

## **Lesson 8: Food Budgeting & Meal Planning<sup>1</sup>**

Healthy foods can be expensive. But with careful planning and shopping, you can afford to eat healthy foods-- even on a limited budget. Learning how to create and use a food budget and plan meals can help you save time and money (mázaska). In this lesson, you will learn to how to:

- Examine the differences between “food needs” and “food wants”
- Create a food budget
- Create a weekly meal plan
- Compare the cost of packaged foods and similiar foods made from scratch
- Track income and expenses

<sup>1</sup>Material in this chapter was adapted from the University of Maryland Extension Healthy Cents Program and Cooking Matters.

# Challenge Yourself!

## Set a Goal

*Choose (kaḥníḡa) one of the goals below (or set your own) to try during the next month:*

- ☐ When planning a meal, I will consider my food needs and wants.
- ☐ I will create a menu plan for the week.
- ☐ I will track my food expenses for two weeks to learn how much I am spending on food.
- ☐ I will check for sales in the grocery store weekly sales paper.
- ☐ I will: \_\_\_\_\_  
\_\_\_\_\_



# Identifying the Difference Between Food Needs and Food Wants

How do you decide what is a “**food need**” versus a “**food want**”? If you can recognize the difference, you will be able to stretch your food dollars.

**Food Needs:** A need is something essential for survival. You need to consume basic healthy foods, including fresh, canned, and frozen fruits, vegetables, dairy, whole grains, and lean meats to stay healthy and strong.






**Food Wants:** A want is something that you would like to have—but can survive without. Both healthy and unhealthy foods can be food wants. Convenience foods, such as instant oatmeal, pre-washed and pre-cut fruits and vegetables, frozen meals, pop, chips, and eating at restaurants or getting take-out are examples of food wants.

**Identifying food wants and needs** can be confusing. Many packaged healthy foods are **food wants** because you can buy simpler versions of the food for a lot less money (for example: a bag of baby carrots is a **food want** since it is cheaper to buy a bag of regular carrots and peel/wash/cut at home).

Consider basic nutritious foods a need. Once these **food needs** are met, you might have enough food dollars to occasionally buy some **food wants**.



# Making Choices Between Food Needs and Food Wants

|   | Food Need  | Food Want  |
|---|--|--|
|    | Vegetables in season<br>Canned vegetables<br>Frozen vegetables   | Fresh vegetables out of season<br>Pre-chopped vegetables<br>Individually-packaged vegetables (salad kits, etc.)<br>Frozen vegetables in sauces                       |
|    | Fruits in season<br>Canned fruits (in water)<br>Dried fruits<br>100% fruit juice (fresh, bottled or frozen)                      | Fresh fruits out of season<br>Pre-chopped fruit<br>Pre-made fruit smoothies  |
|   | Dried beans<br>Canned beans<br>Whole chicken<br>Lean meats (beef, pork, etc.)<br>Canned fish<br>Eggs                             | Meat that is pre-cut (chicken), marinated, seasoned, or cooked<br>Processed meats (Spam, sausage, packaged lunch meat, etc.)<br>Frozen meals (banquet chicken, etc.) |
|  | Low-fat or non-fat milk<br>Low-fat or non-fat dried milk<br>Low-fat or non-fat yogurt in tubs<br>Low-fat or non-fat block cheese | Single serving-sized yogurts<br>Sliced cheese<br>Grated cheese<br>Packaged dairy-based desserts, like cheesecake or pudding<br>Ice cream                             |
|  | Unsweetened whole grain cereal<br>Oatmeal (in tub)<br>Rice<br>Whole-grain pastas/spaghetti                                       | Sugar-coated cereal<br>Brand name cereal<br>Instant oatmeal in individual packages<br>Instant flavored rice or pasta (for example rice-a-roni or pasta-roni)         |
| Other   |  | Pop, chips, cake, donuts, cookies, candy   |

**List some of your food needs and food wants below**

|  |  |  |
|--|--|--|
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

# Develop a Food (Wóyute) Budget That Works For You

Food is a major monthly expense for most families. A “food budget” is a plan made ahead of time for spending money on food for you and your family. When you develop a food budget, you look at how much money you have available to spend on food each week or month. Your food budget should be based on your family size and income/other resources.

