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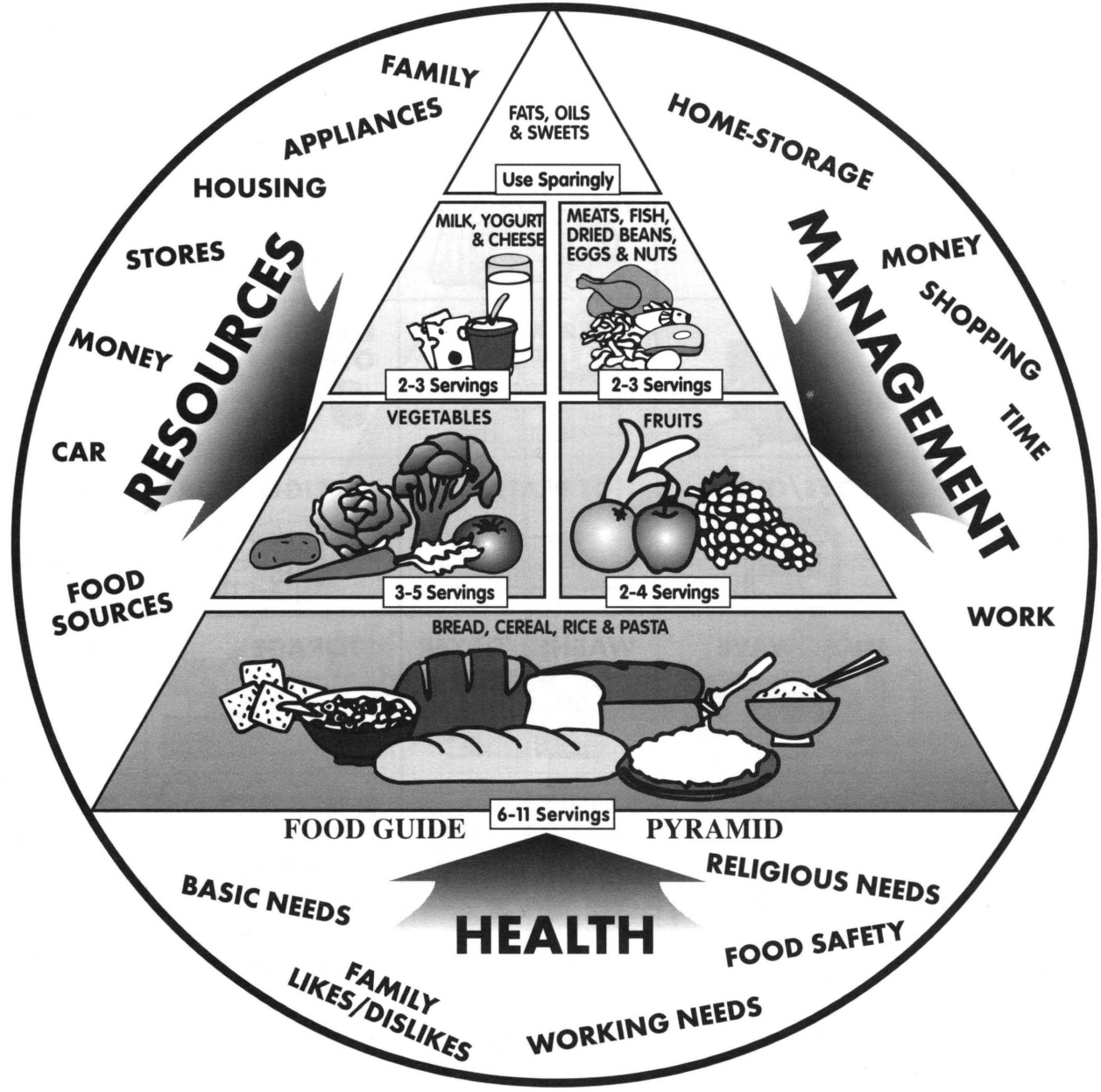
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Making Ends Meet: Food & Money

Kathleen M. Stadler*

You feed your household on a limited food budget to satisfy their hunger. Not only do you want food to look good and taste great, but also you want it to be healthy for you and your family. To make the best food choices, you must think about your resources, management skills, and family health needs. Look below at the words around the Food Guide Pyramid. Draw a circle around the items or words that you consider when determining your household meal needs. Number the top three items (1=most important, 2=very important, 3=important) you believe to be most important when you purchase and prepare family meals.

