

SERVING HEALTHFUL MEALS ON A BUDGET

Anna and **Bill** want to buy a car. They need to save money. They want to save money by spending less on **groceries**. They still want to serve **nutritious meals**. **Anna** gets a notice from **Ms. Lara** at the **Cooperative Extension Service Office**. **Ms. Lara** says that there is going to be a special class on serving **healthful meals** on a **budget**. This is just what **Anna** and **Bill** want. They decide to go to the class. Lots of people are in the class. Everyone wants to save money. **Mr. Green** teaches the class. Here's what they learn from **Mr. Green**.

PLAN TO SHOP

Anna and **Bill** learn that planning helps them save money at the **grocery store** before they ever leave home. **Mr. Green** says they should begin by planning what to eat each week. **Anna** and **Bill** should plan for **breakfast**, **lunch**, and **dinner meals**. They should plan to use **leftovers**. They should plan **snacks**, too. **Mr. Green** reminds the class that **snacks** should be **nutritious**: low in **fat**, **sugar** and **salt**. **Snacks** should provide **foods** that fit into **MyPyramid**.

Mr. Green says that the first step in planning **meals** is checking what's already on hand. This will help **Bill** and **Anna** see what needs to be used up. Next, **Mr. Green** suggests looking at the **grocery store** ads in the newspaper to see what's on **sale**. It's particularly important to find **sale** prices on **foods** in the **meat group** because these tend to be most expensive. **Bill** and **Anna** should look for **foods** that are **in season**, such as **fruits** and **vegetables**, because these **foods** usually cost less than **foods** that are not **in season**. **Mr. Green** recommends keeping **MyPyramid** in mind when planning **meals**. This planning ensures that each person in the family gets the right type and number of **foods** for good **nutrition**. After planning **meals**, **Mr. Green** suggests making a shopping list. This list will help **Anna** and **Bill** remember to buy everything they need. **Mr. Green** says that

they should always keep a list in the kitchen, jotting down items as they are used up.

SHOP AT THE RIGHT PLACE

Mr. Green says that shoppers have to shop at the right places. He recommends shopping at large **supermarkets** and **grocery stores** rather than small **grocery stores** or **convenience** stores. The large **supermarkets** almost always have lower prices because they buy **food** in larger amounts. They also have many **brands** and **package** sizes. **Mr. Green** says that more choices of **foods** give shoppers a better chance to compare prices and find bargains. Although shoppers should check the ads from several **supermarkets** to find the best buys, they should limit their shopping to one or two reasonably priced **supermarkets** near their house. **Mr. Green** tells the class that as they become familiar with a store's usual prices, they will quickly spot the **sale** prices. **Mr. Green** suggests that shoppers buy **fresh fruits** and **vegetables**, when possible, at farmers' markets and **fruit** stands. He says the price is generally lower than the **supermarket** because there's no "middleman" and what you get is **fresher** with better quality. **Mr. Green** also recommends buying **bread products** at **bread thrift stores**. The items there are generally only a day old, but the prices are much lower.

SHOP AT THE RIGHT TIME

Mr. Green tells the class not to shop when they're hungry or in a hurry. He says that those times are when shoppers are more tempted to buy **snacks** and **convenience foods**.

Mr. Green suggests shopping alone, if possible. He suggests getting someone else to care for children so they don't go to the **grocery store**. **Anna** and **Bill** know their kids often want special treats and pressure them to buy unnecessary items. In addition, **Mr. Green** tells the class that **grocery stores** often put items

that appeal to children within their reach, making it more difficult for parents shopping with children to refuse such items.

KNOW WHAT, WHEN, AND HOW MUCH TO BUY

Mr. Green says that buyers should know what, when, and how much to buy. He tells the class to buy in large quantities only if they can use all of the **food**, if it can be divided into smaller **portions** for **freezing**, or if it has a long **shelf life**.

He suggests checking the **expiration dates** when buying dairy products. He tells them to buy the largest amount they can use without waste. These large items are usually less expensive. For example, **cheese** is cheaper in large blocks than sliced or shredded. It can be **frozen** and used as needed.