To create a food budget:

1. Think about all of the resources that you use to buy food. Do you use money from your paycheck? Child support? WIC vouchers? EBT? Commodities? Other resources? Using this information, determine how much money you have per month to spend on food.
  2. Next, spend a couple of weeks figuring out how much you currently spend on food. **For the next two weeks:**
    - **Keep track of what you spend on food (and keep receipts).** A simple way to do this is to sit down with your family for a few minutes each night and write down what everyone spent on food that day. Include all food, such as foods bought at the grocery store, food trucks or restaurants, food sales, vending machines, at school games, the movie theater, etc.
    - **After two weeks, add up the total amount your family has spent on food.** Multiply that amount by two, and you'll have an estimate of how much money you spend on food each month.
    - **Look at your receipts and identify the different types of food purchases you are making.** How much do you spend on restaurant and take-out food? Are there fruits and vegetables on your grocery receipts? Are you buying dairy foods like milk, yogurt and cheese? Are you buying lots of frozen meals or junk food?
  3. Once you have an idea of how much you have to spend on food and what you are currently spending on food, develop a food budget for the month based on how much money you plan to spend on food. Questions to consider:
    - Can I afford to order pizza for dinner once a week?
    - Would it be cheaper for me to pack my lunch for work every day instead of buying fast food?
    - Should I prepare all meals from scratch or do I have enough money to buy some healthy convenience foods?
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# Typical Cost of Food (Wóyute) at Home for Families in the USA

The Cost of Food at Home chart was developed by the United States Department of Agriculture. It shows the estimated cost of a nutritious diet at different cost levels. Use the chart to help you estimate how much money is needed to feed each member of your own family for a month.

The cost levels in the chart are:

**Thrifty Food Plan:** Minimal-cost healthy meal plan for individuals with the most limited resources. This is the food plan that the government uses to determine the value of the SNAP/EBT benefits. It requires cooking all meals from scratch and spending money for food very carefully.

**Low-Cost Food Plan & Moderate-Cost Food Plan:** Healthy meals (with more variety) at a higher cost than the thrifty meal plan. The low-cost and moderate-cost plans provide diets consistent with what most people eat.

**Liberal Food Plan:** Healthy (but expensive) meal plan with more meat and fresh fruits and vegetables than the other meal plans. This plan is double the cost of the thrifty meal plan.

These food plans are estimates based on the diets of many families in the USA. However, every family is different—so you may find that your food budget is different from the estimates provided. Use the chart as a starting point when developing a food budget. Make changes as needed to fit your family needs.

| Cost of Food at Home: Average Costs of Food Per Month Per Person in the United States, February 2019 |              |               |                    |              |
|--|--------------|---------------|--------------------|--------------|
| Child  | Thrifty Plan | Low-Cost Plan | Moderate-Cost Plan | Liberal Plan |
| 1 year old   | \$95.10      | \$127.80      | \$145.70           | \$177.10     |
| 2-3 years old  | \$104.00     | \$134.20      | \$161.50           | \$195.80     |
| 4-5 years old  | \$109.60     | \$137.90      | \$172.50           | \$208.70     |
| 6-8 years old  | \$138.90     | \$192.00      | \$234.40           | \$276.90     |
| 9-11 years old   | \$158.10     | \$208.60      | \$272.70           | \$317.90     |
| Man  | Thrifty Plan | Low-Cost Plan | Moderate-Cost Plan | Liberal Plan |
| 12-13 years old  | \$168.90     | \$240.20      | \$300.80           | \$354.10     |
| 14-18 years old  | \$174.20     | \$244.10      | \$307.70           | \$356.30     |
| 19-50 years old  | \$186.70     | \$242.10      | \$302.70           | \$369.50     |
| 51-70 years old  | \$170.00     | \$229.00      | \$284.30           | \$343.90     |
| 71+ years old  | \$170.70     | \$223.90      | \$280.00           | \$343.90     |
| Woman  | Thrifty Plan | Low-Cost Plan | Moderate-Cost Plan | Liberal Plan |
| 12-13 years old  | \$167.80     | \$206.60      | \$251.30           | \$305.50     |
| 14-18 years old  | \$165.50     | \$206.10      | \$245.30           | \$304.40     |
| 19-50 years old  | \$165.90     | \$210.00      | \$257.00           | \$239.80     |
| 51-70 years old  | \$164.50     | \$204.50      | \$254.70           | \$308.40     |
| 71+ years old  | \$161.10     | \$201.30      | \$251.50           | \$303.80     |

# Meal Planning

## Plan ahead to create healthy, budget-wise meals

Meal planning is when you decide in advance what meals your family will eat. Depending on how often you shop for food, you may create a meal plan for a week or two at a time.

### Here are some benefits of meal planning:

- **Saves money.** Meal planning helps you avoid unnecessary food purchases. You can plan meals around food that you already have on hand or foods that are on sale.
- **Eat healthier.** Home-cooked meals are often healthier than fast food or convenience foods. When you cook at home, you can control portion size and the amount of fat, sugar and salt in your meals.
- **Less waste.** Using foods that you have on-hand to make meals creates less food waste. You can also use the same ingredients in several meals.
- **Lower stress.** You can plan ahead for busy days so you don't need to worry about meals.
- **Saves time.** Planning ahead means fewer last minute trips to the grocery store.

