

Ohio SNAP-Ed Adult & Teen Programs Creating a Family Food Budget

Task Topic: Food Shopping

Task Title: Creating a Family Food Budget

Teaching Message(s):

- Decrease worry that food might run out before more can be bought.
- Use MyPlate to make healthy food choices with a limited budget.
- Plan meals ahead of time.

Resources: Adapted from *ChooseMyPlate.gov*, *Dietary Guidelines*, USDA Thrifty Food Plan, University of Georgia Extension

Objectives for the Task:

1. Describe the four steps involved in creating a family food budget.
2. Name two ways having a food budget can help save money at the grocery store.

Materials needed for the Task (including Handouts):

- Worksheet – Create a Food Budget in 5 Steps
- Scenario Card – Budgeting for Food
- Calculators

Food and Equipment for Demonstration and Sampling:

- [None needed for this task]

Some ingredients may not be available in your area. Feel free to make ingredient substitutions as necessary. If you decide to make a recipe substitution, please use a SNAP-Ed approved recipe from the What's Cooking? USDA Mixing Bowl website:

<http://www.whatscooking.fns.usda.gov/>

General Materials List:

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|--------------------|--------------------------------|---------------|
| • Flip chart paper | • Post-it notes | • Index cards |
| • Thought box | • Markers | • Pens |
| • Highlighters | • Masking tape | • Name tags |
| • VOICE principles | • Participant evaluation forms | |

Preparation:

- Set out the scenario card and calculators for the Apply activity. Each participant will get a copy of the scenario and a calculator.



Key Points to Review:

- Introduce yourself. Give brief description of the program (program name, length of sessions, duration of program).
- Include your purpose as the facilitator (i.e. to introduce ideas that are supported by research, to give them the tools to make informed decisions about areas that affect their health & nutritional needs, and to identify topics that might be covered based on the curricula used in the program).
- Review the V.O.I.C.E. Principles.
- Ask participants to sign in on the SNAP-Ed sign-in sheet.
- Remember to pass out the appropriate participant evaluation form at the end of the session, making sure to read the questions out loud to the participants.

Transition:

Last time we met, we discussed.... We also Who would like to share an example of ...?

Today we will learn about food budgeting – estimating how much money we have available to spend on food, compared to how much we actually spend on food. It seems simple enough, but there are many factors to consider. For instance, do you think about the soda you bought at the gas station as part of your food budget?

Before we start with the lesson, let's discuss some of the ways you've been physically active this past month. What are some things that you've enjoyed doing? What are some things you would have liked to have done, but weren't able to accomplish? What are things you can do to help you meet your physical activity goals?

Physical activity guidelines can be found at the following websites:

- Office of Disease Prevention and Health Promotion: www.health.gov/paguidelines/
- CDC: <http://www.cdc.gov/physicalactivity/everyone/guidelines/index.html>
- President's Council on Fitness, Sports, and Nutrition: www.fitness.gov/active/physical-activity-guidelines-for-Americans/

Anchor

Think about this statement:

“When I buy food for my family, I plan my meals and consider my budget.”

How much do you agree with this statement? Does it describe you a lot, somewhat, or not very much? Why or why not?

Add

Making a budget for yourself or family lays out a plan for where each dollar is going every month. Because food is an everyday necessity, and a major part of everyone's budget, it is a good idea to draw up a separate spending plan for it. *Pass out a copy of the Fact Sheet – Creating a Food Budget in 5 Steps to each participant.*



Below are five steps to creating a spending plan for food:

Step 1: Determine how much money you have available for food each month, after accounting for things like rent; utilities like electricity, gas, water, and phone; child care costs; car payments; and insurance. Be sure to include all the resources you have available to spend on food, including Food Assistance Benefits or WIC coupons.

Step 2: Take the amount of money you have for food for one month (from step 1) and divide it by 4. This will give you the amount of money available for weekly food purchases.

Step 3: Track your expenses for all food purchases that you make over a two-week period. Keep the receipts. This includes groceries, convenience store stops, coffee from the coffee shop, meals out, or popcorn at the movie theater.

Step 4: Add up the amount spent on food and divide it by 2. This will give you an estimate of the amount of money you typically spend on food in one week.

Step 5: Compare the amount of money you have available for food with the amount of money you normally spend on food. If the amount you normally spend is more than the amount you have available, you may need to reconsider your food purchases.

Prioritize your money by thinking of foods that are “needs” versus “wants.” For example, when thinking of which beverages to buy, milk would be considered a needed item since it’s essential for bone health. Your family might “want” soft drinks, but they offer very little nutritional value, yet they take money out of your food budget. Also, nutritional food items for breakfast, lunch, and dinner meals would take priority over “snack foods” like pretzels, cookies, or crackers. A 16 oz. package of rice and a can of beans could be used to make a nutritious, low-cost dinner, and it costs less than one box of snack crackers. If you allot your money to cover most of your family’s food “needs,” you may have some left over for foods that are “wants.”

You can save money by doing things like checking the weekly grocery store sale ads, using coupons, limiting how often you eat out, and planning meals ahead of time based on what you already have on-hand and what you need.

Sources: USDA Thrifty Food Plan 2006; University of Georgia Extension

Apply

Divide participants into small groups. Give each participant a copy of the scenario card and a calculator.

Let’s look at a scenario featuring Augustus. Augustus needs help with his food budget. Working in small groups, read over the scenario. Help Augustus figure out if his weekly food expenses fall within the money he has available for food each week. If he is not within budget, help him identify things he can do to cut back on costs. Think of some of the options



we discussed today and how Augustus could apply those strategies to save money.

Allow 15 minutes for participants to complete this activity. When they are finished, discuss the scenario as a large group.

Away

Practice calculating your own food budget using the steps we talked about today. Keep track of your receipts and expenditures on food, and compare it to the money you have available to buy food. Use the worksheet “Creating a Food Budget in 5 Steps” as your guide.

Facilitator’s Notes:

Facilitator’s Checklist:

- Have I gathered all of the pertinent materials needed for the lesson?
- Did I spend the requisite amount of time covering each targeted message?
- Did I apply the principles of adult learning to my program?
- Did I create a comfortable and functional learning atmosphere?
- Did I fill out a Program Log with the necessary program information?
- Did I ensure that all participants signed the sign-in sheet?
- Did I read the survey instrument out loud to the participants?
- Did I collect all requisite survey instruments needed for today’s lesson?

