Healthy Cents
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Introduction
Welcome Educators!

The Healthy Cents curriculum combines nutrition education and food resource management principles to encourage limited resource families to make healthy food choices on a limited budget. Food resource management can be challenging for everyone. It is most challenging for low-income individuals and families to manage their limited food resources, to purchase and prepare healthy food at home, and to make healthy choices on food away from home.

Healthy Cents links tools and methods for improved food resource management with USDA nutrition messages to stretch food dollars and encourage healthy food choices using MyPlate.

Healthy Cents utilizes a dialogue learning approach which engages participants to apply and develop food resource management skills, while reflecting on their own life experiences. Open-ended questions, “voice by choice,” and the Anchor, Add, Apply, Away format encourage learner participation and create an active and engaging learning environment designed to help foster behavior change.

Healthy Cents lesson topics include:

- Locating Community Food Assistance Programs
- Developing a Spending Plan
- Food Shopping Strategies and Unit Pricing
- Shopping for Fruits and Vegetables
- Saving Money on Food Away from Home

Healthy Cents is comprised of 12 individual lessons. Each lesson can be taught independently as a stand-alone lesson, or together in a series. We hope Healthy Cents assists you in your work with low-income adult participants to foster improved food resource management and to encourage healthy food shopping and eating habits.

Curriculum Development Team: Erin Braunscheidel Duru, Stephanie Grutzmacher, Jinhee Kim, Lisa Lachenmayer, Lauren Messina, Carol Miller, Ashley Munger, Meredith Pearson, and Lynn Rubin

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Healthy Cents

Overview
The Healthy Cents curriculum was developed through a collaboration of the University of Maryland Extension Food Supplement Nutrition Education program and the University of Maryland Department of Family and Consumer Science. Healthy Cents combines nutrition education and food resource management principles to encourage limited resource families to make healthy food choices on a limited budget.

Curriculum Organization
Healthy Cents consists of 12 lessons. Each lesson can be taught independently as a stand-alone lesson, or together in a series. Studies have shown that teaching lessons in a series is a more effective approach in influencing behavior change. Each lesson title is listed below, with its corresponding thematic focus:

Making Healthy Choices on a Budget
• What is Healthy Food? How Can You Afford it?
• Smart Shopping for Fruits and Vegetables

Decreasing Food Expenses
• Saving Money on Food Away From Home
• Healthy Snacks You Can Afford
• Container Gardening

Developing a Food Budget
• Making Choices Between Food Needs and Food Wants
• Community Food Assistance Programs
• Developing a Spending Plan that Works for You
• Food Budgeting Made Easy

Planning a Meal
• Meal Planning to Make Life Simpler

Food Shopping on a Budget
• Unit Pricing and Other Shopping Strategies
• Food Shopping Strategies to Save You Money
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Lesson Format

Overview
The overview page is a summary sheet at the beginning of each lesson. This page begins with information for the educator about dialogue learning techniques which can be implemented during the lesson. Next, the overview page briefly discusses the lesson content, informs the educator of the length of the lesson, summarizes the topics covered and objectives to be met by the end of lesson, and lists the materials and supplies needed for the lesson.

Introduction
This section introduces learners to the topic of the lesson. It establishes a comfortable learning environment, employs dialogue learning techniques to generate interest and excitement about the topic, describes opportunities for participation, and informs learners that no one will be called on directly. Rather, learners are free to speak when they are comfortable utilizing “voice by choice” techniques. Books by author Joye Norris provide extensive information about dialogue learning teaching methods and techniques to incorporate into your learning opportunities: From Telling to Teaching and Little Book of Interesting Ideas.

Anchor
The Anchor section elicits learners’ existing knowledge and experiences with the lesson topic. This activity connects the lesson topic to participants’ prior experience, making lesson content more meaningful. Open ended questions enable willing participants to share their perspective on the lesson topic.

Add
The Add section of the lesson provides new and additional topical information to participants. This information enhances and extends participant knowledge on the lesson topic.

Apply
The Apply section of the lesson includes activities which help participants apply the knowledge shared in the Add section. These activities further learners’ understanding of the materials. Group work and work in pairs are encouraged and open-ended questions enable willing participants to share feedback as they are comfortable.

Notes
Notes appear at various points throughout each lesson and are provided for educator use. These should be reviewed prior to the lesson so the educator becomes familiar and comfortable with the lesson content.

Away
The Away section encourages learners to set a goal, using the information and activities introduced during the lesson, which enables them to apply the information learned to their own life. This section acknowledges the participants’ contributions and thanks them for their participation.

Food Safety and Food Allergies
Always practice good food safety skills during all food preparation and tasting activities. Assess food allergies of participants before planning and engaging participants in food activities.

Sample Note:
Have learners refer to the Unit Pricing handout for pictures of unit price stickers.
# Healthy Cents

## Curriculum Table

<table>
<thead>
<tr>
<th>Lesson Number</th>
<th>Theme</th>
<th>Lesson Name</th>
<th>Learner Objectives</th>
<th>Small Group Activity</th>
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</thead>
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| 1             | Making Healthy Choices on a Budget | What is Healthy Food? How Can You Afford It? | • Practice choosing healthier alternatives to familiar foods  
• Describe what is meant by “healthy foods”                                                                                                      | Healthier Choices food cards                                  |
| 2             | Making Healthy Choices on a Budget | Smart Shopping for Fruits and Vegetables     | • Identify ways to buy fruits and vegetables on a limited budget  
• Develop a shopping list based on specials and coupons  
• Share ways to introduce new foods to family members                                                                                       | Grocery Store flyer                                            |
| 3             | Decreasing Food Expenses       | Saving Money on Food Away From Home         | • Examine ways to save money when buying food away from home  
• Practice making less expensive choices on food away from home  
• Compare the cost of food away from home with the cost of foods prepared at home                                                          | Saving Money on Food Away from Home situation cards for Cindy’s family  
Cost Comparisons of Restaurant Foods versus Prepared-at-home Foods flyer |
| 4             | Decreasing Food Expenses       | Healthy Snacks You Can Afford               | • Compare the cost of buying individually packaged snacks to snacks purchased in bulk  
• Practice reading labels to identify healthy snacks                                                                                         | Reading Nutrition Facts Labels                                  |
| 5             | Decreasing Food Expenses       | Container Gardening                         | • Review the benefits of container gardening  
• Learn the many types of containers suitable for gardening  
• Evaluate the space and sunlight available for container gardening  
• Practice using information on seed packets and other resources to make decisions about container gardening  | How much Space and Sunlight worksheet  
Choosing Vegetables and Herbs worksheet                                                                                                       |
| 6             | Developing a Food Budget       | Making Choices Between Food Needs and Food Wants | • Examine the difference between food needs and wants  
• Recognize the 5 food groups which are components of a healthy plate  
• Practice choosing healthy food from MyPlate food groups based on needs and wants  | Food Needs and Wants board game                                |
| 7             | Developing a Food Budget       | Community Food Assistance Programs           | • Examine the food assistance programs available in the community  
• Practice saving money with community food resources                                                                                         | Community Resources worksheet                                  |
| 8             | Developing a Food Budget       | Developing a Spending Plan that Works for You | • Practice making choices based on needs and wants  
• Learn how to track income and expenses  
• Examine ideas for increasing income and decreasing expenses  
• Discuss the process for developing a spending plan                                                                                         | Case Study: John, Rose and Their Three Children worksheet       |
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| 9             | Developing a Food Budget  | Food Budgeting Made Easy                  | • Practice estimating food expenses  
• Learn how to track food expenses  
• Explore ways to involve family members in food preparation                       | Monthly Food Budget worksheet               |
| 10            | Planning a Meal           | Meal Planning to Make Life Simpler         | • Examine the benefits of meal planning  
• Acquire skills needed for developing a weekly meal plan                           | Laura's Menu Planning worksheet             |
| 11            | Food Shopping on a Budget | Unit Pricing and Other Shopping Strategies | • Consider the pros and cons of buying grocery items in bulk  
• Practice using unit pricing to compare prices at the grocery store  
• Set a goal of using one new shopping strategy for saving money at the grocery store | Unit Pricing handout                       |
| 12            | Food Shopping on a Budget | Food Shopping Strategies to Save Money     | • Explore how the layout of a grocery store encourages shoppers to spend more money than they intend to spend  
• Discover how to find lower cost items by looking at products on shelves below eye level  
• Analyze the pros and cons of using coupons  
• Choose one new strategy to try for saving money at the grocery store | Shopping Strategies cards                  |
What Is Healthy Food? How Can You Afford It?
To The Educator:

As nutrition educators, we strive to help learners make positive behavior changes. The use of dialogue learning requires nutrition educators to make changes, too. These changes are often challenging.

Emphasis on lecturing, focusing on content, and asking recall questions are teacher-centered aspects of teaching. A student-centered approach requires educators to abandon many of the aspects of teaching they have experienced in the past. According to adult educator, Dr. Joye Norris, “Your role with your learners in a dialogue approach to teaching and learning requires that you be changed from a presenter to a facilitator, from the sole voice to raising all voices, from a back and forth only with you to their back and forth also with each other”.

As in changing food behavior, you cannot change your teaching style all at once. Make small changes in your teaching. Focus on one small change at a time that "moves your teaching to more of them and less of you".

Your life does not get better by chance, it gets better by change.

- Jim Rohn
What is Healthy Food? How Can You Afford It?

Who
Limited resource adults who want to make small changes in the foods they choose so that they are successful in making healthier food choices for themselves and their families.

Why
Low-income families often make less healthy food choices and experience more nutrition-related health problems than their higher-income counterparts. A better understanding of what is meant by “healthy foods” will help learners make healthier choices for themselves and their families.

Lesson Length
60 minutes

Where
This lesson can be held in community settings available to low-income learners. The facility should have tables and chairs for participants as well as enough space to move easily to different locations in the room.

By the end of this session, learners will have:
- Described what is meant by “healthy foods”
- Practiced choosing healthier alternatives to familiar foods
- Tasted a fruit snack made with affordable ingredients
- Set a goal for making healthier food choices

What
The topics in this lesson include:
- The meaning of “healthy food”
- How to make small changes to increase the nutritional value of meals and snacks
- Shopping tips for buying affordable foods
- Setting a goal for choosing healthier meals and snacks

Teaching Materials and Supplies:
- Name tags and markers
- MyPlate poster or handouts
- Food supplies for tasting activity
- Sticky notes
- Pencils and pens
- 4 or 5 sets of food cards, one set for each group of learners
- A container to hold each set of food cards
- Handout - Take Home Tips with Berry Good Pizza recipe on back
What is Healthy Food? How Can You Afford It?

Introduction
Hi everyone, my name is __________________. I am very excited about our session today because I believe the topic is going to be very helpful to you. We are going to talk about what we mean by “healthy foods” and then you will have an opportunity to taste a healthy snack made with affordable ingredients. But first, let’s talk about how this session will work.

Today, you will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won’t be required to talk to the whole group. I won’t call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Let’s get started!

Anchor
Turn to the person sitting next to you and introduce yourself. Talk about how you feel about making some changes in the foods you eat. What have you tried in the past when you decided you and/or your family members needed to eat more healthy food? How did it work?

Who will share your thoughts about this?

Thank you for sharing your thoughts with the group.

Add
Some people think they cannot make changes in the foods they choose because healthy foods are expensive. But with careful planning and shopping, you can afford more healthy food even on a limited budget.

If we are very honest with ourselves, we have to admit it is difficult to make changes in the foods we eat. If you have tried to lose weight, for example, you know that at first it is exciting to know you are eating healthier foods. But after a few weeks, you might begin to lose interest and before you know it, you are often back to your old eating habits.

So what is the solution? If you want to make healthier food choices, you first have to know what healthy food is. We are going to be talking about that today. The second important idea for eating healthier is that we only have to make very small changes over time so little by little the change becomes permanent. If you try to make many big changes all at once, it often doesn't work. Finally, eating healthier food often involves being willing to try new foods and recipes. We are going to do a little of that today.

So—healthy food. What is it? Take a look at the MyPlate poster. It provides a picture of the food you need everyday and the amount you need from each food group.
What is Healthy Food? How Can You Afford It?

Add Continued

**Note:**
Refer to the MyPlate poster (or participant handout) as you talk about each food group to give learners an understanding of the types of food they need and an idea of the recommended amounts of each food group.

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**Fruits and vegetables** – we all know fruits and vegetables are healthy foods. Why? First they are low in calories. They have a lot of fiber that helps you feel full and keeps your digestive system healthy. Eating plenty of fruits and vegetables may help reduce the risk of many diseases, including heart disease, high blood pressure, and some types of cancers, too. Fruits and vegetables have lots of vitamins and minerals that may help you feel healthy and energized.

We are supposed to eat several servings of fruits and vegetables every day. Most Americans don’t eat enough.

We might think fruits and vegetables (especially fresh) are too expensive, but there are ways you can afford inexpensive fruits and vegetables if you shop carefully. Try to buy fruits and vegetables on sale. If you buy them fresh, you can keep costs down by buying “in season.” For example, this is a good time to buy ______________ because this is when it is harvested and in good supply so the price is low. In-season fruits and vegetables taste great, too. Some people grow their own fruits and veggies in containers or small gardens. Frozen and canned fruits and veggies are healthy, too, and sometimes less expensive than fresh fruits and vegetables.

Another healthy food group is **dairy products** - milk, cheese and yogurt. The calcium in these foods is important for building healthy bones and teeth, especially in growing children. Adults also need dairy foods to maintain the health of their bones and teeth. Something we don’t often think about. …… If you want your kids to eat healthy foods, you need to be a role model for them. When children see adults eating healthy foods, they are more likely to eat them, too.