### Money-saving tips to consider when meal planning:

- **Consider your food needs (not food wants).**
  - **Consider foods you currently have on hand in your cupboards, pantry, freezer, and refrigerator, etc.**
  - **Plan your meals around foods that are on sale.** Look at the grocery store weekly sales paper before you shop. Is chicken breast on-sale this week? How about baked chicken one night? Leftovers can be used to make a chicken salad or casserole.
  - **Consider buying frozen or canned fruits and vegetables.** Canned and frozen fruits and vegetables are often less expensive than fresh fruits and vegetables--and just as healthy.
  - **Try store brands.** You will get a very similar product for a cheaper price.
  - **Limit prepared/convenience foods.** Pre-cut fruits, vegetables, and meats are convenient, but expensive.
  - **Always shop with a list.** This helps you remember to buy everything you need and helps reduce impulse buys--which are often food wants, not food needs.
  - **Try not to shop when hungry.** If you are hungry, you may be tempted to buy food that is not on your list.
  - **Try to shop alone.** When children and other adults help shop, impulse buys of food wants can easily happen.
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# Time-Saving Tip to Consider When Meal Planning

- **Cook once—eat twice.** Plan at least one meal a week that can be easily doubled (for example, soups and casseroles). Freeze the extra portion to pull out when you don't have time to cook or put it in the refrigerator and have it later in the week.



**Use the chart on the next page to plan out next week's meals**

|   | Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|--------|--------|---------|-----------|----------|--------|----------|
| <b>Breakfast</b><br>(Pick at least three)<br><input type="radio"/> Vegetables<br><input type="radio"/> Fruits<br><input type="radio"/> Grains<br><input type="radio"/> Dairy<br><input type="radio"/> Protein |        |        |         |           |          |        |          |
| <b>Lunch</b><br>(Pick at least three)<br><input type="radio"/> Vegetables<br><input type="radio"/> Fruits<br><input type="radio"/> Grains<br><input type="radio"/> Dairy<br><input type="radio"/> Protein     |        |        |         |           |          |        |          |
| <b>Dinner</b><br>(Pick at least three)<br><input type="radio"/> Vegetables<br><input type="radio"/> Fruits<br><input type="radio"/> Grains<br><input type="radio"/> Dairy<br><input type="radio"/> Protein    |        |        |         |           |          |        |          |
| <b>Snacks</b><br>(Pick at least three)<br><input type="radio"/> Vegetables<br><input type="radio"/> Fruits<br><input type="radio"/> Grains<br><input type="radio"/> Dairy<br><input type="radio"/> Protein    |        |        |         |           |          |        |          |

Plan balanced meals. Make sure you’ve got a veggie or fruit with each meal or snack.

# What does Convenience Cost?

For About \$20, You Could Buy...

# X

|                 |                |
|-----------------|----------------|
| 1 Supreme pizza | \$16.00        |
| 1 bag chips     | \$3.29         |
| Tax             | \$1.42         |
| <b>Total</b>    | <b>\$20.71</b> |



# OR

# X

|  |                |
|--|----------------|
| 4 3-piece chicken<br>strip lunch deal<br>(@ \$5.00 each) | \$20.00        |
| Tax  | \$0.90         |
| <b>Total</b>   | <b>\$20.90</b> |



## For About \$20, You Could Buy...

X

|   |                |
|---|----------------|
| 1 Banquet chicken                                   | \$8.39         |
| 2 lb frozen French fries                            | \$1.99         |
| 1/2 gallon 1% milk                                  | \$1.99         |
| Salad kit   | \$4.79         |
| Instant pudding                                     | \$0.79         |
| 1 container strawberries<br>(on sale @ \$1.66 each) | \$1.66         |
| Tax   | \$0.88         |
| <b>Total</b>  | <b>\$20.49</b> |



OR

|  |                |
|--|----------------|
| 5 lb bag potatoes                                    | \$2.49         |
| 1 lb brown rice                                      | \$0.79         |
| 1 lb lean ground beef                                | \$4.19         |
| 2 lb 10 oz oatmeal                                   | \$3.49         |
| 1/2 gallon 1% milk                                   | \$1.99         |
| Canned green beans                                   | \$0.69         |
| Canned diced tomatoes                                | \$0.79         |
| Onion  | \$0.59         |
| 2 containers strawberries<br>(on sale @ \$1.66 each) | \$3.32         |
| 1 head lettuce                                       | \$1.06         |
| Tax  | \$0.87         |
| <b>Total</b>   | <b>\$20.27</b> |