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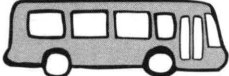






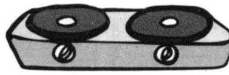
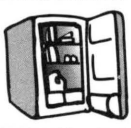
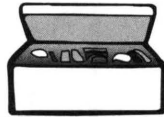
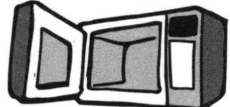
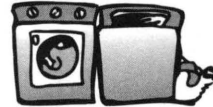




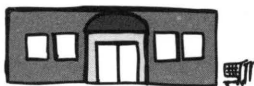

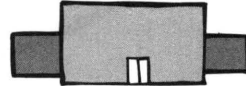
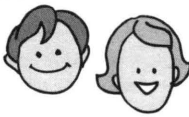
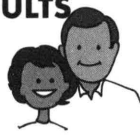
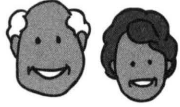
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Food Manager's Resource Chart

Are you the food manager in your home? If so, what resources do you have to make the best use of your food dollars? Complete this chart to discover what resources you have to manage when buying, preparing, and storing your food.

First, place a check mark by each item that you have or you use.

Next, fill in the blanks with information about your household and estimate your monthly food budget.

\$\$\$\$ FOR FOOD BUDGET	PAYCHECK \$ FOR FOOD	FOOD STAMPS	GOVERNMENT PROGRAMS I.E. WIC, FREE BREAKFAST/ LUNCHES, ETC.	OTHER
Total \$ _____ for month	= \$ _____	+ \$ _____	+ \$ _____	+ \$ _____
HOUSEHOLD	KIDS 	ADULTS 	OLDER ADULTS 	OTHERS
Total # _____	= _____	+ _____	+ _____	+ _____
TRANSPORTATION	OWN CAR 	PUBLIC TRANSPORTATION 	TAXI 	FRIENDS 
HOUSING	HOUSE 	APARTMENT 	LIVING WITH OTHERS 	OTHER
APPLIANCES	STOVE/OVEN 	HOT PLATE 	REFRIGERATOR 	FREEZER 
	MICROWAVE 	WASHER/DRYER 	STORAGE 	OTHER
OTHER FOOD SOURCES	GARDEN 	FAMILY/FRIENDS 	EMERGENCY FOOD PROGRAMS: FOOD PANTRIES 	OTHER
STORES	GROCERY STORE 	CONVENIENCE STORE 	WAREHOUSE STORE 	OTHER
FOOD PREPARERS Who likes to cook?	KIDS 	ADULTS 	OLDER ADULTS 	OTHERS

Rate Your Food Practices & Patterns

How often do you or your family members:	Never	Seldom	Most of the Time	Always
Plan your meals				
Include family members in meal planning				
Use a shopping list				
Use coupons or store specials				
Compare prices				
Compare labels for nutritional information				
--fat/cholesterol (Heart Disease)				
--salt/sodium (High Blood Pressure)				
--sugar (Diabetes)				
Eat one meal together				
Eat breakfast				
Eat lunch				
Eat dinner				
Thaw food in refrigerator and not at room temperature.				
Have adequate food throughout the month				
Attend work and feel good				
Attend school and feel good				

The more checks you have in the last two columns, the better your food patterns and practices.

Cost of One Meal

Most people have problems stretching their money to meet family needs until the end of the month. How much money do you have to spend on food each month? _____ Is it hard to stretch your food dollars for a month? Maybe you are spending too much money per meal. Let's determine how much you can spend on each family meal.

1. Add up the money for your food budget on page 2. Write that amount on the line beside the division symbol.

2. Divide the monthly food budget by 4 weeks to determine the amount available per week.

3. Divide the weekly food budget by 21 since there are 3 meals for 7 days or a week

$$\underline{\hspace{2cm}} \div 4 = \underline{\hspace{2cm}} \quad \underline{\hspace{2cm}} \div 21 = \underline{\hspace{2cm}}$$

per month *per week* *per meal*

Now you have \$ _____ to spend for each meal. Your meal must serve _____ people. You have the option to cook a larger amount of food so that it will serve more than one meal. Remember that this does not include extra money for snacks, or nonfood items such as cleaning supplies and paper products.

