

Food \$ense

Wisconsin Nutrition Education Program

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<http://fyi.uwex.edu/foodsense/>

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Why Can't I Get Ahead— What is a Spending Plan and Why do I Need One?

There are lots of reasons why people can't seem to get ahead financially. Their income may change. Unexpected expenses come up. Some overuse their credit cards.

Why have a spending plan?

A spending and savings plan (sometimes called a budget) is a way to divide your available money to meet expenses for your needs and wants. Families say that making a spending and savings plan helps them feel as if they're more in charge of their money.

A spending plan helps families:

- Stretch dollars and get more with limited money.
- Work toward goals with the amount of income available.
- Spend wisely.
- Set aside a little money each month as savings, or for emergencies.

Without a plan it is easy to get lost.

With a spending plan you can be in control. You can take charge. Realize it takes time and will require some work on your part. No one else can do it for you, since you know your own money situation the best. In the long run, it will help you to get where you want to go with your money.



This issue of *Food \$ense* focuses on shopping strategies that will help you with your food budget. Be sure to check out the *Food \$ense*

website, <http://fyi.uwex.edu/foodsense/> for more information and ideas.

Source: *When You Work Curriculum Sourcebook*

Slow Cooker Pork Chili

Cook once, and eat twice with this great recipe!

- 2 pounds boneless pork butt, roast, or shoulder
- 1 cup bell pepper, diced (1 medium pepper)
- 1 cup onion, diced (1 medium onion)
- 1 1/2 cups salsa
- 1 can (15 ounces) low-sodium pinto beans or other type canned beans
- 1 can (14.5 ounces) low-sodium diced tomatoes

Makes 6 servings.

1. Trim visible fat from the pork. Cut into large chunks. Place in slow cooker.
2. Add pepper, onion, and salsa. Cook on LOW setting for 6 hours or HIGH setting for 3 hours.
3. Pull the meat apart into shreds with a fork (makes about 4 cups). Put half (2 cups) of the shredded pork in the refrigerator or freezer for another use. Freeze if not being used within 4 days.
4. Return the rest of the pork to the slow cooker. Add pinto beans and diced tomatoes. Cook another 30 minutes until hot.



Source: *Iowa State University, Spend Smart Eat Smart*

Making a Realistic Food Budget

Many households can spend less for food each month if they plan their meals and make good choices at the grocery store. You can make a budget by following these steps:

1. Track the money you spend in a month on food at the grocery store. Subtract all non-food items such as soaps, pet foods, paper products, cigarettes, etc. from total spent.
2. Track the money spent that same month on all food eaten away from home. This would include restaurants and fast food, senior dining site donations, etc.
3. Based on your past month's food purchases and expenses create a monthly food budget that meets your needs and wants. Include a way to put some money aside for unexpected food costs and events. Your food budget should meet your monthly food needs.
4. Continue to track your food expenses each month to track what you are actually spending. Adjust plan as necessary.



**Grocery store - non-food + eating out
= total food budget**

Food *Needs* and *Wants*

What's the Difference?

When a family or person is trying to get along on a limited amount of money, many decisions have to be made about what to buy and what not to buy. You need to decide if each item you are thinking of buying is a **need** or a **want**.

Food needs are those items that are basic or necessary for our survival. This group includes items such as water, milk, fruits, vegetables, grains and meat.

Food wants are those items that make our survival more comfortable. This group includes items such as ice cream, cookies, soda pop, and convenience foods.

Food needs and wants are not the same for everyone. A person's culture, beliefs, values, health, and many other factors affects what they eat. Needs and wants change with time and family situations.

When planning for spending money on food, both needs and wants should be considered. After basic needs for food, shelter and clothing are met, you may choose to purchase some of your food wants.

Source: UW-Extension Wisconsin Nutrition Education Program - Money for Food (Lesson 4)

Banana Bread II

Have some overripe bananas? Try this recipe to use them up!

- 3 bananas (large, well-ripened)
- 1 egg
- 2 Tablespoons vegetable oil
- 1/3 cup milk
- 1/3 cup sugar
- 1 teaspoon salt
- 1 teaspoon baking soda
- 1/2 teaspoon baking powder
- 1 1/2 cups flour

The key to good banana bread is to use well-ripened bananas that are covered with brown speckles. Try using half whole wheat flour to add some fiber.