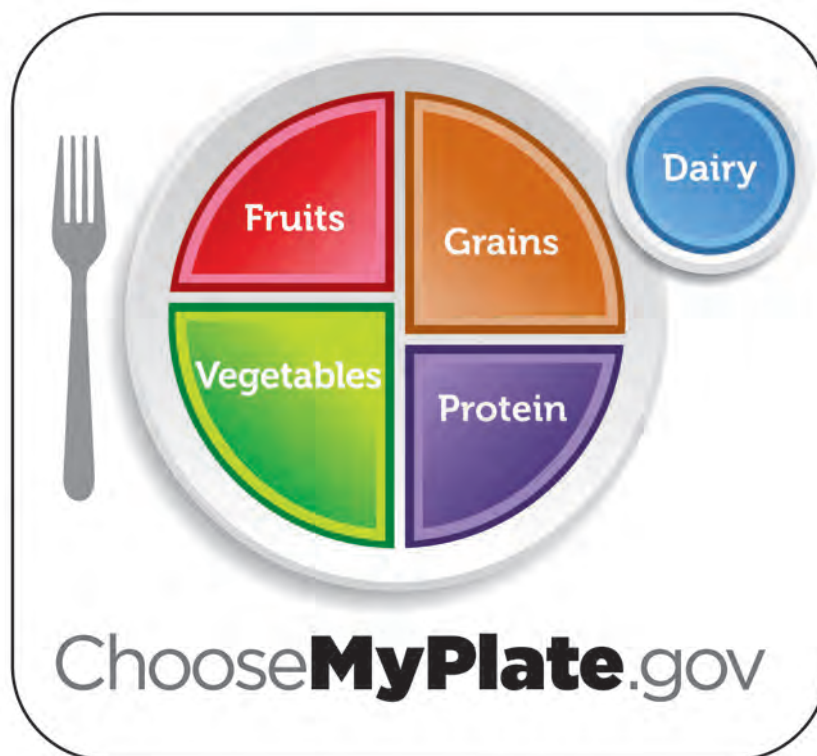


# Challenge Yourself!

## Ready, Set, Plan, Cook: Take the \$10 Challenge








Use the *Take the \$10 Challenge!* worksheet to create a healthy, well-balanced meal for you and your family. Choose foods from at least three **MyPlate** food groups to include with your meal. Make sure your total cost is \$10 or less. Fill out the enclosed postcard (write down the menu for the meal and the cost of ingredients) and receive a \$10 gift card to the Lakota Thrifty Mart for healthy foods. Please stop by Missouri Breaks Industries Research Inc. to pick-up your gift card from one of the study staff.



# Take the \$10 Challenge!

Choose at least one item from each MyPlate food group. Make sure your total cost is \$10 or less.

| Food Group   | Tips   | Name of Item | Price of Your Item |
|--|--|--------------|--------------------|
| <b>Grains</b><br>       | <ul style="list-style-type: none"> <li>Look for whole grain breads, cereals, rice, pastas, crackers, tortillas, or other foods made with whole grains.</li> <li>Check the ingredient list to make sure a whole grain is listed first.</li> </ul> |              |                    |
| <b>Fruits</b><br>      | <ul style="list-style-type: none"> <li>Look for fresh fruits on sale or in season.</li> <li>Try fruit canned in 100% juice.</li> <li>Try frozen fruit with no added sugar.</li> </ul>  |              |                    |
| <b>Vegetables</b><br> | <ul style="list-style-type: none"> <li>Look for fresh vegetables on sale or in season.</li> <li>Try canned vegetables that say "low sodium" or "no salt added."</li> <li>Try frozen vegetables with no added fat or sodium.</li> </ul>           |              |                    |
| <b>Protein</b><br>    | <ul style="list-style-type: none"> <li>Try buying eggs, beans, or canned fish for an inexpensive source of protein.</li> </ul>   |              |                    |
| <b>Dairy</b><br>      | <ul style="list-style-type: none"> <li>Look for dairy products made with 1% or nonfat milk.</li> </ul>   |              |                    |
| Total (\$10 or less)   |  |              | \$ <u>      </u>   |

If you are having trouble affording healthy foods after completing the food budgeting and meal planning activities in this lesson, you may need to take a more detailed look at your household income and expenses to find more money (mázaska) for food.

## Tracking Income & Expenses (1)



We all make choices about how to spend our money. The key to managing money is to consider the difference between needs and wants. Although we all have different needs and wants, it is important to spend money on needs before wants. Needs are food, clothing and shelter. Wants are the extras and niceties (name brand clothes, satellite tv, newest model iPhone, going to the movies, etc.)

**Income:** Money and other resources that you have coming in to your household. Examples of common sources of income are: paychecks, child support, unemployment benefits, government assistance, SNAP/EBT benefits, and WIC vouchers.

**Expenses:** What you spend your income on. Examples of common expenses include housing, food, clothes, gas money if you have a car, medical costs, and childcare.



# Tracking Income & Expenses (2)

It may seem overwhelming to keep track of your income and expenses—but it doesn't have to be difficult. First, start with tracking your income. Use this worksheet to list all income received in one month. Use a calculator to add up total income for the month. Write the amount of total income at the bottom of this page.