The key to buying dairy products is to buy nonfat or low-fat milk, cheese and yogurt. The recommendation of choosing nonfat and low-fat dairy foods applies to adults and children over the age of 2. Choosing nonfat or low-fat milk not only decreases the amount of fat in the food you eat, but it keeps calories down, too. Nonfat and low-fat milk, cheese, and yogurt are usually not any more expensive than whole milk, cheese, and yogurt.
The next food section on MyPlate is protein. The protein food group includes meat, poultry, seafood, beans and peas, eggs, processed soy products, nuts, and seeds. Most of us get enough protein. You don’t need a lot of protein, but you do need some because protein helps you grow.

Meat, poultry, and fish are some of the most expensive protein foods. There are several ways to include meat in your meals without spending too much. Buy less of it and serve smaller portions. Look at MyPlate and compare the recommended amount of fruits and vegetables to the amount of protein. Protein only takes about one-quarter of the space on the plate. Fruits and vegetables should fill half your plate. Another way to save on protein foods is to mix meat with less expensive protein, such as beans or tofu. You also can prepare soup, stew and casseroles with meat, poultry, or fish as one of many ingredients.

Beans contain protein, are high in fiber and are inexpensive. Beans added to whole grains like brown rice, pasta, or barley are inexpensive and healthy. Prepare chili with beans and only a tiny bit of meat or make it meatless. Add them to salads, main dishes, soups and pasta.

Eggs are another inexpensive protein food. If you or your family members do not have to limit cholesterol in the food you choose, scrambled eggs or omelets can be the main dish at breakfast, lunch or dinner.

Grains are part of our list of healthy foods. Foods made from wheat, rice, oats, cornmeal and barley are grain products. Bread, pasta, oatmeal, breakfast cereals, tortillas, and grits are examples of grain foods.

Whole grains contain the entire grain kernel – the bran, germ, and endosperm. They have the most fiber, vitamins and minerals. Grains that have been processed to make white flour, for example, are low in fiber. The healthy grain rule to follow - Make at least half your grains whole grains.

So let’s summarize. Fruits, vegetables, whole grains, low-fat dairy and lean protein foods are healthy foods, especially the ones that have not been fried, and do not have a lot of sugar, fat or salt added to them.

That’s a lot of information! What are your thoughts about this? What are your questions?
Apply

Now it is time to practice using this new information.

Let’s get into some new groups! Count off 1-2-3-4. All the 1’s will sit together here, 2’s here, 3’s here and 4’s here. Each group has a basket of food cards in front of you. Take one card and pass the basket to your neighbor. Look at the side of the cards with the red border. Have each person in your group talk about the food on the card and suggest healthier choices. Once you have some suggestions for healthier foods that could replace the item on the card, turn each card over to see if your ideas match what is on the back of the card. Each card has 1 suggestion but you can probably think of many more. Continue choosing the cards and discussing healthier food choices.

What ideas did your group have about foods you could buy in place of the items on your card? What makes them better choices?

Tasting Activity

Are you thinking – but all that healthy food probably doesn’t taste good and I might not be able to afford it? You never know if you like something until you try it and that is what we are going to do now. While you are tasting the snack, I am going to share with you why I chose this recipe and some of the decisions I made while I wrote my grocery list to keep the cost as low as possible.

This is a favorite recipe of mine because my family likes it, and my children enjoy helping me make it. When I made it the first time, they helped me by washing the fruit, spreading the apple butter, and arranging the fruit on the pizza. I believe they were more willing to try it because they helped make it. Having children prepare foods teaches them cooking skills AND usually makes them more willing to try new foods.

**Berry Good Pizza** is a healthy snack, especially when served with milk.
- Very low in fat—just a small amount in the crust and the serving of milk
- Whole grain crust
- Contains fruit
- When served with low-fat milk, provides calcium.

It also is low cost if you do some careful planning and shopping. I used a coupon for the pizza dough and bought the store brand for the apple butter. I bought the larger, less expensive jar. I plan to make this snack for other classes this week so I am sure the larger jar won’t go to waste. Both strawberries and blueberries are in season so they were on sale. If strawberries and blueberries are not on sale, you could buy frozen or substitute fruits that are in season.

What are your thoughts about this healthy snack? Is this something your family would enjoy? What are some ways your children could help you prepare this recipe?
Berry Good Pizza

Serving size: 1 slice
6 slices

Ingredients

- 100% whole wheat pizza crust or 12-ounce can of refrigerated pizza dough
- 1/4 cup apple butter
- 6 large strawberries, washed and sliced
- 1/2 cup blueberries
- Cinnamon (optional)

Instructions

1. Preheat the oven to 350 degrees.
2. If using dough, roll out pizza dough to desired size and thickness.
3. Place crust on a baking sheet.
4. Spread the apple butter over the crust.
5. Arrange the strawberries and blueberries as desired on the crust.
6. Sprinkle the top with cinnamon if desired.
7. Bake on the center rack of oven for about 15 minutes or until the crust is brown and crisp.
8. Serve with a glass of low-fat milk or cup of yogurt.

Note: In place of apple butter, you can use any fruit jam or jelly on hand.
What is Healthy Food? How Can You Afford It?

Away
We have covered a lot of information about healthy food today. We have practiced applying that information. We have tasted a healthy snack and thought about some shopping tips to keep it affordable.

Here is a question for you. How did you feel about healthy food before the session, and how do you feel now? Who wants to share your thoughts?

Take a look at the Take Home Tips handout. On the handout is a list of foods to try. Choose one change you might try making. Circle it on the take-home sheet and post it on your refrigerator to remind you to try one change in the coming week. The Berry Good Pizza recipe is on the back of your handout.

Thank you for coming today and for your participation. I hope you enjoyed learning about making healthier food choices, learned some shopping tips to make healthy foods affordable, and that you will make one small change in the coming week.

Be kind to yourself. Don’t try to completely change your diet. One small change at a time works best in the long run. I hope to see you next time!
What is Healthy Food? How Can You Afford It?

Healthy foods include fruits, vegetables, whole grains, lean protein and low-fat milk, yogurt and cheese.

Make small changes to increase the health of meals and snacks.

Healthier foods are not always more expensive.

Set a Goal

Choose one of the changes below to try during the next week.

- I will buy fruits and vegetables on sale.
- I will try canned or frozen fruits and vegetables.
- I will try low-fat milk, cheese and yogurt.
- I will try whole grain bread, cereal and pasta that is on sale or inexpensive.
- I will read labels to find lean meats.
- I will try healthier snacks such as fruits, trail mix, or granola bars.

Take Home Tips

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Note: In place of apple butter, you can use any fruit jam or jelly on hand.
What is Healthy Food? How Can You Afford It?

- White Bread
- Sugar-coated Cereal
- Ground Beef
- Potato Chips
What is Healthy Food? How Can You Afford It?

- Whole Grain Cereal
- Whole Wheat Bread
- Trail Mix
- Beans
What is Healthy Food? How Can You Afford It?

Donuts  White Rice
Whole Milk  Soda
What is Healthy Food? How Can You Afford It?

Brown Rice

Pretzels

Water

Low-fat or Nonfat Milk
What is Healthy Food? How Can You Afford It?

Cookies

Cheese
What is Healthy Food? How Can You Afford It?

Low-fat or Nonfat Cheese

Granola Bar
Smart Shopping for Fruits and Vegetables
To The Educator:

In teacher-centered learning, the instructor provides information with the assumption that learners will use it in the future. In dialogue learning, however, the instructor is more certain that learners will use the information because learners practice using new information right in the classroom.

Start with the end in mind as you prepare learning activities based on dialogue learning. What do you want your learners to be able to DO at the end of the lesson?

What I hear, I forget. What I hear and see, I remember a little. What I hear, see, and ask questions about or engage in with someone else, I begin to understand. When I hear, see, talk about and do, I acquire knowledge and skill.

- Mel Silverman
Smart Shopping for Fruits and Vegetables

Who

Limited resource adults who want to learn ways to include more fruits and vegetables in the foods they choose for themselves and their families.

Why

MyPlate recommends filling half your plate with fruits and vegetables, a challenge for most people and especially for low-income families. The first step is to find fruits and vegetables that taste good and to develop skills in preparing them. Another key to increasing consumption of fruits and vegetables is developing shopping skills that enable learners with limited resources to afford fruits and vegetables.

Lesson Length

60 minutes

Where

This lesson can be held in community settings convenient to low-income learners. The facility should have tables and chairs for participants as well as enough space to move easily to different locations in the room.

What

The topics in this lesson include:
- Shopping for fruits and vegetables
- Tasting fruits and vegetables
- Introducing fruits and vegetables to your family

By the end of this session, learners will have:
- Identified ways to buy fruits and vegetables on a limited budget
- Developed a shopping list based on specials and coupons
- Tasted some fruits and vegetables
- Shared ways to introduce new foods to family members
- Set a goal for eating more fruits and vegetables

Teaching Materials and Supplies:

- Name tags and markers
- Sticky notes
- Pencils and pens
- MyPlate poster
- Weekly grocery store flyer
- Basket with food cards of fruits and vegetables (2 duplicate cards of each fruit and vegetable)
- Handout- Take Home Messages with Pumpkin Bread recipe on back
- Handout - Grocery Store Flyer
- Handout - Smart Shopping for Fruit and Vegetables (optional)
Introduction
Hi everyone, my name is __________________. This session today is going be fun and I believe very helpful to you because we are going to take an honest look at a part of healthy eating that is a challenge for many of us—eating more fruits and vegetables. Why don’t we eat more of them? Why is it hard to get our children and other family members to eat them? We are going to taste a few today and hopefully find a few favorites that we believe our family (including ourselves) will enjoy. We also will explore ways to buy fruits and vegetables on a limited food budget.

First, let’s talk about how this session will work. Today, you will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won’t be required to talk to the whole group. I won’t call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Let’s get started!

Anchor
Look at the MyPlate poster. Half the plate is filled with fruits and vegetables because they are so important to our health. Fruits and vegetables contain vitamins, minerals, and fiber that may help protect you from some chronic illnesses. When you compare the people who eat only small amounts of fruits and vegetables to those people who eat more generous amounts, those eating smaller amounts are likely to have a greater risk of chronic diseases, including stroke and other heart diseases and certain cancers. The simple answer to why we need fruits and vegetables is that they play an important role in keeping us healthy.

Optional - You have a copy of the Smart Shopping for Fruit and Vegetables handout that you can read in detail when you get home. Here are the main ideas from this handout for getting the most from your budget when shopping for fruits and vegetables.

Plan before you shop
Check the newspaper or go online for sales, specials and coupons. Look for fresh fruits and vegetables “in season”. “In season” refers to the time of year when a food is at its peak. Fruits and vegetables have the best flavor and usually are at their lowest price when they are in season. This week’s “in season” fruits and vegetables according to this grocery store flyer (note: show flyer from a local grocery store) include . . . . . . .

Consider sales and specials on canned and frozen fruits and vegetables too. They are often less expensive than fresh, and just as good for you. They are convenient, too, so they are on hand when you need them. This week (note: refer to flyer) canned ________________ and frozen ________________ are on sale.

Try store brands. You will get the same or similar product for a cheaper price.

Now make a general outline of the meals you will have for the coming week. It doesn’t have to be detailed — just the main meals you plan to prepare at home. Include the fruits and vegetables you have seen at good prices in the newspaper or online.

Next make a shopping list. Organize your list according to the layout of the store where you shop. This makes finding the things on your list so much easier.
Add

Shop smart
Try not to shop when you are hungry. If you are hungry, you will be tempted to buy extras that are not on your list.

Buy fresh fruits and vegetables in small amounts that you are sure you can use while they are still fresh.

When they are on sale, buy larger quantities of fresh fruits and vegetables you use often. Some examples – onions, potatoes, and apples. Fruits and vegetables sold in larger bags are usually cheaper and can be stored for quite a while.

Choose vegetables and fruit in their simplest form. Pre-cut, pre-washed, ready-to-eat foods are convenient but cost more. Fruits and vegetables with special sauces and flavorings added usually cost more, and certainly have more fat and calories.

Apply

Let’s find some new partners for this next activity! This basket contains cards with pictures of fruits and vegetables. Choose a card from this basket and pass the basket to the person sitting next to you. Once everyone has chosen a card, stand up and find the person holding the card with the same fruit or vegetable as you. Introduce yourself to your new partner! You will work in pairs to put the new information about fruits and vegetables into practice.

Work with your partner to make a shopping list of fruits and vegetables you will buy. You have a budget of $8.00 for buying fruits and vegetables. Use the information from the grocery flier to make your choices. Think about which fruits and vegetables your family members like, how much time you have for food preparation as well as what you might cook with the foods you purchase.

Write down your choices on the worksheet provided.

What combinations did you come up with? Why did you choose the items you purchased?
What might you cook or prepare with the foods you selected?