Family Meals

Name your favorite meals that are prepared at home or eaten away from home.

Meals		Cost
Breakfast		
Lunch		
Dinner		
Fast Food or Restaurant meals		
Snacks		

Select several meals and estimate their cost. Are there any changes your family would need to make for this meal to fit your cost per meal?

Changes _____

Family Chats

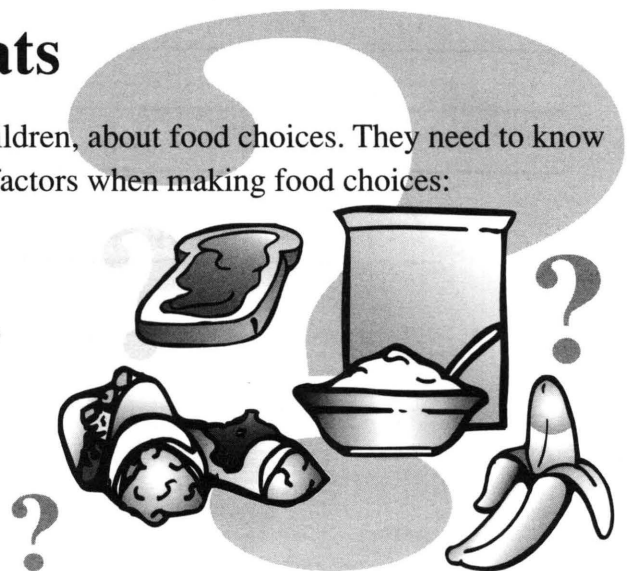
It's important to talk with your household members, especially children, about food choices. They need to know how food choices are made. Ask them to consider the following factors when making food choices:

How much does the food cost?

How much time is needed to prepare the food?

What equipment is needed?

What is the nutritional value of the food?



Creating A Pyramid Meal

Do you prepare and eat enjoyable and nutritious meals? Plan your meals to meet the health needs of family members so that they will have energy for work and play. Can you make a one-dish meal (casserole, stew or soup) with a beverage, which contains one food from each section of the Food Guide Pyramid so that nutrient needs are met within your meal cost limit?

Divide your meal cost by 5 to know how much you can spend for each food section of the Food Guide Pyramid. Now create a dish that your family would eat.

For Example:

Family of 4

$$5 \sqrt{\begin{array}{r} .77 \text{ or } 75\text{¢} \\ \hline 3.87 \end{array}}$$