## INCOME PER MONTH

\$\_\_\_\_\_ Wages, paychecks, salaries  
\$\_\_\_\_\_ Governmental Temporary Cash Assistance (GA/TCA/TANF)  
\$\_\_\_\_\_ Tips, overtime  
\$\_\_\_\_\_ Unemployment compensation  
\$\_\_\_\_\_ Child support or alimony  
\$\_\_\_\_\_ Social Security or pensions  
\$\_\_\_\_\_ Other: \_\_\_\_\_

## OTHER ASSISTANCE

\$\_\_\_\_\_ Food Stamps (SNAP, EBT)  
\$\_\_\_\_\_ Energy assistance\*  
\$\_\_\_\_\_ Housing/rent assistance  
\$\_\_\_\_\_ Medical assistance\*  
\$\_\_\_\_\_ Earned Income Tax Credit\*  
\$\_\_\_\_\_ Other: \_\_\_\_\_

*\*Divide by 12 to get monthly amount*

**TOTAL of all INCOME for the month \$\_\_\_\_\_**

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# Managing Your Money: Tracking Expenses

Write down everything that you and your family spend money (mázaska) on throughout the month. Use this worksheet as a guide. Use a calculator to add up total expenses for the month. Write the amount of total expenses at the bottom of this page.

## HOUSING AND UTILITIES

\$\_\_\_\_\_ Rent or house payment  
 \$\_\_\_\_\_ Electricity  
 \$\_\_\_\_\_ Heating (propane, etc.)  
 \$\_\_\_\_\_ Phone (landline and cell)  
 \$\_\_\_\_\_ Home maintenance (home repairs, cleaning supplies, etc.)  
 \$\_\_\_\_\_ Water/sewer  
 \$\_\_\_\_\_ Property taxes  
 \$\_\_\_\_\_ Internet  
 \$\_\_\_\_\_ Garbage  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## CLOTHING & PERSONAL CARE

\$\_\_\_\_\_ Clothing, shoes, and boots  
 \$\_\_\_\_\_ Diapers  
 \$\_\_\_\_\_ Laundry  
 \$\_\_\_\_\_ Haircuts  
 \$\_\_\_\_\_ Personal products  
 \$\_\_\_\_\_ Child(ren)'s allowances  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## TRANSPORTATION

\$\_\_\_\_\_ Car/truck payment  
 \$\_\_\_\_\_ Car insurance  
 \$\_\_\_\_\_ Tires and repairs  
 \$\_\_\_\_\_ Gas, oil, etc.  
 \$\_\_\_\_\_ License and insurance  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## CHILD CARE

\$\_\_\_\_\_ Child care/daycare/babysitting  
 \$\_\_\_\_\_ Child support  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## EDUCATION AND RECREATION

\$\_\_\_\_\_ Tuition, school supplies  
 \$\_\_\_\_\_ Activities (sports, music, etc.)  
 \$\_\_\_\_\_ Television services (satellite, etc.)  
 \$\_\_\_\_\_ Vacations, weekend trips  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## FOOD

\$\_\_\_\_\_ Groceries  
 \$\_\_\_\_\_ Food away from home  
 \$\_\_\_\_\_ School lunches  
 \$\_\_\_\_\_ Baby formula  
 \$\_\_\_\_\_ Special occasions, parties, holidays  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## MEDICAL AND DENTAL

\$\_\_\_\_\_ Insurance  
 \$\_\_\_\_\_ Doctor/hospital  
 \$\_\_\_\_\_ Dentist  
 \$\_\_\_\_\_ Eye care  
 \$\_\_\_\_\_ Prescriptions  
 \$\_\_\_\_\_ TOTAL

## CREDIT PAYMENTS

\$\_\_\_\_\_ Student loans  
 \$\_\_\_\_\_ Payment \_\_\_\_\_  
 \$\_\_\_\_\_ Payment \_\_\_\_\_  
 \$\_\_\_\_\_ Payment \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## OTHER EXPENSES

\$\_\_\_\_\_ Savings, emergency fund  
 \$\_\_\_\_\_ Stamps, postage  
 \$\_\_\_\_\_ Pet food and care  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

**TOTAL of all EXPENSES for the month \$** \_\_\_\_\_

# Managing Your Money: Comparing Income & Expenses

After completing the "Tracking Income" and "Tracking Expenses" worksheets, take a few minutes to compare your income and expenses.

- ★ Do you have enough income to cover your expenses? If not, you need to decrease your expenses or increase your income.

## To decrease food expenses, consider:

- Cook meals at home.
- Bring a packed lunch to work.
- Limit the purchase of frozen meals and/or convenience foods.
- Plan meals based on foods that you have on hand or that are on sale.
- Plan for and use leftovers.
- Start a garden for fresh and inexpensive produce during the summer.
- Buy generic or store brands (rather than name brands).

## Other expenses to consider cutting:

- Get rid of satellite television.
- Lower your cell phone minutes if you can.
- Cancel magazine and/or newspaper subscriptions.
- Sell extra items you have around your home that you don't use.
- Carpool whenever possible.



