



Stretching Your Food Dollar— Participant Handout

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-frys 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.

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