Mr. Green gives the class several ways to save when buying **grains** and **bread products** at **grocery stores**. First, he recommends buying day-old **bread**. He tells them to get plain **cereal** instead of **cereal** with added **sugar**. He suggests getting **cereals** in large boxes instead of small, individual **packages**. **Mr. Green** says they should buy plain **rice** and **pasta** and add their own **seasonings** and **sauces** instead of getting more expensive **packages**. The plain types of **grains** and **bread products** are also cheaper than the **instant** or **processed** types.

Mr. Green reminds the class that staples like **flour** and **sugar** may be on **sale** during holiday seasons.

Mr. Green tells the class that when a **fresh vegetable** isn't **in season**, buy the plain, **canned** or **frozen** ones. Do not buy **vegetables** with added **seasonings** and **sauces** or in **convenience packages**. When possible, he tells them to buy large bags of **frozen vegetables** and cook the exact amount needed.

When buying **meats**, **Mr. Green** tells the class to purchase large or whole pieces and cut them into smaller **servings**. For example, he says **stew meat** usually

costs more than a **roast**. He tells them to save money by cutting a **roast** into pieces. **Mr. Green** says that **chicken** pieces and skinless **chicken** often cost more than whole **chickens**, too. He tells the class to avoid expensive **canned** and **frozen convenience meats** or **convenience meals**. He tells them to use cheaper **meat** alternatives such as **beans**, **eggs**, and **peanut butter**, when possible.

Mr. Green recommends that shoppers avoid **foods** with a lot of **fat**, **sugar**, and **salt** such as **carbonated soft drinks**, **candy**, **ice cream**, **potato chips**, and **fries**.

KNOW HOW MUCH THINGS NORMALLY COST

Mr. Green recommends that shoppers make a **price book**. He says that it helps shoppers track prices of items at stores where they usually shop. It helps shoppers know a good deal when they see one.

To make a **price book**, **Mr. Green** suggests getting a plain notebook. He says to make a page for each item. He tells the class to record prices by store. He says that the whole book doesn't have to be done at once. He says that shoppers can take the book with them and write down prices when shopping.

Mr. Green says prices also can be obtained from newspaper ads or **grocery** fliers. **Mr. Green** adds that shoppers can keep their receipts and record the prices of what was bought. Dates can be added, as well. This will help shoppers see if a store has a pattern of putting certain things on **sale** at regular times. If shoppers keep track of prices, they'll know when to buy more of the item and stock up. Table 1 shows how items in a **price book** might look.

TABLE 1: Example of Price Book

Item	Best Foods	Top Shop Grocery	Jake's
hot dogs	\$1.69	\$1.98	\$2.09

1/2 gal milk	\$2.39	\$2.89	\$2.49
grape jelly	\$1.09	\$.99	\$.89

COMPARE PRICES

Mr. Green recommends comparing the prices of different sizes as well as different **brands** by the **unit price**. He says the unit price is the price per **pound**, **ounce**, **count** or other unit. He tells the class that different sizes of the same product often have different **unit prices**. **Mr. Green** says that most **supermarkets** have **unit price labels** on the display shelves above or below **canned** and **packaged foods**. He shows the class how to figure out the **unit price** for themselves using a calculator. He says to divide the total price by units--**pounds**, **ounces**, **count** or other amount.

Mr. Green tells the class to compare the cost of a **serving** as well as the **unit price**. He reminds them that some **foods** have parts that are not **edible**--like the **bones** and **fat** in **meat** or the **seeds** or **peels** of **fresh fruits** and **vegetables**. For these **foods**, the lowest **unit price** may not be the best buy. To find the best buy, he suggests comparing the costs for what is needed for a **serving**. To do so, **Mr. Green** tells the class to look on the **Nutrition Facts Panel** to see how many **servings** are in a **package**. The **package** should note how much of a **food** is needed for a **serving**. He says to divide the price of the **package** or **food** by the number of **servings**.