# Managing Your Money: Create a Spending Plan

Once you have a good sense of your income and expenses, you can develop a spending plan based on needs, wants, income, expenses, and the changes in expenses that you have decided to make. Use this worksheet to write down your spending plan.

## HOUSING AND UTILITIES

\$\_\_\_\_\_ Rent or house payment  
 \$\_\_\_\_\_ Electricity  
 \$\_\_\_\_\_ Heating (propane, etc.)  
 \$\_\_\_\_\_ Phone (landline and cell)  
 \$\_\_\_\_\_ Home maintenance (home repairs, cleaning supplies, etc.)  
 \$\_\_\_\_\_ Water/sewer  
 \$\_\_\_\_\_ Property taxes  
 \$\_\_\_\_\_ Internet  
 \$\_\_\_\_\_ Garbage  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## CLOTHING & PERSONAL CARE

\$\_\_\_\_\_ Clothing, shoes, and boots  
 \$\_\_\_\_\_ Diapers  
 \$\_\_\_\_\_ Laundry  
 \$\_\_\_\_\_ Haircuts  
 \$\_\_\_\_\_ Personal products  
 \$\_\_\_\_\_ Child(ren)'s allowances  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## TRANSPORTATION

\$\_\_\_\_\_ Car/truck payment  
 \$\_\_\_\_\_ Car insurance  
 \$\_\_\_\_\_ Tires and repairs  
 \$\_\_\_\_\_ Gas, oil, etc.  
 \$\_\_\_\_\_ License and insurance  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## CHILD CARE

\$\_\_\_\_\_ Child care/daycare/babysitting  
 \$\_\_\_\_\_ Child support  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## EDUCATION AND RECREATION

\$\_\_\_\_\_ Tuition, school supplies  
 \$\_\_\_\_\_ Activities (sports, music, etc.)  
 \$\_\_\_\_\_ Television services (satellite, etc.)  
 \$\_\_\_\_\_ Vacations, weekend trips  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## FOOD

\$\_\_\_\_\_ Groceries  
 \$\_\_\_\_\_ Food away from home  
 \$\_\_\_\_\_ School lunches  
 \$\_\_\_\_\_ Baby formula  
 \$\_\_\_\_\_ Special occasions, parties, holidays  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## MEDICAL AND DENTAL

\$\_\_\_\_\_ Insurance  
 \$\_\_\_\_\_ Doctor/hospital  
 \$\_\_\_\_\_ Dentist  
 \$\_\_\_\_\_ Eye care  
 \$\_\_\_\_\_ Prescriptions  
 \$\_\_\_\_\_ TOTAL

## CREDIT PAYMENTS

\$\_\_\_\_\_ Student loans  
 \$\_\_\_\_\_ Payment \_\_\_\_\_  
 \$\_\_\_\_\_ Payment \_\_\_\_\_  
 \$\_\_\_\_\_ Payment \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

## OTHER EXPENSES

\$\_\_\_\_\_ Savings, emergency fund  
 \$\_\_\_\_\_ Stamps, postage  
 \$\_\_\_\_\_ Pet food and care  
 \$\_\_\_\_\_ Other: \_\_\_\_\_  
 \$\_\_\_\_\_ TOTAL

**TOTAL of all EXPENSES for the month \$ \_\_\_\_\_**

# Managing Your Money: Try Out Your Spending Plan

Once you have developed a spending plan for you and your family, it is important to see if it is working for you. Record what you spend each day, every day (including change and small bills) for a month or two to see if your spending plan is realistic. You might have to make some changes in your plan. Don't worry if it does not work perfectly at first. Most families find they need to revise the first draft of their spending plan.



# Challenge Yourself!

Use a calculator to find the difference between each family's income and expenses. Record this amount on the handout and decide if the family's income is enough to cover expenses. Then, help each family come up with a few ideas for decreasing expenses.

**Family 1:** Kim is a single mom who is looking for work. She has a 14-month old baby boy named Sam. Kim's cousin watches Sam while Kim looks for work. Kim receives Government Cash Assistance, and both WIC and SNAP/EBT. Kim also receives child support payments.

Each month, Kim finds that she must choose between paying less on one or two of her bills or borrowing food or money from others to help pay her bills.

| Income                                      | Amount Per Month |
|---|------------------|
| Governmental Cash Assistance                | \$450            |
| WIC Benefits                                | \$40             |
| SNAP/EBT Benefits                           | \$130            |
| Child Support                               | \$200            |
| <b>Total Monthly Income</b>                 | <b>\$820</b>     |
|   |                  |
| Expenses                                    |                  |
| Rent  | \$500            |
| Utilities (electricity, heat, water)        | \$60             |
| Cable television                            | \$50             |
| Cell Phone                                  | \$40             |
| Diapers                                     | \$40             |
| Groceries                                   | \$175            |
| Food away from home (take-out, restaurants) | \$75             |
| Gasoline/Car Maintenance                    | \$50             |
| <b>Total Monthly Expenses</b>               | <b>\$990</b>     |

1. Compare Kim's **total monthly income** and **total monthly expenses**.

Is there enough income to cover the family's expenses?