Tasting Activity

Today’s recipe for tasting is Pumpkin Bread. This is a healthy recipe because even though it contains a cup of sugar, it has important nutrients in it. One ingredient is yogurt which provides calcium for strong bones and teeth and protein for growth. It uses whole wheat flour and it is quite low in fat, too. The pumpkin is an excellent source of Vitamin A. I bought the store brand of pumpkin. Be careful that you buy pumpkin and not pumpkin pie filling. You can store canned pumpkin for quite a while so it is a good idea to buy several cans when it is on sale. Serving this bread with a glass of milk would be delicious, and provide even more calcium and protein.
Pumpkin Bread

Serving size: 1 slice
20 servings

Ingredients

- 1 15-ounce can pumpkin
- 1 cup sugar
- 1/4 cup vegetable oil
- 1 cup plain low-fat yogurt
- 1 1/2 cups all-purpose flour
- 1 1/2 cups whole wheat flour
- 2 teaspoons baking powder
- 2 teaspoons baking soda
- 2 teaspoons cinnamon
- 1/2 teaspoon salt
- 1 cup raisins
- vegetable oil spray

Instructions

1. Preheat the oven to 350 degrees.
2. In a large mixing bowl, beat together pumpkin, sugar, oil, and yogurt.
3. In a medium bowl, combine the all-purpose and whole wheat flours, baking powder, baking soda, cinnamon, and salt. Add to pumpkin mixture, and stir until just moistened.
4. Stir in raisins.
5. Pour into 2 greased 9x5x3 inch loaf pans and bake for about 1 hour.
6. Cool on a wire rack for 10 minutes. Remove from pan and cool completely.
Smart Shopping for Fruits and Vegetables

Tasting Activity Continued

How did I save money when shopping for the ingredients for this recipe? I had the canned pumpkin on hand. I bought the store brand of yogurt in the large container, knowing I was going to double the recipe and would use all of it.

What were your thoughts as you tasted the pumpkin recipe? How would your family react to the pumpkin bread for a snack or dessert? How could your children or other family members help prepare this recipe?

Away

Before we finish today, take a minute to look at the Take-Home Tips handout. I have included some information about affordable fruits and vegetables, as well as a copy of today’s healthy recipe.

In the goals section, I have listed some of the key ideas from the lesson. Put a circle around the one you are likely to try in the coming week. Be sure to take it home and post it on your refrigerator!

Thanks for participating in this session today. I have enjoyed the session so much and hope you have, too. As you make an effort to eat more fruits and vegetables in the future, remember to make small changes. The changes you make are likely to become habits if the small changes are made over a long period of time.

Hope to see you next time!

Note:

During the tasting activity discussion, provide some ideas for how to introduce new foods to family members, especially young children:

- Children will need encouragement to try new foods. Never insist that a child try a new food or punish a child who refuses.
- Rather than ask if the children like a new food, ask them to describe how it tastes. Does it taste salty? sweet? sour?
- Start small. Serve a small portion of the new food.
- Serve a new food with a familiar food.
- Eat the new food with them. Children will often eat foods they see familiar adults eating and enjoying.
Smart Shopping for Fruits and Vegetables

#1
- Fruits and vegetables come fresh, frozen, canned, and dried.

#2
- Buy fresh fruits and vegetables when in season or on sale.

#3
- Frozen is a great choice when fresh fruits and vegetables are not an option.

#4
- Buy canned fruits and vegetables in natural juice or water.

Set a Goal

Put a circle around the one you are most likely to try in the coming week:

- Make a shopping list before going to the market
- Check for sales in the grocery store weekly flier or online
- Buy one fruit or vegetable that is new to me
- Make the pumpkin bread recipe with my kids
Smart Shopping for Fruits and Vegetables

Pumpkin Bread

Serving size: 1 slice
20 servings

Ingredients

- 1 15-ounce can pumpkin
- 1 cup sugar
- 1/4 cup vegetable oil
- 1 cup plain low-fat yogurt
- 1 1/2 cups all-purpose flour
- 1 1/2 cups whole wheat flour
- 2 teaspoons baking powder
- 2 teaspoons baking soda
- 2 teaspoons cinnamon
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Instructions

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4. Stir in raisins.
5. Pour into 2 greased 9x5x3 inch loaf pans and bake for about 1 hour.
6. Cool on a wire rack for 10 minutes. Remove from pan and cool completely.

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## Smart Shopping for Fruits and Vegetables

**Grocery Store Flier**

<table>
<thead>
<tr>
<th>Fruits</th>
<th>Fruits</th>
<th>Vegetables</th>
<th>Vegetables</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 small carton of fresh blueberries</td>
<td>1 medium-sized jar of applesauce</td>
<td>1 small carton of sliced mushrooms</td>
<td>5 fresh ears of corn, in season</td>
</tr>
<tr>
<td>$5.00</td>
<td>$2.50</td>
<td>$1.50</td>
<td>$2.00</td>
</tr>
<tr>
<td>1 medium size fresh cantaloupe</td>
<td>1 can of fruit cocktail in heavy syrup</td>
<td>1 bag of frozen cut green beans</td>
<td>1 bag of frozen French fries</td>
</tr>
<tr>
<td>$4.00</td>
<td>$1.50</td>
<td>$1.50</td>
<td>$2.50</td>
</tr>
<tr>
<td>4 fresh apples</td>
<td>2 fresh avocados</td>
<td>2 sweet potatoes</td>
<td>1 bundle of fresh spinach</td>
</tr>
<tr>
<td>$2.50</td>
<td>$4.00</td>
<td>$1.00</td>
<td>$2.00</td>
</tr>
<tr>
<td>1 medium-sized can of peaches in light syrup</td>
<td>1 medium-sized container of raisins</td>
<td>1 bag of fresh lettuce</td>
<td>1 bag of frozen peas</td>
</tr>
<tr>
<td>$2.50</td>
<td>$4.00</td>
<td>$3.50</td>
<td>$2.00</td>
</tr>
<tr>
<td>A bag of 7 fresh oranges</td>
<td>2 quart container of orange juice - $4.00</td>
<td>1 bag of frozen yellow squash</td>
<td>1 jar of olives</td>
</tr>
<tr>
<td>$3.50</td>
<td></td>
<td>$1.50</td>
<td>$2.50</td>
</tr>
<tr>
<td>1 bag of frozen strawberries</td>
<td>1 can of pears in water and concentrate</td>
<td>1 bag of frozen okra</td>
<td>1 can of corn</td>
</tr>
<tr>
<td>$4.50</td>
<td>$1.50</td>
<td>$2.00</td>
<td>$1.00</td>
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</tbody>
</table>

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### Top 10 Affordable Vegetables (by the pound)

<table>
<thead>
<tr>
<th>Vegetable</th>
<th>Fresh</th>
<th>Frozen</th>
<th>Canned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Potatoes</td>
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<tr>
<td>Carrots</td>
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<tr>
<td>Cut green beans</td>
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<tr>
<td>Cauliflower</td>
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<tr>
<td>Sweet whole kernel corn</td>
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<tr>
<td>Tomatoes</td>
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<tr>
<td>Collard greens</td>
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<tr>
<td>Okra</td>
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<td></td>
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<tr>
<td>Sliced carrots</td>
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<tr>
<td>Green Peas</td>
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<tr>
<td>Whole carrots</td>
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<tr>
<td>Beets</td>
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<tr>
<td>Mustard greens</td>
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<tr>
<td>Baby carrots</td>
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<td>Broccoli</td>
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<td>Turnip greens</td>
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<tr>
<td>Radishes</td>
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<tr>
<td>Turnip greens</td>
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<tr>
<td>Sauerkraut</td>
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<tr>
<td>Artichokes</td>
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<td>Spinach</td>
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<td>Beetroots</td>
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<td>Spinach</td>
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<td>Kale</td>
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<td>Green Peppers</td>
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<td>Tomatoes</td>
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<tr>
<td>Brussels Sprouts</td>
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<td>Cherry Tomatoes</td>
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<td>Winter Squash</td>
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<td>Avocados</td>
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<tr>
<td>Collard greens</td>
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<tr>
<td>Nectarines</td>
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<td>Plums</td>
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<tr>
<td>Pomegranate</td>
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<td>Tomatoes</td>
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<tr>
<td>Honeydew melon</td>
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<tr>
<td>Mandarin oranges</td>
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<tr>
<td>Oranges</td>
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<td>Pears</td>
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<td>Apples</td>
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<td>Grapes</td>
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<td>Cherries</td>
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<tr>
<td>Mandarin oranges</td>
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<tr>
<td>Watermelon</td>
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</tbody>
</table>

### Try these too!

**Fruits:**
- Strawberries
- Grapes
- Kiwis
- Nectarines
- Plums
- Tangerines

**Vegetables:**
- Green Bell Peppers
- Romaine Lettuce
- Summer Squash
- Zucchini
- Brussel Sprouts

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<table>
<thead>
<tr>
<th>Fresh Fruits</th>
<th>Fresh Vegetables</th>
<th>Frozen Vegetables</th>
<th>Canned Fruits</th>
<th>Canned Vegetables</th>
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</thead>
<tbody>
<tr>
<td>Blueberries</td>
<td>Artichokes</td>
<td>Blueberries</td>
<td>Blackberries</td>
<td>Black pitted olives</td>
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<tr>
<td>Blackberries</td>
<td>Fresh cut spinach</td>
<td>Green beans</td>
<td>Prunes</td>
<td>Whole and sliced mushrooms</td>
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<tr>
<td>Cherries</td>
<td>Asparagus</td>
<td>Cherries</td>
<td>Prunes</td>
<td>Whole mushrooms</td>
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<td>Dates</td>
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</tr>
<tr>
<td>Artichokes</td>
<td>Blackberries</td>
<td>Artichokes</td>
<td>Whole mushrooms</td>
<td>Black pitted olives</td>
</tr>
</tbody>
</table>

**Note:** Look for these items when they are fresh and in season. When they are on sale or when on sale, these dried fruits can be purchased often and less expensive than fresh options. This means that these dried fruits are a healthy and less expensive option and can be purchased often.

**Smart Shopping for Fruits and Vegetables:**

- When shopping for fruits and vegetables, look for items that are fresh and in season.
- Consider buying items when they are on sale or when they are fresh and in season.
- Dried fruits are a healthy and less expensive option and can be purchased often.
- These dried fruits are a bit more expensive and can be purchased when on sale.

**Dried Fruit Options:**

- Raisins
- Plums & prunes
- Dates
- Apricots
- Dates
- Prunes
- Raisins

**Fresh Fruits:**

- Cherris
- Pineapples
- Plums
- Apples
- Mangos

**Fresh Vegetables:**

- Asparagus
- Artichokes
- Blackberries
- Whole and sliced mushrooms
- Sliced mushrooms
- Artichokes
- Blackberries
- Whole mushrooms

**Frozen Vegetables:**

- Asparagus
- Artichokes
- Blackberries
- Whole mushrooms

**Canned Fruits:**

- Cherries
- Blackberries
- Whole and sliced mushrooms

**Canned Vegetables:**

- Green beans
- Whole mushrooms
- Whole mushrooms
- Whole mushrooms
- Whole mushrooms
- Whole mushrooms

**Fruits and Vegetables that can be expensive:**

- Dried Fruit Options
- Fresh Fruits
- Fresh Vegetables
- Frozen Vegetables
- Canned Fruits
- Canned Vegetables

**When on sale:**

- These dried fruits are a bit more expensive and can be purchased often.

**When purchased often:**

- These dried fruits are a healthy and less expensive option and can be purchased often.

**Note:** Look for these items when they are on sale or when they are fresh and in season.

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Healthy Cents

Saving Money on Food Away from Home
Lessons based on dialogue learning are designed to encourage participants to hear, see, ask questions, talk about and do. Mel Silberman described it this way. . . . . “What I hear, I forget. What I hear and see, I remember a little. What I hear, see, and ask questions about or engage in with someone else, I begin to understand. When I hear, see, talk about and do, I acquire knowledge and skill”.

The lessons in Healthy Cents are designed for active participation on the part of the learner. Each lesson includes the anchor, add, apply, and away format to lead your learners from what they already know, to new information, to application of that information, and to goal setting.

The best way to explain it is to do it!
- Dodo, a Lewis Carroll character
Saving Money on Food Away From Home

Who
Limited resource individuals who want to learn more about managing food resources by budgeting for eating away from home and by making more affordable food away from home choices.

Why
Limited access to supermarkets is a reality in some low-income communities, often causing a greater reliance on convenience stores and fast food restaurants. Low-income families currently spend approximately 30% of their food budget on food away from home. One way for families to determine if they can afford food away from home is by deciding in advance how much they can afford to spend and making careful decisions to save money when eating away from home.

Lesson Length
60 minutes

Where
This lesson can be held in community settings convenient to low-income learners. The facility should have tables and chairs for participants as well as enough space to move easily to different locations in the room.

What
The topics in this lesson include:
• Budgeting for buying food away from home
• Ways to save money on buying food away from home
• Comparing the cost of buying food away from home and the cost of preparing meals and snacks at home

Before the session begins, choose the food cards you will need to divide participants into groups of 4. You will need 4 cards from the fruit group, 4 from the vegetable group, 4 from the grain group, etc. Use the same number of food cards as the number of participants in the group. For example, if you have 12 participants, you will need a total of 12 cards (4 cards for each of 3 food groups). If the group is small you might decide to have groups with 3 participants each. In that case, use 3 cards for each food group.

By the end of this session, learners will have:
• Examined ways to save money when buying food away from home
• Practiced making less expensive choices on food away from home
• Compared the cost of food away from home with the cost of foods prepared at home
• Tasted an appetizer recipe that is easy to prepare at home
• Set a goal for saving money when purchasing food away from home
Saving Money on Food Away From Home

Introduction
Hi everyone, my name is _________________. I am very excited about our session today. We are going to talk about how to stretch your food budget so that you are able to include eating food away from home. But first, let’s talk about how this session will work.

Today, you will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won’t be required to talk to the whole group. I won’t call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Let’s get started!

Anchor
Think about how often you eat at restaurants or buy convenience food rather than prepare meals and snacks at home. Turn to the person sitting next to you, introduce yourself, and tell each other about some of the places you buy prepared food and the restaurants you enjoy. Then discuss some of the reasons you buy food away from home rather than prepare it at home.