PLAN TO USE COUPONS

Mr. Green tells the class that companies give **coupons** to encourage buyers to try their products. They hope buyers will like the products enough to pay full price for them in the future. But, **Mr. Green** says that even if buyers never use a product again, using **coupons** can save money. Some **grocery stores** double or triple the value of **coupons**. It is worth the time to cut them out. It only takes

a few minutes. The money saved can help reduce the **grocery** bill. **Mr. Green** recommends clipping only **coupons** for items that you will use.

Mr. Green says that matching **coupons** with what's on **sale** often helps shoppers get some items for only a few cents or even for free. He recommends using a **coupon** only if it will make the price lower than the store **brands**. When possible, **Mr. Green** suggests that **coupons** be used with **loss leader items**. These are items sold at a loss in order to draw customers to a store. The store owners know that customers probably will buy additional items. By comparing the prices in the store fliers with their **coupons**, **Anna** and **Bill** can save a lot each week. For example, perhaps a jar of **pasta sauce** usually sells for \$1.78. It's on **sale** for \$1.38. **Anna** and **Bill** have a coupon for \$.30. When the grocery doubles the value, the savings is \$.60. Their cost is \$.78--less than half price.

Mr. Green tells the class not to buy something they know they'll never use just because they have a **coupon** for it. The exception to this rule is that if the **coupon** makes the item free, it can be given to a local **food pantry**.

Mr. Green notes that it's important to organize **coupons** in order to keep track of them and make them easy to find when they are needed. A recipe box works well with categories written on the dividers. Envelopes also can be used. They can be kept in a shoebox with the categories written on the outside of each envelope. Categories can be those in **MyPyramid** with the addition of cleaning products, paper products, pet items, and other regularly purchased items. Categories can be arranged alphabetically and sorted each week after new **coupons** are clipped. **Anna** and **Bill** decide to look at their **coupons** every month so they can throw out the expired ones.

Anna and **Bill** decide that they can also trade **coupons** with friends or relatives to get extras for the items they regularly use. **Anna** and **Bill** will also check with

the store where they buy their Sunday paper. The store manager might let **Anna** and **Bill** have the extra **coupon** sections from the unsold papers before throwing them out.

BUY SOME THINGS ELSEWHERE

Anna and **Bill** are surprised to hear **Mr. Green** say the **grocery store** is not the best place to buy some items. He says cleaning products, beauty aids (such as shampoo or over-the-counter medicines), pet products and paper products may be cheaper at discount or dollar stores.

BUY GENERIC AND STORE BRANDS

Mr. Green urges the class to look for **no-name brands** or **generic brands**. He says they usually have the same **nutrients** and **ingredients** as brand name **foods**, but usually cost less. Some **generic brands** are manufactured in the same places as the **name brands**.

AVOID TEMPTATION

Mr. Green says that shoppers should stick to their shopping lists. He says they should go to the store prepared but look for unadvertised **sales**. He tells them not to be tempted by costly items they don't need. Such items are placed at eye level. When shopping, **Mr. Green** says to look high and low. The better buys are usually above or below eye level. More expensive items are often placed near checkout lines or in attractive displays at the ends of aisles.

STORE AND PREPARE FOOD PROPERLY

After shopping, take **food** straight home, and store it properly in the refrigerator, freezer or pantry. Buy only what you can eat before it goes bad. **Spoiled food** adds to your **food** costs and could make you sick if you eat it.

TEACH YOUR FAMILY TO SHOP WISELY

Mr. Green says that shopping should be a family task. **Anna** and **Bill's** daughter **Kay** already know how to read **food labels** and make **healthful** choices. They will also show her how to shop for the best buys. **Bill, Anna,** and **Kay** will also learn to watch the cash register as items are priced in order to see if they are being charged the right amount. **Mr. Green** says that if everyone in the family takes responsibility for cutting the **food budget**, they will be less likely to ask for costly or less **nutritious foods** and **snacks**. **Anna** and **Bill** will make a game out of saving money. They can save money to buy a car and sometimes treat the family to dinner out or a special family activity.