**Total monthly income** \$ \_\_\_\_\_

**Total monthly expenses** minus \$ \_\_\_\_\_

**Difference between total monthly income and total monthly expenses** \$ \_\_\_\_\_

2. If **total monthly expenses** are more than **total monthly income**, Kim will need to make some changes. What are some expenses that Kim could consider changing?

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**Family 2:** Rachel and Bill own their home. They have a 2 year-old son (Daniel), and Rachel has an 8 year-old daughter (Lynn) from a previous marriage. They have a dog. Bill works full time at the local gas station. Rachel works at a fast food restaurant. Rachel and Bill receive SNAP (Food Supplement/EBT) each month. Bill had some medical expenses last year that were not covered by his medical insurance. They borrowed money from Rachel's parents to pay the bill, and are paying Rachel's parents \$100 each month for the loan. They own an old car, and last month they had \$250.00 in repairs which they paid with a credit card.

| Income                                      | Amount Per Month |
|---|------------------|
| Bill's paychecks                            | \$1,250          |
| Rachel's paychecks                          | \$900            |
| SNAP/EBT Benefits                           | \$55             |
| <b>Total Monthly Income</b>                 | <b>\$2,205</b>   |
|   |                  |
| Expenses                                    |                  |
| Mortgage/House Payment                      | \$600            |
| Utilities (electricity, heat, water)        | \$125            |
| Cable television and internet               | \$125            |
| Cell phones                                 | \$80             |
| Gasoline                                    | \$40             |
| Clothing                                    | \$35             |
| Personal products (shampoo, haircuts, etc.) | \$20             |
| Daycare                                     | \$500            |
| Loan payment                                | \$100            |
| Credit card payment                         | \$80             |
| Food  | \$400            |
| Car insurance                               | \$150            |
| Dog food/supplies                           | \$20             |
| <b>Total Monthly Expenses</b>               | <b>\$2,275</b>   |

1. Compare Rachel and Bill's **total monthly income** and **total monthly expenses**.

Is there enough income to cover the family's expenses?

**Total monthly income** \$ \_\_\_\_\_

**Total monthly expenses** minus \$ \_\_\_\_\_

**Difference between total monthly income and total monthly expenses** \$ \_\_\_\_\_

2. If **total monthly expenses** are more than **total monthly income**, Rachel and Bill will need to make some changes. What are some expenses that Kim could consider changing?

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# Challenge Yourself!

## Set a Goal

*Choose (kañníga) one of the goals below (or set your own) to try during the next month:*

- ☐ When planning a meal, I will consider my food needs and wants.
- ☐ I will create a menu plan for the week.
- ☐ I will track my food expenses for two weeks to learn how much I am spending on food.
- ☐ I will check for sales in the grocery store weekly sales paper.
- ☐ I will: \_\_\_\_\_



# Casseroles: An Easy, Make-Ahead Meal



*Use the guide below to choose your ingredients. To cook, season with salt and pepper or other spices to taste. Bake at 350°F for 40-60 minutes or until top is brown and bubbly.*

| Protein<br>1 cup<br>(fully cooked)                          | + | Vegetables<br>1½-2 cups, chopped                  | + | Sauce<br>(Choose one)  | + | Whole Grains<br>1½ cups, cooked | + | Toppings<br>½ cup      |
|---|---|---|---|--|---|---------------------------------|---|------------------------|
| Beef (lean cuts), cubed or ground                           |   | Greens (kale, spinach, chard)                     |   | Low-fat or nonfat cream soup, such as mushroom, celery, or tomato (10 ounce can) + ¼ cup nonfat milk |   | Brown rice                      |   | Grated low-fat cheese  |
| Chicken or turkey (boneless; skin removed), cubed or ground |   | Mixed vegetables (such as carrots, peas and corn) |   | Diced tomatoes (14.5oz can, drained — approx. 1 cup)   |   | Whole wheat pasta               |   | Bread crumbs           |
| Low-sodium ham, diced                                       |   | Zucchini  |   | ½ cup reduced-fat sour cream (optional)  |   | Barley                          |   | Crushed corn flakes    |
| Beans or lentils  |   | Mushrooms   |   |  |   | Quinoa                          |   | Crushed tortilla chips |
| Canned tuna or salmon                                       |   | Broccoli  |   |  |   | Cubed whole wheat bread (1 cup) |   |                        |