Write each reason you discuss on a sticky note. When you have 3 or 4 reasons written, post them here at the front of the room.

Note:
Read the reasons out loud and summarize them. Expect to see reasons such as: didn’t go to the grocery store, no time to cook, don’t know how to cook, like the food better, I am too tired after work, etc.
Saving Money on Food Away From Home

Anchor Continued
The extra cost of eating food away from home can put a strain on your budget, making it harder to have the money needed for other household expenses. If you are having trouble making ends meet, cooking at home whenever possible will certainly help you stretch your resources further. However, when you do choose to buy food away from home, there are ways to save money. That is what we are going to discuss next – how to budget for eating away from home and how to save money when you do.

Add
The term “food away from home” refers to food prepared and purchased outside the home. This includes full meals eaten at a restaurant, single ready-to-eat items such as beverages and snacks, and freshly prepared food purchased at grocery stores.

Most of us enjoy eating out, or need to buy ready-to-eat foods when we don’t have time to cook. Careful planning and budgeting can help you manage your food budget so that you can afford food away from home occasionally.

Here are a few ideas for saving money on food away from home:

• Decide how much you will spend on food away from home each week or month and include this amount in your budget. Be careful not to spend more than this amount.

• Take advantage of coupons or specials you find in the newspaper or online.

• Buy the regular size (not super-size) portions. Order the smallest size beverage on the menu or drink water.

• Order a kid’s meal for yourself. Portions are smaller and the price is too!

• Buy carry-out for the main dish of a meal and prepare the rest of the meal at home. For example, buy a pre-baked whole chicken and add salad and vegetables prepared at home.

• When eating at a restaurant, divide your meal into two parts and take half of it home for a meal the next day. This will save money and calories, too.

• Another option is to share an order with a friend or family member.

• Instead of ordering a meal for a child, share yours with them.

What were you thinking as I talked about ways to save money when eating away from home? Which of these suggestions do you think you might try? Who would like to share your thoughts on other ways to lower costs that I have not yet mentioned?
Saving Money on Food Away From Home

Apply
We have reviewed ways to save money on food away from home. Now let’s turn to another activity—practicing making these choices.

First, let’s divide up into groups of 4.

Note:
Use the food cards described above in the Teaching Materials and Supplies section. Divide participants into groups by having each participant choose a food card. Have all the participants with food cards from the same food group sit together. If participants are not familiar with the food groups, display the MyPlate poster and briefly review the food groups.

We will use the example of Cindy and her family and discuss the choices Cindy’s family of four makes about buying food away from home. Cindy and her family are trying to spend less money on food away from home. They have decided their food away from home budget is $30.00 a month.

Your group has a basket containing 16 cards. Each card describes a situation with a price. Choose the situation cards that show Cindy’s family making the best choices about food away from home on a monthly budget of $30.

Working together as a group, take turns reading each card aloud. Discuss how Cindy’s family should respond to each. There are no clear “yes” or “no” answers, so your group members will probably have lots of differing opinions.

Discuss how to make changes to the situation cards to make less expensive choices. How can Cindy and her family make healthier choices?

What choices did your group make for Cindy’s family to stay within their $30.00 a month budget? What ideas did your group have about changes to ideas on the cards to make less expensive choices?

Who would like to share your own experience in similar situations? Now that we have practiced saving money for Cindy, what would you do differently to save money on food away from home?

Great job on this activity!
Saving Money on Food Away From Home

So far, we have been talking about making choices when eating away from home that will save money. Now we’ll take a look at how the cost of eating out compares to preparing similar foods at home. To get an idea of the cost for you and your family, keep track of your spending on foods away from home for a week. Many people are surprised when they keep track of how much they spend on food away from home. It also is surprising how much you can save when you make meals and snacks at home.

Take a look at the handout, Cost Comparisons of Restaurant Foods versus Prepared-at-Home Foods. It shows you the approximate cost of 4 common food items that you can buy at restaurants like McDonald’s and Wendy’s.

If you made these 4 foods at home for your family of 4, rather than buying these foods once a week for a month, you would have saved about $128! Put a big circle around that number! Turn to your neighbor and talk about what you would do with $128 in cash in your purse or wallet! Who would like to share what you would do with an extra $128 to spend?

How would it work for your family to prepare more foods at home? What would be the challenges? What would be some of the advantages?

Tasting Activity

We’ve talked about many ways to save money when buying food away from home. Here’s one more idea. Remember the advice, “Try not to go grocery shopping when you are hungry because you tend to buy extras, which are not on your shopping list?” The same is true for buying food away from home. If you and your family are very hungry when eating out, it will be harder for you to avoid ordering extras like appetizers and desserts and you may spend more than you planned.

Try having an appetizer at home before going out to eat to spend less and take the edge off the “hungries.”

Note to Educator:

Calculate the cost of making this recipe prior to class, based on the groceries purchased for class. Calculate total cost and cost per serving.

During preparation of the hummus, mention beans are a low cost source of lean protein. Highlight the importance of protein for growth, and point out protein takes longer to digest and makes you feel full longer. Point out how to find the ingredient information on packaging to be sure the chips are a whole grain food.
Tasting Activity Continued

Today we are going to make hummus. Hummus is a dip made with garbanzo beans (also called chick peas), a great source of protein. It is inexpensive and easy to make, too. This recipe makes 6 servings and costs only _____ cents per serving. The cost to make this hummus at home is $_____ compared to $_____ at the grocery store. Hummus can be served with fresh vegetables for dipping, or whole grain pita chips.
Homemade Hummus

6 servings  
Serving Size: 2 Tablespoons

Ingredients

1 (15-ounce) can garbanzo beans, drained and rinsed  
1 clove garlic, chopped  
1/2 lemon, juiced  
1/2 teaspoon salt  
2 Tablespoons vegetable oil  
1/4 cup cold water  
Fresh vegetables, washed and cut into small pieces  
Whole grain pita chips or crackers

Instructions

1. In a blender, combine garbanzo beans, garlic, lemon juice, salt, and oil, and water.
2. Blend on low speed until smooth.
3. Serve with fresh vegetables like broccoli, carrots, celery, peppers, and cauliflower for dipping. Whole grain pita chips or crackers are also a good choice to serve with hummus.
Saving Money on Food Away From Home

Away
Take a look at your Take Home Messages handout. Choose one change you might try making. Draw a circle around it and post it on your refrigerator when you get home to remind you to try one change in the coming week. The Homemade Hummus recipe is included on your handout.

Thank you for coming! I hope you enjoyed talking about less expensive ways to eat away from home. And I hope you will try preparing more foods at home.
Take Home Tips

Saving Money on Food Away From Home

Choose one of these strategies to save money:

- Decide how much you will spend on food away from home each week or month and include this amount in your budget.
- Take advantage of coupons or specials you find in the newspaper or online.
- Buy the regular-sized (not super-sized) portions. Order the smallest size beverage on the menu or drink water.
- Order a kid’s meal for yourself. Portions are smaller and the price is too!
- Buy carry-out for the main dish of a meal and prepare the rest of the meal—salad and vegetables—at home.
- When eating at a restaurant, divide your meal into two parts and take half of it home for a meal the next day. This will save money and calories, too. Restaurant portions are usually very large. Eating only half your meal and taking the rest home will not cause you to feel hungry.
- Another option is to share an order with a friend or family member.
- Instead of ordering a meal for a child, share yours with them.
- Try a new recipe to make a food similar to foods you buy away from home.

Budgeting for food away from home will help you be able to better manage your food money. Making careful choices at restaurants and take-out stores will help you get the most for your money. Prepare foods at home most of the time to save money. Try new recipes to make foods similar to foods you buy away from home.
Homemade Hummus

6 servings
Serving Size: 2 Tablespoons

Ingredients

- 1 (15-ounce) can garbanzo beans, drained and rinsed
- 1 clove garlic, chopped
- 1/2 lemon, juiced
- 1/2 teaspoon salt
- 2 Tablespoons vegetable oil
- 1/4 cup cold water
- Fresh vegetables, washed and cut into small pieces
- Whole grain pita chips or crackers

Instructions

1. In a blender, combine garbanzo beans, garlic, lemon juice, salt, and oil, and water.
2. Blend on low speed until smooth.
3. Serve with fresh vegetables like broccoli, carrots, celery, peppers, and cauliflower for dipping. Whole grain pita chips or crackers are also a good choice to serve with hummus.
Saving Money on Food Away From Home
Situation Cards for Cindy’s Family

Pizza dinner at a local pizza shop with salad and drinks for a family of four people.
Spend: $30

Bake your favorite frozen pizza and fix salad and drinks at home.
Spend: $10

It is pay day.
You take your family to an "all you can eat" buffet with a 15% discount coupon.
Spend: $30

It is your daughter’s birthday.
You take her and 4 friends to a fast food restaurant for lunch.
Spend: $20

Order take-out pizza and add a salad and milk or water at home.
Spend: $15

You are running late from work. You pick up $.99 hamburgers to eat at home. You fix carrot and celery sticks, apple slices and glasses of milk to go with hamburgers. Spend: $8 ($5 for burgers, $3 for food at home)
Saving Money on Food Away From Home
Situation Cards for Cindy’s Family

It is Friday night. Your 15-year old asks for money so he can eat with his friends on their way to the basketball game.
Spend: $6

You get home late from work and do not have time to cook dinner. You put the kids in the car, go to a nearby fast food restaurant and order hamburgers and French fries with sodas.
Spend: $20

There is a grand opening of a Chinese restaurant in your neighborhood with a coupon of 20% off. You treat your family of four.
Spend: $25

You order take-out General Cho’s Chicken and noodles and fix steamed broccoli and carrots at home.
Spend: $15

You don’t feel well. You are hungry so you pick up a bucket of chicken on the way home.
Spend: $12

You buy a rotisserie chicken from the grocery store and fix a salad and serve milk at home.
Spend: $7
Saving Money on Food Away From Home
Situation Cards for Cindy’s Family

You take advantage of a “2 for 1” coupon and eat lunch with a friend at a local deli. Spend: $5

You eat out with a co-worker at the local deli for lunch. Spend: $7

You forgot to bring lunch to work today so you buy chips and soda from a vending machine. Spend: $2

You are running errands with your kids. You buy ice cream as a treat. Spend: $8
# Saving Money on Food Away From Home

## Cost Comparisons of Restaurant Foods versus Prepared-at-Home Foods

This material was funded by USDA’s Supplemental Nutrition Assistance Program – SNAP. The University of Maryland Extension will not discriminate against any person because of race, age, sex, color, sexual orientation, physical or mental disability, religion, ancestry or national origin, marital status, genetic information, political affiliation, and gender identity or expression. This institution is an equal opportunity provider. The Supplemental Nutrition Assistance Program (SNAP) provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more about Maryland’s Food Supplement Program (SNAP), contact the Maryland Department of Human Resources at 1-800-332-6347 or apply online at [https://mydhrbenefits.dhr.state.md.us/](https://mydhrbenefits.dhr.state.md.us/).

<table>
<thead>
<tr>
<th></th>
<th>Restaurant Price</th>
<th>Made-at-Home Cost</th>
<th>Savings 1 person</th>
<th>Savings Family of 4 4 times a month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breakfast Burrito</td>
<td>$2.50 at McDonald’s</td>
<td>$1.00</td>
<td>$1.50</td>
<td>$6.00</td>
</tr>
<tr>
<td>Fruit Smoothie</td>
<td>$3.50 at McDonald’s</td>
<td>$1.00</td>
<td>$2.50</td>
<td>$10.00</td>
</tr>
<tr>
<td>Salad with Chicken</td>
<td>$5.00 at Wendy’s</td>
<td>$2.00</td>
<td>$3.00</td>
<td>$12.00</td>
</tr>
<tr>
<td>Hamburger with baked potato</td>
<td>$2.50 at Wendy’s</td>
<td>$1.50</td>
<td>$1.00</td>
<td>$4.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$8.00</strong></td>
<td><strong>$32.00</strong></td>
<td><strong>$128.00</strong></td>
<td></td>
</tr>
</tbody>
</table>

If you made these 4 foods at home for your family of 4, rather than buying these foods once a week for a month, you would have saved about $128.00!

What would you do with an extra $128.00?
Healthy Snacks
You Can Afford
To The Educator:

When dialogue learning is really working, you can see, hear and feel it. There is energy in the air. Students are engaged with the topic and activities, and as an educator you are energized and excited that the lesson is truly learner-centered.

Energy doesn't just happen. It takes careful planning and attention to detail. The design of your session should focus on learner needs and interests. It needs to provide opportunities for learners to interact with each other, to move around the room, to “see it, do it, not just hear it”.

The genuine enthusiasm and positive attitude of the educator is a powerful factor in the energy level of a learning session. Learners become aware of your attitude and intent as soon as they arrive.

The first place to look when your group lacks energy is in the lesson design itself. Too much content? Too much of the same thing? Too little of your participants’ input? Too much sitting? Too difficult? Keeping up your energy is hard work. Let your lesson design do most of it for you — and them.

- Joye Norris
Healthy Snacks You Can Afford

Who
Limited resource families who would like to learn more about how to save money and choose healthy snacks by making their own snacks at home.

Why
Pre-packaged snacks can save us time but usually are more expensive than foods prepared at home. They may contain added fat, sugar, and salt, and be highly processed.

Lesson Length
60 minutes

Where
This lesson will be held in community settings convenient to low-income learners. The facility should have tables and chairs for participants as well as enough space for moving easily to different locations in the room.