1. Preheat oven to 350°F. Lightly grease bread pan or line with wax paper.
2. Peel the bananas, put in a mixing bowl and mash with a fork. Add the egg, oil, milk, sugar, salt, baking soda, and baking powder. Mix well.
3. Add flour to the banana mixture. Stir for 20 seconds until the flour is moistened. Pour into pan. Bake for 45 minutes until a toothpick inserted near the middle comes out clean. Cool for 5 minutes before removing from



Source: *Healthy Eating on a Budget Cookbook*

Feed People, Not Landfills!

Most people don't realize how much food they throw away every day – from their uneaten leftovers to spoiled produce.



More than 96% of the food we throw away ends up in landfills. In 2011, we landfilled more than 36 million tons of food waste. That waste breaks down to produce methane gas, a contributor to climate change.

Reducing wasted food:

- Saves you money by having to purchase less food.
- Conserves energy and resources and helps prevent pollution.

How can you reduce wasted food?

- Shop your refrigerator first! Cook or eat what you already have before buying more.
- Plan your menus before shopping and buy only things on your list.
- Buy only what you need and will use. Buying in bulk only saves money if you are able to use the food before it spoils.
- Be creative! If safe and healthy, use edible parts of food that you normally do not eat; for example, make stale bread into croutons.
- Nutritious, safe, untouched food can be donated to food banks.
- Compost food scraps (like fruit and vegetable peelings) instead of throwing them away.

Source: *United States Environmental Protection Agency*

Money \$aving Tip

Buying fruits and vegetables in season can lower the cost and add to the freshness!



Dear Sue Keeney...

Meet Sue Keeney--your source of research-based information about nutrition and health! Readers of all ages like Sue's practical tips on eating for good health, stretching the food dollar & more!

Submit your question to Sue Keeney at fyi.uwex.edu/foodsense/ask-sue-keeney/

Dear Sue,

I have been working really hard at making my food dollars stretch by planning meals, making grocery lists and planning for leftovers. At the end of each month I'm still coming up short! What am I missing?

Penny P. Inchin

Dear Penny,

It is challenging to make your food dollars stretch. It sounds like you have put a lot of effort into your planning, which is great and can help you save money.

Knowing what you spend your money on is another key to stretching your food dollars. While you know how much money you are spending on your planned menus; are you planning for other food purchases such as drinks or snacks? Follow these steps to get a better idea of where your money is going:

- **Track Your Food.** For one month have everyone in your family save their receipts after buying food items. Collect receipts and go through them together at the end of the month. Take note of items that surprise you.
- **Make Decisions.** Make a family decision if some items should be limited or eliminated throughout the month. Some items may not be worth the money, after you realize how much you are spending on them.

Remember small expenses can add up to big budget leaks.

Sue

Source: *Iowa State University, Spend Smart Eat Smart*

Coupon Savvy

Using coupons are one simple way to save money on your food budget. Coupons are traditionally found in magazines, grocery stores, and newspapers—especially Sunday newspapers.

People with access to the Internet and a computer or smartphone can take couponing to a whole different level. There are three main ways to use the Internet for couponing:

1. Visit websites of products or stores and request printed coupons through the mail.
2. Visit product or consumer websites and print out coupons directly (try RedPlum.com, Coupons.com or CouponMom.com). Take the printed coupons to the store when shopping.
3. Visit the websites and save coupons directly on your smartphone or device. Some apps link directly to grocery store cards (like ibotta or SavingStar apps).

Source: *New Mexico State University Cooperative Extension*

Kids Corner...

Teaching Kids About Money

Children should learn about money starting when they are young, regardless of household income. Here are some tips for teaching 5-to-10-year-olds how to manage their money wisely:



- Begin giving your children a small weekly allowance to offer hands-on money management experience.
- Provide opportunities to earn extra money by doing additional household jobs.
- Let your children save for and buy something they really want. Saving habits are reinforced with rewards.

Source: *CUNA Mutual*

GOAL: Write an idea you will try to help you manage your food budget?

MyPlate Tip

Plan your meals before you shop at the grocery store.



WNEP education is supported by the USDA Supplemental Nutrition Assistance Program (SNAP), UW-Extension, FoodShare Wisconsin, and local partners. In Wisconsin, FoodShare can help provide a healthy diet.

To apply for FoodShare benefits, go to [ACCESS](#) and apply online or contact your local [FoodShare office](#) by phone.

Go to the [UW-Extension Office](#) webpage and find information about programs offered in your county.

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