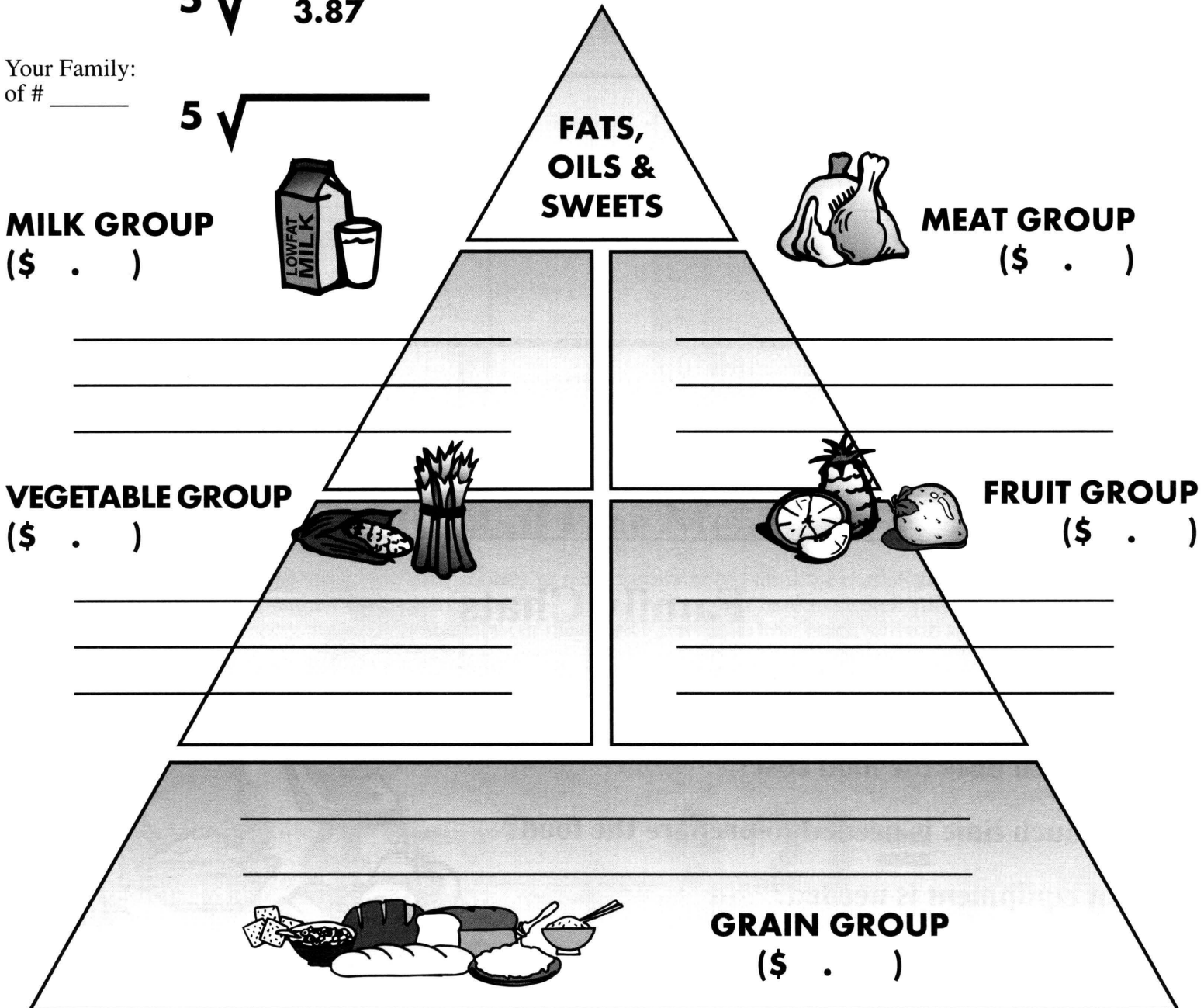
Your Family:
of # _____

$$5 \sqrt{\quad}$$

7 Layer Hot Dish

- | | |
|-----------------------|-------------------------|
| Potatoes | 1/2 lb. ground meat |
| Onions | 1 can green beans |
| Carrots | 1 can tomato soup |
| 1/2 cup uncooked rice | 1 cup hot water or milk |

Wash and slice fresh vegetables. Line bottom of a greased casserole with potatoes. Then layer in this order: onions, carrots, rice, meat, green beans, and soup (mixed with 1 can water or milk). Bake at 325 degrees for 2 hours or cook on top of stove at medium heat until rice is cooked. For a quicker meal, boil rice before making the casserole. Bake or cook for 30-45 minutes.



My Wish List

I wish I had more information on how to...

- ...get credit and fix my credit report?
- ...prepare cheap nutritious meals to take to work?
- ...become a better parent?
- ...deal with stress?
- ...be a good food shopper?
- ...reduce utility bills?
- ...make my money go farther?
- ...lower my cholesterol and blood pressure?
- ...clean and take care of my home?
- ...pay off my bills?



Virginia Cooperative Extension

Knowledge for the Common Wealth

Family and Consumer Sciences Resources

Below is a limited list of Extension resources. To obtain these and other materials, contact your local Virginia Cooperative Extension office, usually listed under county offices. Unless noted, one (1) copy is free upon request.

- | | |
|---|---|
| ___ Choosing Foods for Good Health (348-710) | ___ Winning Ways to Talk with Young Children (350-721) |
| ___ Food Cents (348-006) | ___ Families Taking Charge: Helping Children Cope (354-097) |
| ___ Use the New Food Label to Shop Smart (348-076) | ___ Families Taking Charge: Controlling Stress (354-092) |
| ___ Heart Healthy Eating-Cholesterol, Fat, Fiber & Sodium (348-898) | ___ Deciding Which Bills to Pay First (354-101) |
| ___ Planning Carried Meals (348-014) | ___ Talking With Creditors (354-102) |
| ___ Eating Well for Less (354-105) | ___ Setting Spending Priorities (354-100) |
| ___ Dealing with the Angry Child (350-021) | ___ Spending Less (354-098) |
| ___ Guiding the Behavior of Young Children (350-020) | |
| ___ Communication with Young Children (350-022) | |