What
The topics in this lesson include:
• What is meant by “convenience foods”
• The cost of buying individually packaged snacks compared to snacks purchased in bulk
• Reading labels to identify healthy snacks

By the end of this session, learners will have:
• Compared the cost of buying individually packaged snacks to snacks purchased in bulk
• Practiced reading labels to identify healthy snacks
• Tasted a healthy snack that can easily be made at home
• Set a goal for preparing a snack at home
Teaching Materials and Supplies:

- Name tags
- Markers
- Pencils and pens
- Sticky notes
- Snack food in bulk and individual portions for cost comparisons *See note
- Cards with cost of individual servings *See note
- Resealable bags or reusable 1-serving size containers

Note: Prior to the session, prepare a display of snacks to demonstrate the difference in the cost of buying individual serving size snacks and buying in bulk.

You will need:

- A package that contains individual 1-serving size bags of pretzels
- A 1-serving size bag of pretzels from a vending machine
- A large bag of pretzels
- Resealable bags or reusable 1-serving size containers

Calculate the costs of 1 serving from the pre-packaged 1-serving pretzels, the cost of 1 serving from a vending machine, and the cost of 1 serving of pretzels packaged at home. Be certain that all the 1 serving sizes you are comparing are the same number of ounces.

Display the 3 packages of individual servings with the cost of each printed on a card, and refer to them as you are explaining the cost comparisons in the next activity.
Healthy Snacks You Can Afford

Introduction
Hi everyone, my name is __________________. I am very excited about our session today because the topic is going to be so helpful to you. We are going to talk about convenience foods we often buy for snacks. Everyone enjoys snacks, and many people eat snacks throughout the day. Since snacks make up so much of the food you eat, they play a big role in your food budget and in the quality of the food you eat as well. Today we will talk about how you can save money on snacks, and how to choose healthy snacks. You will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won’t be required to talk to the whole group. I won’t call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Let’s get started!

Anchor
The term “convenience food” refers to food that is ready or almost ready to eat when you buy it. As busy adults, most of us buy convenience foods, especially for snacks. Convenience foods can appear to be a good choice because they can save time…but they often are more expensive and may contain added fat, sugar, and salt, and be highly processed.

Turn to the person next to you, introduce yourself, and talk about your favorite foods that you often buy for snacks. Make a list of your favorites on a sticky note and post them at the front of the room.

It looks like you have many favorite snacks. Many of them are convenience foods—foods that are already prepared. Today we are going to talk about convenience foods we often choose for snacks and how we can save money on them. And since snacks make up so much of the foods we eat every day, we’ll spend some time on how to choose healthy snacks so that we get the nutrients we need and not too much fat, sugar, salt and calories.

Add
We all grab food on the go sometimes, especially when we are in a hurry, but the amount of money that we spend on convenience foods can really add up over time! There are some ways to save money on snacks. All it takes is a little planning and preparation time.
Add Continued
One way to save money on snack foods is to create your own convenience foods and snacks in individual portions to bring to work, to pack in your children’s lunches or to keep on hand. Instead of buying individual servings from vending machines or convenience stores. Bringing foods you’ve packed at home can help you save money. Another advantage to packing serving-sized portions is that they help you control the amount you eat. You know how easy it is to buy a large bag of your favorite snack and eat most of it yourself!

This package of pretzels has ___ individual, 1-serving sized bags. Each individual bag costs $____. This 1-serving sized bag from a vending machine costs $ ___. But if you buy a large bag of pretzels and take a few minutes to make individual servings, you can save a lot. These packages have the same amount of pretzels, but cost only $ ___. The amount you save on each individual serving doesn’t sound like much, but it adds up when you multiply this small amount by the number of snacks you need for a family of four. That amount would be $ _____.

What are some other snack foods you can buy in “bulk” and then divide into individual portions?

Now let’s turn to another activity: how to choose healthy snacks. As I look at the list of favorite snacks we made at the beginning of this session, I notice that many are low in fiber and high in fat, sugar, and/or salt. The healthiest snacks on your lists are low-fat dairy foods such as yogurt, milk, and cheese, and fruits and vegetables.

The best way to know if a food is healthy is to read the label. The information on the Nutrition Facts Label will help you identify foods high in fiber, calcium, vitamins and minerals, and foods low in fat, calories and sodium. This takes practice. That is exactly what we are going to do next: practice using the Nutrition Facts Label to identify healthy snacks.
Healthy Snacks You Can Afford

Add Continued
Before we start, let’s find some new partners. Stand up! Walk around the room as the music plays. When the music stops, turn to the person standing closest to you. Introduce yourself. This is your new partner!

Take a look at your food package and find the Nutrition Facts Label.

The Nutrition Facts Label gives you a lot of information. It is not necessary to remember all these numbers. Instead, use the label to make comparisons between different food products. For example, if you are watching your weight, choose the food that has fewer calories. If you are concerned about the amount of fat in your foods, choose the food product with the lower number of grams of fat.

At the very top of the Nutrition Facts Label, you will notice the serving size is listed, the number of servings in the package, and the number of calories in one serving. The number of calories refers only to one serving and not the whole package! In fact, all the information on the label refers to one serving only.

Let’s assume we are concerned about gaining weight, and we are trying to choose foods with fewer calories. We are getting hungry and we need a low calorie snack to tide us over until dinnertime. Work with your partner to take a look at the food label on the card (or package) in front of you. Find the word “calories” and the number after it. This number indicates the number of calories in one serving of the snack.

Who will tell us the name of your food and how many calories are in a serving of that food?

Who has a food that is almost like this food but has fewer calories? Which one is a healthier snack for someone trying to control their weight?

Now let’s think about a person who has high blood pressure and has been told by their doctor that they need to lower the amount of sodium (salt) in the foods they eat. Find the word “sodium” on the label. Who will tell us the name of your food and how many milligrams of sodium are in one serving of that food?

Who has a food that is almost like this food but contains less sodium? Which one is the better snack for someone trying to control her blood pressure?

Let’s do one more. Consider a person who is working hard to lose weight and wants to increase the amount of fiber in her diet so that she feels fuller and less hungry. Look at your food packages again. Who has a food that has 2 grams of fiber in a serving? What is that food? Who has a food almost like it that contains more than 2 grams of fiber? This one is a better choice.
Healthy Snacks You Can Afford

Add Continued
Think about the snacks you listed at the beginning of this session. Who would like to share thoughts about your favorite snacks? Which ones are healthy snacks? Who thinks they might divide snacks into individual servings? What was the most valuable part of this activity for you? How can you apply what you have learned today, from reading the Nutrition Facts Label, to help you choose healthy snacks?

Tasting Activity

Today I have some ingredients which we can combine to make a healthy trail mix snack. I have some whole grain cereal and dried cranberries. You can use WIC cereal, if you receive WIC benefits, and any dried fruit (such as raisins and apricots) that you like for this snack. The dried cranberries were on sale. I used a coupon for the almonds, and I bought the store brand chocolate chips.

This recipe is high in nutrients and children love it! Store it in serving-sized portions in resealable bags or reusable, 1-serving size containers.

What are some ways your children could help you prepare the trail mix?

Note:
While participants are discussing the questions above, have them sample the homemade Healthy Trail Mix.
Healthy Trail Mix

Serving size: \( \frac{1}{2} \) cup
12 servings

Ingredients

- 2 cups low-sugar, whole-grain cereal
- 1 cup raisins or dried cranberries
- 1 cup nuts (example: walnuts or almonds)
- 1 cup sunflower seeds or pumpkin seeds
- 1 cup dark chocolate chips

Instructions

Store in individual \( \frac{1}{2} \) cup serving sizes in resealable bags or one-serving size reusable containers. Store the trail mix where you keep snacks. Although you could store your trail mix in a large airtight container, making snack bags is fun and they are more convenient for kids (or parents on the go) to grab. Pre-packaged snack bags help you avoid eating more than one serving, too.
Away
What a great time we had talking about convenience foods we often eat for snacks. Hopefully you have some new ideas about how to choose healthier snacks and how you can save money on snack foods. Who will tell us one thing you will try to do to save money on snacks and to make healthy snack choices?

Take a look at your Take Home Messages handout. Choose one change you might try making. Draw a circle around it and post it on your refrigerator when you get home. This will remind you to try one change in the coming week. The Healthy Trail Mix recipe and a list of healthy snack ideas are included on your handout.

Thank you for coming today and for your participation. I look forward to seeing you again!
Try some of the healthy snack ideas below. Portion sizes should be small — just enough to curb your hunger until mealtime! Prepare in individual snack portions to save money.

<table>
<thead>
<tr>
<th>Fruits – fresh, dried or canned</th>
<th>Vegetables</th>
<th>Grains</th>
<th>Dairy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grapes</td>
<td>Carrots</td>
<td>Breakfast Cereal</td>
<td>Low-fat Yogurt</td>
</tr>
<tr>
<td>Bananas</td>
<td>Cucumber Slices</td>
<td>Whole Grain Crackers</td>
<td>Low-fat Cheese</td>
</tr>
<tr>
<td>Apples</td>
<td>Celery Sticks</td>
<td>Rice Cakes</td>
<td>Low-fat or nonfat Pudding</td>
</tr>
<tr>
<td>Oranges</td>
<td>Garden Salad</td>
<td>Pretzels</td>
<td>Beverages</td>
</tr>
<tr>
<td>Peaches</td>
<td>Pepper Slices</td>
<td>Low-fat Popcorn</td>
<td></td>
</tr>
<tr>
<td>Applesauce (no sugar added)</td>
<td>Broccoli with Low-fat dip</td>
<td>Whole Grain English Muffin or Bagel with Peanut Butter</td>
<td>Water from Home</td>
</tr>
<tr>
<td>Raisins</td>
<td>Zucchini or Yellow Squash Slices</td>
<td>Granola Bars</td>
<td>Low-fat Milk or Calcium-Fortified Soy Milk</td>
</tr>
</tbody>
</table>

**Set a Goal**

During the next week, I will try to:

- Make individually packaged snacks for myself and my family rather than buying them.
- Read the Nutrition Facts Label to choose a healthy snack.
- Try a new healthy snack recipe.
- Prepare snacks at home rather than buying snacks on the go.
Healthy Snacks You Can Afford

Healthy Trail Mix

Serving size: 1/2 cup
12 servings

Ingredients

- 2 cups low-sugar, whole-grain cereal
- 1 cup raisins or dried cranberries
- 1 cup nuts (example: walnuts or almonds)
- 1 cup sunflower seeds or pumpkin seeds
- 1 cup dark chocolate chips

Instructions

Store in individual 1/2 cup serving sizes in resealable bags or one-serving size reusable containers. Store the trail mix where you keep snacks. Although you could store your trail mix in a large airtight container, making snack bags is fun and they are more convenient for kids (or parents on the go) to grab. Pre-packaged snack bags help you avoid eating more than one serving, too.
To The Educator:

Open questions are essential to dialogue learning because they encourage the learner to seek a deeper understanding of new information and apply it to their own experience and prior knowledge. Making personal meaning of new information causes the learner to ask, “how does this apply to me?” Behavior change is unlikely unless learners see the information as important and helpful to them. Asking open questions leads learners from application of information in the classroom to actually using information in day-to-day life.

In contrast to open questions, closed questions have right or wrong answers. They ask for recall of information rather than application of information. Open questions ask more of the learner and more of you! Plan your open questions in advance as you prepare for a learning session. Some examples – “Tell me more about……”; “What surprised you about…..”; “What are some examples of ....”

If information is important, provide it for your learners. Why make them guess? Instead, ask them open questions about the information you give them so they can make personal meaning of it. Why spend valuable time undoing guesses when learners could be doing something more meaningful?

- Joye Norris
# Container Gardening

## Who

Limited resource individuals who are interested in learning how to start a container garden in order to save money on vegetables and herbs.

## Why

Gardening allows families to grow vegetables and herbs which will lower costs associated with purchasing healthy foods at the grocery store. Gardening can become a family activity, providing opportunities for spending time together and increasing physical activity. Fresh-from-the-garden tastes best, too.

## Lesson Length

60 minutes

## Where

This lesson can be held in community settings convenient to low-income learners. The facility should have tables and chairs for participants as well as enough space for moving easily to different locations in the room.

## What

The topics in this lesson include:
- The benefits of container gardening
- What materials and skills are needed to successfully garden in containers
- How much space and sunlight is needed for growing specific plants

By the end of this session, learners will have:
- Reviewed the benefits of container gardening
- Examined the many types of containers suitable for gardening
- Evaluated the space and sunlight available to them for container gardening
- Practiced using the information on seed packets and other resources to make decisions about container gardening
- Tasted a main dish made with vegetables and herbs
Container Gardening

Teaching Materials and Supplies:

- Name tags
- Pens, pencils and markers
- Recycled containers (Examples: reusable grocery bags; 5-gallon food-grade plastic buckets; plastic storage containers; wooden crates; a laundry basket; a child’s wagon; child’s wading pool; coffee cans)
- Seed packets: basil, parsley, beans, lettuce (or others you choose)
- Ingredients needed for making the Chicken Club Salad recipe for tasting

Teaching Materials and Supplies:

- Handout – How Much Space and Sunlight Do I Have?
- Handout – Choosing Vegetables and Herbs to Grow in Container Gardens
- Handout – Take Home Tips with Chicken Club Salad recipe on back
- Handout – Container Gardening at Home
- Handout – 20 Recommended Vegetable Crops for School Container Gardens: Classification and Characteristics (Note: This can be found at: www.growit.umd.edu/youthgardening/containergardening/)

Note: Prior to the session

To help you prepare for this lesson there is additional reference information at the University of Maryland Home and Garden Information Center website at http://www.hgic.umd.edu/

A resource available on the site is the publication Container Vegetable Gardening: Healthy Harvests from Small Spaces that can be found under the online publications tab, # HG 600.

