



Budgeting Your Food Dollars

\$\$\$ Basics of Saving Money on Food

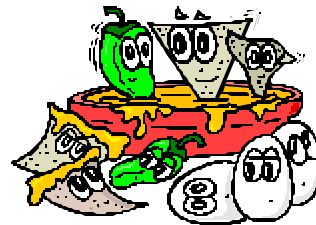
- Cut your food shopping trips to once a week. You'll save gas, time, and money.
- Purchase your food at low-cost stores.
- Keep your refrigerator organized so you'll know what you have and what you need. Don't forget to look in there once in awhile too!
- Limit extras like sweets, sodas, alcoholic beverages, and convenience foods. These products are expensive.
- Grow a vegetable garden. Consider canning and freezing for future use.
- Say NO to food waste.

Say NO to Food Waste!!

- Save ham bones and meat trimmings for preparing stews or soups.
- Use stale breads and rolls for bread crumbs to thicken soups, sauces or for meatloaf.
- Blend leftover soup (without the bones), freeze in ice cube trays, store in plastic bags and use for sauces or gravies.
- Use over-ripened fruits in molded salads, cobblers or milkshakes.
- Freeze extra ripe bananas in skin for breads and puddings.
- Freeze cut up fruits in ½ cup containers. Eat semi-thawed for a great dessert. Sure beats pop cycles in nutrition!
- Make a plan to use leftover foods. "Planned Overs".

Keep Your Leftovers Safe!

- Wash hands thoroughly before handling leftover foods.
- Use clean utensils and containers.
- Use shallow, covered containers for leftovers.
- Divide leftover food into smaller portions and refrigerate or freeze within 2 hours after cooking.
- Date leftovers. Some people think this is stupid and useless but time passes faster than you think. If leftovers are refrigerated, use within 2-3 days. If they are frozen, you can keep them for 2-3



months. I always tell people that I don't like to lift the lid and find surprises and that is why I put dates on all my foods.

- Cover and reheat leftovers to 165°F. Bring sauces, soups, and gravy to a boil. When reheating in the microwave oven use a lid or a vented plastic wrap.
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Food Budgeting



In this area you will find helpful tips and suggestions to help you stretch your food dollar. These are excellent habits to get into to help you stick to your budget.

Sorry folks: You can't save money by being spontaneous all the time. Planning a little is better than not planning at all. Making a menu is easy. Try these hints:

BEFORE THE GROCERY STORE....

- ▶ I read a book one time about meal planning without recipes. We all basically have 11 favorite meals or so. Think about that and try adding new foods in once in awhile. It makes the whole task of planning sound less daunting.
- ▶ Check supplies at home to see what needs to be used up. When you "reload" think about your favorites you can pull out to make a meals. It's called "Cooking with What's on Hand". Don't just plan with convenience foods, though. The more from scratch the better---nutritionally & budget wise.
- ▶ If you have a newspaper, check for items that are on special, particularly foods in the Meat and Alternatives Group for the main meals.
- ▶ Plan the meat or meat alternatives for the main meals first if that works for you. I'm beginning to think maybe we should all plan the fruits and vegetables first and then a little meat and carbohydrate with it. Americans are eating enough meat and not enough fruits and vegetables. Extension had a program once titled "Plant Centered Meals". They didn't call it Vegetarian but wanted the focus to be on more fruits and vegetables.
- ▶ Plan to use leftovers---planned overs.
- ▶ Remember that snacks should be nutritious: low in fat, sugar and salt.
- ▶ Plan treats such as "take out" or restaurant meals if budget permits. If you plan for it you will stay within your budget.
- ▶ Make a shopping list ... according to the lay-out of your store.

A shopping list will make sure that you remember to purchase all the items you need. Don't rely on grocery store displays to give you ideas for your next week's meals. Keep a list in the kitchen, jotting down items as they are used up. I have

what I call a generic list on my computer. I print it off 10 at a time & keep it on a clipboard in the kitchen. It lists the sections according to the layout of the store with spaces in each to write in foods as I need them. It makes everything SO easy.

