to make. Just pull out a casserole, add a salad and your homemade biscuits, and you have dinner.

Conclusion

In conclusion, although this is not an exhaustive list of tips, it will get you started on saving money on your grocery bill. You may also want to consider other options or ideas. For example, if you live near a Costco or other box store, consider joining either individually or with a friend or neighbor. Buying in bulk can save money, but only if you can use and store all that you buy.

If you have room, think about growing a garden. The initial outlay of seeds and tools may seem expensive at first. But with the first harvest, you will begin to recoup those expenses with the amount of produce you can grow and won't have to buy. An overabundance is no problem if you know how to preserve or dehydrate. If you're new to food preservation, there are many publications which can help, or contact your local Extension Service office for classes offered in your area. The Extension Service also provides many free or low cost publications to get you started.

Other shoppers have found money savings in hunting, fishing or raising a flock of backyard chickens (both for eggs and meat). Starting or joining a food co-op with friends, family or neighbors is still another option.

Finally, take the amount of money you save each week and set it aside for splurges or a vacation. You haven't really saved anything if you don't put aside your weekly food budget savings. It makes saving money less of a burden and it's more fun if you have a goal in mind.

(Ask participants if they have any questions or to share tips they use that work for them, but weren't mentioned in the lesson).

Optional Resources:

- www.foodhero.org
- Oregon State University Extension Service, www.oregonstate.edu/extension
- www.allrecipes.com/budgeting
- USDA, www.cnpp.usda.gov
- www.myplate.gov
- Community Connection of Northeast Oregon contributed to this lesson.

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Savvy Shopper Quiz: Answers

- 1.) You always save money when you buy the large economy-sized products instead of the smaller packed product.**

False! Price per pound/unit is what you are looking for. This information is found on the plastic tag located below the item on the shelf. It is often found to the left and will list the cost of the product in cents or dollars per pound or ounce. But in reality, you most often will pay less per unit cost.

- 2.) Grocery store layouts are designed to allow customers to move around easily, and quickly find what they need.**

False! Grocery stores are designed to have you go through each aisle to find the items that you may need. The music that you hear is designed to relax you so that you are more apt to purchase items that you wouldn't normally buy (called impulse purchases).

- 3.) Store brands are usually of poorer quality than national brands.**

False! Many consumers cannot detect any difference in taste between a store brand and a national brand. But there is often a big difference in cost at the checkout counter.

- 4.) Food manufacturers often decrease the size of products rather than raise the price.**

True! Keep a keen eye out! Packaging and price stay the same—but check the weight.

- 5.) Food companies negotiate to have their products placed at eye level on the shelves and pay large stocking fees in order to win that spot on the shelf.**

True! Kid friendly items, such as sugary cereals, are put at **their** eye level. More expensive items are often found on the upper shelves. Conversely, less expensive items are sometimes found on the bottom or lower shelves, where it is harder for adults to reach for and these items are not at their eye level.