See Note:
Introduction
Hi everyone, my name is ______________________ and I am very excited about our session today. We are going to talk about how you can grow vegetables and herbs in containers at home.

Usually we go to our local grocery store or corner store to buy vegetables. Today we are going to talk about how to grow them yourself. While it is possible to grow both fruits and vegetables in containers, today we will focus on growing vegetables and herbs because they take up less space and are easier and cheaper to grow. Have you ever cooked with fresh herbs? Herbs add wonderful flavor to foods without adding fat, salt or calories.

First, let’s talk about how this session will work. Today you will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won’t be required to talk to the whole group. I won’t call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Let’s get started!

Anchor
Turn to the person next to you, introduce yourself, and take a few minutes to share with each other any experiences you’ve had with gardening. When you were a child, did your family or your grandparents have a garden? Do you have a friend or family member who gardens now? Have you ever thought about starting a garden? After a few minutes, I will ask who is willing to share what you discussed.

Who will share your gardening experiences? What are your thoughts about starting a container garden?

Add
Maybe you are thinking, “But I don’t have any room for a garden,” or, “I don’t know much about growing vegetables or herbs.” If this is the case, container gardening may be for you. You will be surprised to know that anyone, no matter where you live, can garden, especially if you garden in containers.

There are many reasons why gardening, and specifically container gardening, is a good option for those new to gardening:
• Container gardening is easy.
• Gardening in containers can save you money.
• It requires only a small space.
• Many plants grow very well in a container.
• Container gardens can be quite beautiful!
• Gardening is an activity for the whole family. Children can plant seeds, water and pull weeds.
• Children are more likely to try new vegetables if they helped to plant and maintain them in a family garden.
• Gardening produces vegetables that taste great because they are so fresh!

What are your thoughts? What are your questions?

Now that we have discussed some of the many benefits of container gardening, let’s take a look at some of the specifics of how to start a garden at home.
Container Gardening

Add Continued

1. Find a space.
If you are a beginner and only have indoor space, consider planting herbs. If you have strong sunlight, some herbs grow well in indoor containers. Some examples are basil, green onions, parsley, thyme, rosemary, oregano, chives and mint. You can find many recipes that include these herbs.

How about outdoor spaces? Do you have a balcony, yard or steps where you can put a container or two? If space is limited, consider hanging baskets or window boxes.

Once you have identified some possible spaces for gardening, keep track of how much sunlight each space receives throughout the day. Choose vegetables and herbs that will grow in the amount of sunlight you have available. Plants that need 3-6 hours of direct sunlight include lettuce, spinach, radishes, greens, and parsley. Plants that need at least 6-8 hours of direct sunlight include tomatoes, peppers, squash, beans, cucumbers, eggplant and basil.

2. Use inexpensive containers.
The next step is to find some containers. Shop at yard sales and flea markets for inexpensive containers, or look around your house for things you already have.

You will need to choose containers according to the herbs or vegetables you want to grow. If you want to grow salad greens, mustards, garlic, radishes, basil or most other herbs, you can use a shallow container that is wide, that can be filled to about 4-6 inches with soil. Most other plants, such as beans, beets, chard, carrots, cabbage, pepper, eggplant, tomato, squash, rosemary and parsley need a larger container that can be filled with a minimum of 8-12 inches of soil.

Punch holes in the bottom of any container you use to provide proper drainage. If you are placing containers on a surface that may stain from the water, place a saucer or other item beneath the container to catch the water.

Note:
Show examples of containers that could be used for container gardening. Highlight two containers, a shallow one that will hold 4”-6” of soil and a deeper one that will hold 8” - 12” of soil. Show how you have put holes in the bottom for drainage and used an old plate, lid or saucer to catch water that drains out of the bottom of the container.

See Note:
Add Continued

3. Buy seeds (or seedlings).
If you participate in the SNAP (Food Supplement) program, you may use your EBT card to buy seeds and seedlings.

Read the information on the seed packet to learn what each vegetable or herb needs in order to grow. The seed packet will list the hours of direct sunlight needed, planting depth and spacing, and days to harvest.

Vegetables that are easy to grow in containers include lettuce, spinach, tomatoes, peppers, and cucumbers. Look for seed packets and plant labels that include the following words in the variety name or description - “bush,” “dwarf,” “compact,” or “container.”

Buy potting soil and/or compost and fertilizer.
Good growing medium for container gardens is light and fluffy to allow air and water to flow, which allows nutrients to be carried to the plant. A heavy soil will hold the water and air, and the plants can become water-logged and the roots will drown.

Compost contains all the nutrients that plants need for growth, as well as living microorganisms that provide a defense against many pests and plant diseases. Make sure that if you use compost, it is dark and earthy-smelling. It is best to use products made of composted leaves. You do not want to use compost made from animal manure since you are growing food. A mixture of half compost and half potting soil provides a good mix for container gardening.

A fertilizer should be used to ensure that your plants receive the amount of nutrients needed to support healthy growth. Be sure to read the instructions to see if you have a product that should be mixed with the soil, so that the fertilizer is released each time you water or if it should be mixed in water for weekly applications. Too little or too much fertilization can harm the plants and could cause them to die.

4. Plant seeds (or seedlings) and water regularly.
Follow the instructions on the seed packets or plant label. Place in a sunny location. Water regularly, but make sure that the water is draining properly and excess water is poured from saucers to prevent root damage. If plants feel moist or soggy, they are getting too much water.

5. Harvest and enjoy!
As the vegetables or herbs grow, harvest the edible portions, rinse them under running water and enjoy! Pinch off blooms on most herbs to keep them producing more herbs and remove any dead plant material to help keep the plant healthy. Try new recipes using the vegetables and herbs you have grown in your container garden. Look for ways to get other family members involved in growing and preparing vegetables and herbs from the garden.

That’s a lot of information! What are your questions?
Container Gardening

Apply

Our next step is to apply the information about container gardening we have just discussed and see how gardening could work for you.

Let's find some new partners! We have ____ participants in our group today. Half of you will line up on this side of the room and half will line up on the other. Now arrange yourself in order from tallest to shortest. The two people at the ends of the line become partners, the next two become partners, etc.

1. First, find a seat and introduce yourself to your new partner. Take a look at your How Much Space & Sunlight Do I Have? handout. Your first task will be to work with your partner to decide if you have a space that gets enough sunlight for a successful container garden. Don't worry if you don't know for sure how much direct sunlight a space at your home gets. Just guess for now. You can check the actual amount of sunlight when you get home. If you are away from home during the day, ask your family members to check the amount of sunlight, or check this on a day when you are home.

We'll take a few minutes to complete this part of the worksheet and then come together as a group to share your ideas.

Who will share some of your ideas for places you might try container gardening at your house?

2. Our next job is to decide which vegetables/herbs would grow well in the space and sunlight available at your home. Fill in the columns on the Choosing Vegetables and Herbs to Grow in Container Gardens handout to see which vegetables/herbs might be best for you to grow at your home.

You and your partner have 4 seed packets of herbs and vegetables you might grow in containers at home. Work with your partner to review the information on the seed packets, as well as on the 20 Recommended Vegetable Crops for School Container Gardens: Classification and Characteristics handout. Fill in the columns to see which vegetables/herbs might be best for you to grow in the space you have available.

Share ideas for preparing the vegetables and herbs you might grow. Record your ideas in the column on the right.

Who would like to share with the group which vegetables you think you could grow in a container garden at your home? What are some recipe ideas or ways to use the herbs and vegetables you think you might grow?
Today’s recipe includes several vegetables you could grow in containers. I have prepared the recipe for you to taste, and have included it in the Take Home Tips handout so you can try it at home.

This is a favorite recipe of mine because everyone in my family likes it, and my children enjoy helping me make it. We often make it with vegetables and herbs from our garden. My children are so proud of those vegetables and herbs because they help in the garden. I believe they were more willing to try this recipe because they helped grow many of the ingredients and helped prepare it. Having family members help prepare foods teaches them cooking skills AND usually makes them more willing to try new foods. We usually think of vegetables as a side dish, but even though this recipe includes several vegetables, it makes a good main dish because it also includes 3 protein ingredients—chicken, egg and cheese.

When I bought the ingredients for this recipe, I found some ways to save money. I had a coupon for the pasta and saved money by buying the store brand of salad dressing. I don’t have any vegetables in my garden right now, but I made sure to buy vegetables that are in season and therefore are less expensive. You can use any vegetables in this recipe whether they are from your garden or purchased at the grocery store. This also is a good recipe for using leftover baked chicken.
Chicken Club Salad

Serving size: 2 cups
4 servings

Ingredients

1 cup pasta, uncooked
4 cups lettuce, torn into bite-sized pieces
2 cups chopped or sliced vegetables
  (green pepper, celery, cauliflower, cucumber, carrots)
1 Tablespoon fresh basil, chopped (optional)
1 Tablespoon fresh parsley, chopped (optional)
1 1/2 cups cooked chicken, cut in bite-sized pieces
1/2 cup low-fat Italian dressing
1 hard cooked egg, sliced
1/2 cup shredded low-fat cheese

Instructions

1. Cook pasta according to package directions; drain and cool.
2. Place 1 cup of the lettuce in each of 4 large bowls or plates.
3. Combine chopped vegetables, herbs, chicken and pasta.
4. Add dressing; toss lightly to coat. Divide evenly among the 4 bowls.
5. Top each serving with a few egg slices and shredded cheese.
Container Gardening

What are your thoughts about this recipe? How do you think your family would like it? What are some ways you could get your family members involved in preparing it?

Away
Today’s lesson focused on how you can grow your own vegetables with just a small amount of space and enough sunlight. Not only will container gardening save you money, it will provide some of the best tasting vegetables you have ever eaten! I hope you will give it a try.

Take a look at the Take Home Tips handout. The recipe for the salad we tried today is included as well as some additional information on container gardening.

On the front of the handout is a list of some of the main ideas we discussed in today’s lesson. I also listed some goals for you to consider. Choose one goal you might try to reach. Circle it on the Take Home Tips handout and post it on your refrigerator to remind you to try one change in the coming week.

What a great time we had today talking about your gardening experiences and making plans for new ones. Thank you for coming and for your participation. I hope you enjoyed learning about container gardening and I look forward to seeing you again!
How Much Space and Sunlight Do I Have?

<table>
<thead>
<tr>
<th>Possible locations</th>
<th>How much sunlight does it have? Circle one</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balcony</td>
<td>3-6 Hours of direct sunlight</td>
</tr>
<tr>
<td></td>
<td>6 Hours or more of direct sunlight</td>
</tr>
<tr>
<td>Land</td>
<td>3-6 Hours of direct sunlight</td>
</tr>
<tr>
<td></td>
<td>6 Hours or more of direct sunlight</td>
</tr>
<tr>
<td>Patio</td>
<td>3-6 Hours of direct sunlight</td>
</tr>
<tr>
<td></td>
<td>6 Hours or more of direct sunlight</td>
</tr>
<tr>
<td>Window sill</td>
<td>3-6 Hours of direct sunlight</td>
</tr>
<tr>
<td></td>
<td>6 Hours or more of direct sunlight</td>
</tr>
<tr>
<td>Other- Please list</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3-6 Hours of direct sunlight</td>
</tr>
<tr>
<td></td>
<td>6 Hours or more of direct sunlight</td>
</tr>
</tbody>
</table>

I can grow vegetables at home in these places:

______________________
______________________
______________________
Choosing Vegetables and Herbs to Grow in Container Gardens

Use the information on the seed packets and the additional resources provided to complete the worksheet. Record your ideas for recipes or ways to prepare the vegetables listed.

<table>
<thead>
<tr>
<th>Seed / Plant Type</th>
<th>Ease of Growing</th>
<th>Planting and Harvest</th>
<th>Sunlight Needed</th>
<th>Depth of Container</th>
<th>Recipe and Cooking Ideas</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Easy</td>
<td>1st Planting Month</td>
<td>☐</td>
<td>☐ 3-6 inches</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medium</td>
<td></td>
<td>☐</td>
<td>☐ 8-12 inches</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Hard</td>
<td></td>
<td>☐</td>
<td>☐ 12 or more inches</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Easy</td>
<td>1st Harvest Month</td>
<td>☐</td>
<td>☐ 3-6 inches</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Medium</td>
<td>2nd Planting Month</td>
<td>☐</td>
<td>☐ 8-12 inches</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Hard</td>
<td>2nd Harvest Month</td>
<td>☐</td>
<td>☐ 12 or more inches</td>
<td></td>
</tr>
</tbody>
</table>

This material was funded by USDA’s Supplemental Nutrition Assistance Program – SNAP. The University of Maryland Extension will not discriminate against any person because of race, age, sex, color, sexual orientation, physical or mental disability, religion, ancestry or national origin, marital status, genetic information, political affiliation, and gender identity or expression. This institution is an equal opportunity provider. The Supplemental Nutrition Assistance Program (SNAP) provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more about Maryland’s Food Supplement Program (SNAP), contact the Maryland Department of Human Resources at 1-800-332-6347 or apply online at https://mydhrbenefits.dhr.state.md.us/.
Take Home Tips

Container Gardening

• Many vegetables and herbs can be grown in containers.
• It only takes a small amount of money to grow your own vegetables and herbs in containers. You can use your EBT card to buy seeds and seedlings.
• Eating fresh vegetables and herbs from your garden provides many health benefits.
• Gardening provides opportunities for family outdoor activities.