## Casserole Ideas:

- **Chicken, Rice & Broccoli:** 1 cup diced, cooked chicken + 1½ cups chopped, blanched broccoli + 1½ cups cooked brown rice + 1 can cream of mushroom soup + ¼ cup nonfat milk + ½ cup shredded low-fat cheese on top.
- **Smoked Turkey & Spinach:** 1 cup diced, smoked turkey + 1½ cups chopped spinach + ½ cup chopped mushrooms + 1½ cups cooked barley + 1 can cream of celery soup + ¼ cup nonfat milk + ½ cup shredded low-fat cheese on top.
- **Mexican Black Beans & Rice:** 1 cup black beans + 1½ cups chopped spinach + ½ cup corn + 1½ cups cooked brown rice + 1 cup diced tomatoes + ½ cup low-fat sour cream + ½ teaspoon ground cumin + ¼ teaspoon cayenne pepper + ½ cup shredded low-fat cheese on top.



## Chef's Notes:

- **Vegetables:** Cook firmer veggies like carrots or broccoli, and heartier greens like kale or collards, for 3-4 minutes in boiling water. Drain well before adding to casserole. If using canned or thawed frozen vegetables, drain them well. You don't need to cook them before adding.

**Whole Grains:** Cook grains according to package instructions ahead of time. Refrigerate and add to soups you make that week.

- **Toppings:** Toppings like bread crumbs, corn flakes, or tortilla chips may brown quickly. Cover the casserole loosely with foil while cooking. Remove the foil for the last 5-10 minutes.

# Pasta Dinner

Pinching pennies? Make it a pasta night!

*Use the guide below to choose your ingredients. To cook, season with salt and pepper or other spices, to taste. Bake at 350°F for 40-60 minutes or until top is brown and bubbly.*



| Pasta<br>(½ pound)   | + | Protein  | + | Veggies<br>(2 cups total, any<br>combo) | + | Sauce<br>(1-2 cups)                          | + | Seasonings<br>(Optional, to<br>taste) |
|----------------------|---|--|---|---|---|--|---|---------------------------------------|
| Whole grain<br>pasta |   | Lean ground beef, tur-<br>key, or chicken, cooked<br>and drained (1 pound) |   | Spinach, chard,<br>or kale              |   | Marinara                                     |   | Grated low-fat<br>cheese              |
| Brown rice           |   | Extra-firm tofu, drained<br>and crumbled (14-ounce<br>package)             |   | Broccoli                                |   | Peanut Sauce                                 |   | Bread crumbs                          |
|                      |   | Beans, rinsed and<br>drained (1 can or 2 cups<br>cooked)                   |   | Carrots                                 |   | Canned diced or<br>crushed tomatoes          |   | Crushed corn<br>flakes                |
|                      |   | Frozen peas or<br>edamame (soy beans),<br>thawed and drained (2<br>cups)   |   | Sugar snap or<br>snow peas              |   | Quick Cheese<br>Sauce (recipe on<br>page 26) |   | Crushed tortilla<br>chips             |
|                      |   | Chicken or turkey<br>sausage, cooked and<br>sliced                         |   | Zucchini or yellow<br>squash            |   | Simple Cream<br>Sauce (recipe on<br>page 26) |   |                                       |

## Directions

1. Cook pasta according to package directions. In a colander, drain pasta.
2. Cook protein as needed.
3. Cook veggies by steaming, grilling, roasting, sautéing, or adding to boiling pasta water during the last few minutes of cooking. See Veggies Three Ways (Month 3, Lesson 3) for other tips.
4. In a large pot over medium heat, heat sauce. If using, add optional seasonings now. Add protein and veggies and heat through. Toss with hot cooked pasta and serve.



### Chef's Notes:

- New to whole grain pasta? Start with a whole grain blend. Once you are used to the taste, switch to 100% whole wheat pasta.
- Use ground meat that is 93% lean or leaner. Drain excess fat from meat after cooking.

# Try these combos!

## Summer Pasta Primavera

Whole grain pasta + diced tomatoes + cannellini beans + zucchini + garlic

## Spaghetti and Meat Sauce (Month 6, Lesson 6)

Whole grain pasta + lean ground beef + broccoli + marinara sauce + dried basil + dried oregano + garlic



## Sauce Recipes

### Simple Cream Sauce

1. In a small bowl, use a fork to whisk together 2 Tablespoons cornstarch and 1 cup nonfat (skim) or low-fat (1%) milk until smooth.
2. In a large saucepan over medium heat, add milk mixture. Cook until thickened, stirring constantly, about 5 minutes.
3. Stir in 2 teaspoons mustard. Season with dried or fresh herbs as you like, such as basil, parsley, or dill. Start with ¼ teaspoon and add to your taste.
4. Remove from heat. Add salt and pepper to taste. Serve hot.



### Quick Cheese Sauce

1. Grate 2 ounces low-fat cheddar cheese.
2. Follow instructions for Simple Cream Sauce above. In step 3, stir in cheese along with the mustard and seasonings, until melted.