- ▶ Use your menu and " Things to have on hand" list to see what you need.
- ▶ Check your cupboards and fridge to see what you do not have.
- ▶ Determine the amounts you need by checking for serving sizes and considering the number of people you are shopping for.



Things To Have On Hand....

Keep in mind that not all people will have the same list of foods they keep on hand..

Yours will be similar but not exactly like this...

All Purpose Flour	Canned Tuna	Worchestershire Sauce
Whole Wheat Flour	Canned Salmon	Dry Mustard
Rice	Canned Fruit	Cornstarch
Macaroni/Pasta	Tomato Paste	Ketchup
Rolled Oats	Raisins	Soy Sauce
Peanut Butter	Tea	Salt
Onions	Coffee	Pepper
Potatoes	Brown Sugar	Vinegar
Carrots	White Sugar	Chicken Bouillon
Dried Peas, Beans	Soft Margarine	Chili Powder
Lentils	Cooking Oil	Garlic Powder
Frozen Beans, Peas	Cocoa	Oregano
Canned Corn	Baking Powder	Vanilla
Canned Tomatoes	Skim Milk Powder	Cinnamon
Salad Dressing	Mayonnaise	



Shop Wisely...At THE GROCERY STORE

- ▶ Supermarkets are designed to tempt you to spend more. Shop wisely so that you can stay within your budget.
- ▶ Use your shopping list!
- ▶ Shop at supermarkets and fresh produce markets. Corner convenience stores are much more expensive. Always check prices. Sometimes they offer milk at low prices though.
- ▶ Try to shop alone and eat before you shop. Hungry shoppers buy more than they need. Children may pressure you to buy unnecessary items.
- ▶ Beware of " featured" items, which are often at the end of the aisle. They are usually not offered at a lower price.
- ▶ Use the **STOOP-AND-RISE** method. Bargains may be found on the top and bottom shelves.
- ▶ Compare prices on store brands and " No Names". They often cost less.
- ▶ If you have extra money and storage space, buy items that you use often when you see them on " special". Always remember... if something is on sale, it's not a bargain unless it is something you use and need.

Tip : Shop around the outside of the store first: Milk > Meat> Bread> Fruits & Vegetables> Checkout

Higher priced convenience items are found in the center aisles. You will have to decide if they are worth the cost.

AT HOME AFTER THE TRIP to the STORE....

- ▶ Get everyone involved if that helps. Don't play the martyr. If you do it all they will let you. This is the new millennium folks. Delegate and work together. My husband goes to the store—more often than I do! He has things he is good at preparing and I have things I am good at preparing. Buy your kids cookbooks. Check the children's sections of book stores or search "children's cookbook" at Amazon.com. There are thousands of them! The more family is involved the less they complain about not liking things. Remember, you still need to be the good influence when it comes to nutrition.

Store It Right to Prevent Waste:

Cupboard

- Breads and cereals, herbs and spices, dried peas and beans, dry foods (ie. flour), potatoes and onions (in a cool place), canned foods, bananas, peanut butter, unopened condiments (ie. ketchup), oil

Freezer

- all food purchased frozen, all fresh meat, fish, poultry, casseroles to be kept more than 3 days, bread (optional - freezing keeps it fresh)

Refrigerator

- milk and milk products, fresh meat, fish and poultry (up to 3 days), processed meats (in the coldest part of the fridge), cooked meat, poultry, casseroles to be used in a day or two, most fresh fruits and vegetables, opened condiments
- butter, margarine, whole wheat flour, nuts, coffee, eggs

Tip: Buy economy size and save

- Separate economy size packages into family size packages, before freezing. Unfreeze only what you need.

Find out what YOUR family needs to spend/ month to get adequate nutrition.

Go to the Economic Policy Institute's web site <http://www.epi.org/budgetcalc.cfm>

ONE LAST NOTE: Nutritious meals don't just happen; they are planned. Planning meals helps you think about what to eat BEFORE you are hungry. Planning meals ahead can save you time, provide healthy meals for your family, and include foods your family likes. Food Dollars are some of the most important dollars you spend. They can be spent wisely buying nourishing meals for the family or they can go for spur-of-the-moment purchases.



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