Set a Goal

Choose a vegetable or herb to grow in a container garden. Plant the garden in the coming week.

Find ways to get family members involved in gardening.

Try a main dish recipe with veggies as a main ingredient. Involve your family members in helping you prepare it.

Personal Goal: ____________________________
Chicken Club Salad

Serving size: 2 cups
4 servings

Ingredients

1 cup pasta, uncooked
4 cups lettuce, torn in bite-sized pieces
2 cups chopped or sliced vegetables
  (green pepper, celery, cauliflower, cucumber, carrots)
1 Tablespoon fresh basil, chopped (optional)
1 Tablespoon fresh parsley, chopped (optional)
1 1/2 cups cooked chicken, cut in bite-sized pieces
1/2 cup low-fat Italian dressing
1 hard cooked egg, sliced
1/2 cup shredded low-fat cheese

Instructions

1. Cook pasta according to package directions; drain and cool.
2. Place 1 cup of the lettuce in each of 4 large bowls or plates.
3. Combine chopped vegetables, herbs, chicken and pasta.
4. Add dressing; toss lightly to coat. Divide evenly among the 4 bowls.
5. Top each serving with a few egg slices and shredded cheese.
Container Gardening at Home

Follow these easy steps to create a vegetable garden at home!

1. Read the back of the seed packet to make sure the container you plan to use is wide and deep enough for the vegetable plants you want to grow. Fill the container with potting soil. You can buy potting soil at the garden center or hardware store. Do not use soil from your yard; it is too heavy for seeds to grow.

2. Follow the directions on the seed packet for planting and spacing the seeds in your container.

3. Cover the seeds with a light layer of potting soil.

4. Water the seeds right away. Follow the seed packet directions for watering and fertilizing plants as they sprout and grow. You can buy fertilizer at the garden center.

If you need help, call an expert at the Home and Garden Information Center Monday–Friday, from 8:00 a.m. to 1:00 p.m. at 1-800-342-2507.

Save money on gardening supplies:

1. You can use recycled containers to plant your garden, such as:
   - Buckets
   - Metal or Plastic Containers
   - Large Flower Pots
   - Plastic Kiddie Pools

2. Share the cost of seeds with a neighbor, friend or family member. Seed packets usually have more seeds than you can use.

3. You can save extra seeds for next season. Keep extra seeds in a sealed, plastic bag and put them in the freezer until it's time to plant the next year.

4. Plan your planting with neighbors, so that you can trade a variety of herbs and vegetables throughout the growing season.
Making Choices Between Food Needs and Food Wants
Making Choices Between Food Needs and Food Wants

To The Educator:

Learners have three basic styles of learning—auditory, visual and kinesthetic. Only 15% have a preference for learning by listening. Surprisingly, the approach to most learning in our schools is based on listening, leaving many learners at a great disadvantage.

Learner-centered education is designed to reach all learners no matter their learning style. Almost 60% of learners are visual learners. They learn by seeing. To reach these learners, educators need to make explanations and activities visual whenever possible. When talking about cost comparisons, for example, hold up the two food products under discussion. When describing the steps in making a shopping list, work from the weekly grocery store flyer rather than a worksheet you have prepared.

About 25% of all learners depend on kinesthetic activities for understanding. Activities requiring physical activity and “learning by doing” are best for these learners. Form small groups by having learners change their seats. Use different ways of forming groups to increase interest and energy in the room. Instead of demonstrating a cooking technique, have learners assist with the food preparation.

Your role as an educator is to find ways to reach all learners by taking into account all learning styles.

What I hear, I forget. What I hear and see, I remember a little. What I hear, see, and ask questions about or engage in with someone else, I begin to understand.

- Mel Silberman
Making Choices Between Food Needs and Food Wants

Who

Limited resource families who want to learn more about managing their food resources by recognizing the difference between food needs and food wants.

Why

Families with low income often lack basic financial literacy skills. Families can save money on food by assessing their food needs and foods wants and making decisions based on their priorities.

Lesson Length

60 minutes

Where

This lesson will be held in community settings convenient to low-income learners. The facility should have tables and chairs for participants as well as enough space for moving easily to different locations in the room.

What

The topics in this lesson include:

- The difference between food needs and food wants
- Using MyPlate as a guide for healthy eating
- How to choose healthy food from MyPlate based on needs and wants

By the end of this session, learners will have:

- Examined the difference between food needs and wants
- Recognized the 5 food groups that are components of a healthy plate
- Practiced choosing healthy food from MyPlate based on needs and wants
- Tasted an inexpensive and tasty salad
Making Choices Between Food Needs and Food Wants

Teaching Materials and Supplies:
- Name tags
- Pens, pencils and markers
- MyPlate poster
- Food supplies for tasting activity
- Handout - Food Needs and Food Wants
- Bean Game board and 12 dried beans packaged in an envelope one set for each group of 3 or 4 learners
- Handout - Take Home Tips w/ Corn Salad recipe

Introduction
Hello everyone. I am very happy to be here with you today. My name is _____________.

Today, we are going to talk about how to manage your food money and other resources like food stamps and WIC vouchers. Sometimes when I go to the grocery store, I buy things I don’t really need but I really want. If you don’t do this often or have enough resources, this isn’t a problem. But when you have limited resources you have less money for making extra purchases. How do you decide what is a “need” and what is a “want”? If you can recognize the difference, you will be able to stretch your food dollars.

First, let’s talk about how this session will work. Today you will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won’t be required to talk to the whole group. I won’t call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Anchor
Turn to the person next to you and introduce yourself. Talk briefly about 1 food you often buy that is not something you need but is something you really enjoy. Estimate how much you spend in a week on this food.

We’ll hear some of your thoughts in a few minutes.

Who would like to share the food item you enjoy and often buy?

It looks like everyone has a favorite food treat! Let’s talk a bit more about different kinds of food that we will call “needs” and “wants.”
Add

**Needs** are something you must have, such as healthy food, a place to live, a warm winter coat and basic transportation. Wants are things you’d like to have, but you can survive without them. **Wants** include things like eating at a sit-down restaurant, picking up take-out foods, or buying designer jeans, candy and premium cable TV service. A food that is a “want” for one person may be a “need” for someone else. These individual differences in food choices result from people’s beliefs, values, health, and other lifestyle factors.

Nutritious food is a need because it provides the nutrients you need to stay healthy. Foods high in nutrients include fruit, vegetables, dairy foods, lean protein and whole grains.

Some basic food needs can become food wants when they are produced as convenience foods that have the preparation done for you. Think about frozen vegetables with sauce, or convenience foods such as take-out fried chicken. These foods are often more expensive than home-prepared foods, they often cost more and therefore can be considered food wants. You can enjoy some of these favorite foods by cooking them at home using healthier ingredients and spending less money.

Take a look at the handout, Food Needs and Food Wants. Food needs are listed on the left side. These are foods that are healthy for us, provide us with lots of protein, vitamins and minerals, and are important to include in family meals. These include lots of fruits and vegetables, protein, whole grains and low-fat and nonfat dairy products.

Look at the foods listed in the column on the right side. These foods are usually considered food wants. How do these foods differ from foods on the left?

We all have limited resources for food and need to make choices among all the foods that are available at the grocery store. If you value your health and the health of your family members, you consider nutritious food a need. Once these needs are met, you might have enough food resources to occasionally buy other foods that fit into the category of wants.
MyPlate is a food guide that helps you remember what is meant by “healthy food.”

- **Fruits** can be fresh, canned (in 100% juice), frozen, or dried, and may be whole, cut or pureed.
- **Vegetables** can be raw or cooked; fresh, frozen, canned, or dried/dehydrated; and may be whole, cut or mashed.
- **Grains** include foods made from wheat, rice, oats, cornmeal, barley or other cereal grains. About half the grains you eat every day should be whole grains.
- **Protein** foods are made from meat, poultry, seafood, beans and peas, eggs, processed soy products, nuts and seeds.
- **Dairy** includes fluid milk products and foods made from milk (cheese, yogurt). Most dairy group choices should be nonfat or low-fat.

Notice how much of each food group appears on MyPlate. Half the plate is fruits and vegetables, about a quarter is protein and a quarter is grains. Dairy is included in the round blue section in the upper right. It is a good idea to try to make your plate look like this with similar portion sizes of each group.

Eating food from all food groups on MyPlate is a need. Careful meal planning, a well-planned shopping list, and comparison shopping at the grocery store help us meet our needs for nutritious foods for the least amount of money.
Making Choices Between Food Needs and Food Wants

Apply

Imagine that you are planning a dinner meal for your family. Think of how MyPlate could work for you. Discuss with your partner the following questions:

- How do you think MyPlate will help you plan healthy meals?
- What are some challenges you might face using MyPlate as a guide for planning a meal?
- What are some things you could do to overcome these challenges?

We will hear your thoughts in a few minutes.

Who will share some of the ways MyPlate will help you plan healthy meals? What are some challenges you and your partner discussed? What are your ideas for overcoming these challenges?

Our next step is to practice making choices based on your family’s needs and wants by playing the Bean Game. The goal of the game is to choose food to meet your nutrition needs with the least amount of money. This is an opportunity to practice food budgeting without spending any money. Instead, you will go shopping with beans rather than dollars.

To start, gather in groups of three or four to form “families.” Decide who the family members are. For example, you may choose to have a married couple and two toddlers or a grandmother with two teenage grandchildren. You should have a game board and a packet of 12 beans.

Working together as a “family,” decide how to use your 12 beans by choosing among needs and wants. Your family will budget the 12 beans to buy food in the grocery store for a week. Each item costs a certain number of beans as noted on the game board.

Family members may change their minds about how many beans to spend on a food group as they go through the activity. Beans can be moved around until the group comes to a final set of food choices, but the family must come to final agreement on how the beans are spent.

When you have completed the game, we will hear how you spent your beans!

Who would like to describe how your group completed this activity? What are some hard choices you had to make? Were you able to select at least one or two items from the vegetable, fruit, grain, protein, and dairy categories?

See Note:

Note:
Provide each group a board game and an envelope containing 12 dried beans.
Making Choices Between Food Needs and Food Wants

Apply Continued

Summarize the discussion by indicating:

- When planning meals, consider both needs and wants.
- After meeting basic needs, choose to buy some of your “wants” if resources are available.

What are your questions?

Tasting Activity

Today’s recipe is Corn Salad. I made it with frozen corn, but in the summer when corn is in season I make it with fresh corn on the cob. Either way, it is a delicious salad and easy to make. You can make this very inexpensively. The cost was $______ per serving. The cost of buying a similar salad in the deli at the grocery store is about $______ per serving.

Take a look at the list of ingredients in the recipe. It includes ½ of a green pepper and ¼ of an onion. It would be a good idea as you are doing your meal planning to find a way to use the other half of the pepper and remaining onion. Some ideas for using the remaining green pepper and onion – in meatloaf, in an omelet and in quesadillas. What are some other ideas for using these ingredients?

I have included a copy of the Corn Salad recipe in your Take Home Tips handout.
Corn Salad

6 servings
Serving size: 1/2 cup

Ingredients

2 cups corn
(fresh or frozen, cooked and drained)
2 medium size tomatoes (chopped)
1/2 green pepper (chopped)
1/4 onion (chopped)
1/4 cup ranch dressing (fat-free)

Instructions

1. In bowl, combine vegetables.
2. Stir in dressing.
3. Cover and refrigerate until ready to serve.
Making Choices Between Food Needs and Food Wants

Away
Take a look at the Take Home Tips handout. It includes a list of some of the main ideas we discussed in today’s lesson. It also has a list of some goals for you to consider. Choose one or two goals you might try to reach. Circle your choice(s) and post it on your refrigerator to remind you to try one or two changes in the coming week.

The Corn Salad recipe is included on the Take Home Tips handout. Why not give it a try in the coming week?

Great job today! I really enjoyed talking about shopping with needs and wants in mind. I hope you enjoyed our session together, and I look forward to seeing you again next time!
# Food Needs and Wants Bean Game Board

<table>
<thead>
<tr>
<th>Category</th>
<th>Items</th>
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<tbody>
<tr>
<td><strong>PROTEIN</strong></td>
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<td>Dried or canned beans</td>
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<td></td>
<td>Meat on sale</td>
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<td>Whole chicken</td>
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<td>Steak</td>
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<td>Deli meat</td>
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<td><strong>FRUITS</strong></td>
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<td>Fruits in season</td>
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<td></td>
<td>Canned or dried fruits</td>
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<td></td>
<td>Frozen 100% fruit juice concentrate</td>
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<td></td>
<td>Fresh fruits out of season</td>
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<td></td>
<td>Fruit juice boxes</td>
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<tr>
<td></td>
<td>Fruit smoothies</td>
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<tr>
<td><strong>VEGETABLES</strong></td>
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<td></td>
<td>Vegetables on sale</td>
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<tr>
<td></td>
<td>Canned or frozen vegetables</td>
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<td></td>
<td>Chopped vegetables</td>
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<td></td>
<td>Individually packaged vegetable snacks</td>
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<tr>
<td><strong>GRAINS</strong></td>
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<td></td>
<td>Unsweetened whole grain cereal</td>
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<td></td>
<td>Store brand quick oatmeal</td>
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<td></td>
<td>Whole wheat bread</td>
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<tr>
<td></td>
<td>Instant oatmeal individual packages</td>
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<td></td>
<td>Brand name cereal</td>
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<tr>
<td><strong>DAIRY</strong></td>
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<td>Low-fat milk</td>
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<td></td>
<td>Low-fat yogurt</td>
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<td></td>
<td>Block cheese</td>
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<td></td>
<td>Individually packaged cheese</td>
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<tr>
<td><strong>OTHER FOODS</strong></td>
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<td></td>
<td>Soda</td>
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<td></td>
<td>Donuts</td>
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<td></td>
<td>Cookies</td>
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<td></td>
<td>Potato chips</td>
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<tr>
<td></td>
<td>Candy bars</td>
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</tbody>
</table>

This material was funded by USDA’s Supplemental Nutrition Assistance Program – SNAP. The University of Maryland Extension will not discriminate against any person because of race, age, sex, color, sexual orientation, physical or mental disability, religion, ancestry or national origin, marital status, genetic information, political affiliation, and gender identity or expression. This institution is an equal opportunity provider. The Supplemental Nutrition Assistance Program (SNAP) provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more about Maryland’s Food Supplement Program (SNAP), contact the Maryland Department of Human Resources at 1-800-332-6347 or apply online at https://mydhrbenefits.dhr.state.md.us/.
### Food Needs and Food Wants

<table>
<thead>
<tr>
<th></th>
<th>Food Needs</th>
<th>Food Wants</th>
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<tbody>
<tr>
<td><strong>Protein</strong></td>
<td>Canned and dried beans</td>
<td>Meat that is pre-cut (such as stew meat).</td>
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<tr>
<td></td>
<td>Whole chicken</td>
<td>Steak, sausage, bacon, lunch meat</td>
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<td></td>
<td>Canned fish</td>
<td>Frozen meals</td>
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<td></td>
<td>Meat mixed with beans or lentils</td>
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<tr>
<td><strong>Fruits</strong></td>
<td>Fruits in season</td>
<td>Pre-made fruit smoothies</td>
</tr>
<tr>
<td></td>
<td>Fruits canned in light syrup or water</td>
<td>Fresh fruits out of season</td>
</tr>
<tr>
<td></td>
<td>Dried fruits</td>
<td>Pre-chopped fruit</td>
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<tr>
<td></td>
<td>Frozen 100% fruit juice</td>
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<tr>
<td><strong>Vegetables</strong></td>
<td>Vegetables in season</td>
<td>Pre-chopped vegetables</td>
</tr>
<tr>
<td></td>
<td>Canned or frozen vegetables</td>
<td>Individually packaged vegetables</td>
</tr>
<tr>
<td></td>
<td>Vegetables grown in containers</td>
<td>Frozen vegetables in sauces</td>
</tr>
<tr>
<td><strong>Grains</strong></td>
<td>Unsweetened whole grain cereal</td>
<td>Sugar coated cereal</td>
</tr>
<tr>
<td></td>
<td>Oatmeal</td>
<td>Brand name cereal</td>
</tr>
<tr>
<td></td>
<td>Rice</td>
<td>Instant oatmeal in individual packages</td>
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<tr>
<td></td>
<td></td>
<td>Instant flavored rice</td>
</tr>
<tr>
<td><strong>Dairy</strong></td>
<td>Low-fat or nonfat dried milk</td>
<td>Full-fat ice cream</td>
</tr>
<tr>
<td></td>
<td>Low-fat or nonfat milk</td>
<td>Individually packaged yogurt or cheese</td>
</tr>
<tr>
<td></td>
<td>Low-fat or nonfat yogurt</td>
<td>Dairy-based desserts like cheesecake and pudding</td>
</tr>
<tr>
<td></td>
<td>Low-fat or nonfat block cheese</td>
<td>Grated cheese</td>
</tr>
<tr>
<td><strong>Other foods</strong></td>
<td></td>
<td>Soda, cake, donuts, cookies, potato chips, candy bars</td>
</tr>
</tbody>
</table>

**List some of your food needs and food wants below.**
Take Home Tips

Making Choices Between Food Needs and Food Wants

• When you plan meals and make your shopping list, think about your food needs first.

• Limit food wants that are low in nutrients but high in fat and calories. These are “once-in-a-while” foods.

• Limit convenience foods when planning meals.

• Plan meals and buy foods following the MyPlate model.

Set a Goal

When planning meals, I will consider my food needs and wants.

I will limit buying “once-in-a-while” foods.

I will buy fewer convenience foods and prepare more foods at home.

I will try to follow MyPlate when planning meals.

I will try one new healthy recipe in the coming week.

Other ______________________________________
Corn Salad

6 servings
Serving size: 1/2 cup

Ingredients

- 2 cups corn (fresh or frozen, cooked and drained)
- 2 medium size tomatoes (chopped)
- 1/2 green pepper (chopped)
- 1/4 onion (chopped)
- 1/4 cup ranch dressing (fat-free)

Instructions

1. In bowl, combine vegetables.
2. Stir in dressing.
3. Cover and refrigerate until ready to serve.
Healthy Cents

Community Food Assistance Programs
Community Food Assistance Programs

To The Educator:

Dialogue learning is focused on the learner, an obvious point but one that is often overlooked. As educators, we value information and often err on the side of providing too much. Information (rather than application of information) has probably been the focus of most of your own education. You are probably most familiar and comfortable with this teacher-centered style.

Learner-centered (rather than teacher-centered) education is more likely to facilitate behavior change. It involves learning activities that are carefully designed to provide learners opportunities to be active participants in the learning process. The more active the learner, the more learning takes place.

Designing learning-centered sessions is a greater challenge for us as educators than just presenting information. Consider this quote:

It is the one who does the work who does the learning. As it is now, teachers are doing all or most of the work.

- Terry Doyle
Community Food Assistance Programs

Who

Limited resource families who may benefit from community food assistance programs that can supplement their food resources.

Why

Families with low-income may lack knowledge of potentially beneficial food assistance programs. Using community food resources can help low-income families acquire the food they need and help them choose foods with higher nutritional quality.

Lesson Length

60 minutes

Where

This lesson can be held in community settings convenient to low-income learners. The facility should have tables and chairs for participants, as well as enough space for moving easily to different locations in the room.

What

The topics in this lesson include:

• Food assistance programs available in your community
• How community food resources can help save you money

By the end of this session, learners will have:

• Examined the food assistance programs available in their community
• Practiced saving money with community food resources
• Tasted a healthy snack made with a WIC recipe
• Set a goal for using a food assistance program for which they are eligible
Teaching Materials and Supplies:
- Name tags
- Markers
- Pencils and pens
- Sticky notes
- Flip chart or white board and markers (optional)
- Container/basket
- Handout - Community Food Assistance *see note

Note: Prior to the session

* Prepare a list of food assistance resources in the area and provide basic information on each including address, contact information, eligibility, and the approximate dollar value of the benefits each organization provides. Provide this information on the Community Food Assistance Programs handout. Develop this list using the Maryland Community Service Locator: http://www.mdcsl.org/

** Make 4 copies of each quote card (1 for each of 4 members of a group.) Cut the quote cards apart and keep each set of 4 paper clipped together or in an envelope. At the beginning of the session select the number of sets of cards to match the number of participants and put in a container or basket.

*** Choose one of the two situations that most closely relates to your learners. Make copies of the chosen situation for all participants.
Introduction
Hi everyone, my name is _______________. I am very excited about our session today. We’re going to talk about food assistance programs in your community that will help you stretch your food budget. We will take a look at nearby organizations that will provide food, or vouchers to buy food, so that your family has more food and healthier food than you might have now.

Today, you will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won’t be required to talk to the whole group. I won’t call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Let’s get started!

Anchor
Think about programs and organizations in your community that help people get the food they need. Some examples are the Food Supplement Program (formerly known as the Food Stamp Program) and food banks or pantries. Turn to the person sitting next to you, introduce yourself and then talk briefly about organizations or programs that people can use to increase their food dollars by either providing no-cost or low-cost meals, or by giving money or vouchers to purchase food.

Write the name of each program you discuss on a sticky note. When you and your partner have a few names of programs written down, place your sticky notes up here on the board. When you are finished, we will share your ideas with the group.

Thank you for sharing information about food assistance in this community. It is great that you are already familiar or know about these programs.

Add
Each of you has a copy of the Community Food Assistance Programs handout. Follow along as I review some of the many organizations that are available in our community.
Apply
This next activity will give you an idea of how much money you can save using community resources. But first, we need to form some new groups.

Pass out the Family Food Assistance worksheet to each participant and a set of Community Resource cards to each group.

Read the description of the family described in the case study. Now look at the Community Resource cards. Each of the cards lists a community resource and the average amount of money it can save enrolled families. Choose the resources that could benefit the family. List the cards you choose and the dollar value of each on the worksheet. Add the dollar values to learn how much the family could save each month by using these resources.

What are some of the resources you chose for the family? What were some of the things you considered as you made your choices? How much would these resources help the family? What surprised you about this activity?

Note:
At the beginning of class place copies of the quote cards into a container or basket. Have learners select a quote without looking at it. When everyone has a quote, form groups by having a learner read her quote aloud. Have all learners with the same quote sit together. Have another learner read her quote aloud and continue the process of dividing into groups.

Note:
If the learners have difficulty adding the dollar values of the benefits to get a total, do the totals for them. On a white board or flip chart, write down the resources and their dollar value as the participants list them. Using a calculator, add up the value for the participants and write the number on the chart.

During the discussion at the end of this activity, emphasize that even with Food Supplement Program benefits, family members will need to use their own money to pay for food. In the "Cindy & Tom" example provided, the family has to pay $250 out-of-pocket for food. Also, the amounts listed are based on the maximum benefit. Actual benefit amounts will vary.
The healthy snack today is a WIC recipe. It is a healthy snack because it contains low-fat yogurt, a dairy food which a good source of calcium. The recipe is not expensive to make. You can buy yogurt with WIC vouchers. I also chose fresh fruits that were in season, canned pineapple which I had on hand, and bananas which were on sale.

What are some ways your children could help you prepare this snack?
Fruit and Dreamy Dip

1. Wash several fresh fruits and slice into bite-size pieces. Try fruits in season - apples, bananas, peaches, pears. You can also use canned fruit for this recipe.

2. Prepare dip

   1 cup plain low-fat yogurt
   1 Tablespoon honey (or white or brown sugar)
   pinch of Cinnamon (optional)

   Stir the yogurt, honey and cinnamon together. Chill before serving.

3. Arrange fruit on a plate and serve with the dip.
Away
I hope the information we discussed today will be helpful to you. Community food assistance programs available to us can help save quite a bit of money. Just imagine how you and your family could put this money to good use. As we finish our session, think about the community food assistance resources we have discussed today and consider which ones could help your family.

Take a look at the Take Home Tips handout. Pick programs from the list provided today that you are interested in contacting. Write their names on the Take Home Tips handout. Circle one program you will contact this week. Find out if you are eligible to participate in the program. Put the Take Home Tips on your fridge. I have included a copy of the Fruit and Dreamy Dip recipe on the handout.

Thank you for coming today! I enjoyed our time together and hope to see you at our next session.
Bills travel through the mail at twice the speed of checks.

- Steven Wright

An apple a day keeps the doctor away.

- Dorothy Draper

Life is not merely being alive, but being well.

- Marcul Valerius Martialis

The safest way to double your money is to fold it over and put it in your pocket.

- Kin Hubbard

Never spend your money before you have it.

- Thomas Jefferson

Eating is really one of your indoor sports. You play three times a day, and it's well worthwhile to make the game as pleasant as possible.

- Dorothy Draper

My favorite things in life don't cost any money. It's really clear that the most precious resource we all have is time.

- Steve Jobs

Don't eat anything your great-great grandmother wouldn't recognize as food. There are a great many food-like items in the supermarket your ancestors wouldn't recognize as food; stay away from these.

- Michael Pollan

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Fruit and Dreamy Dip

1. Wash several fresh fruits and slice into bite-size pieces. Try fruits in season - apples, bananas, peaches, pears. You can also use canned fruit for this recipe.

2. Prepare dip

   1 cup plain low-fat yogurt
   1 Tablespoon honey
   (or white or brown sugar)
   pinch of Cinnamon (optional)

   Stir the yogurt, honey and cinnamon together. Chill before serving.

   Arrange fruit on a plate and serve with the dip.
Cindy and Tom have two children, Lucy (age 3) and Tyler (age 10). Cindy works part-time and Tom is unemployed. The family is struggling to make ends meet. The family typically spends $550.00 a month on food including food eaten at home and food eaten away from home. They receive $300.00 in SNAP (the Food Supplement Program) benefits per month.

Choose the Community Resource cards that might be helpful for the family. List the resources and the total dollar value of each. Use a calculator to see how much the family would save if they were to participate in the community organizations on your list.

<table>
<thead>
<tr>
<th>Community Food Assistance</th>
<th>Dollar Value per month</th>
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Total
Brianna is a grandmother in her 50’s raising 3 grandchildren (ages 5, 7, and 11). She works part-time while the kids are in school. She recently signed up to receive SNAP (Food Supplement Program) benefits and is trying to figure out how she can best budget her money. She spends $500.00 a month on food eaten at home. What other community resources could she use?

Pick the Community Resource cards that might be helpful for the family. List the resources and the total dollar value of each. Use a calculator to see how much this family would save if they were to participate in the community organizations on your list.

<table>
<thead>
<tr>
<th>Community Food Assistance</th>
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Total
Take Home Tips

Community Food Assistance Programs

Community food assistance programs help you stretch your food budget.

List food assistance programs

To learn more about programs in your area:

1. Food Supplement Program - 1-800-332-6347 or https://mydhribenefits.dhr.state.md.us/
2. Maryland Community Services Locator - MDCSL.org
3. WIC - 1-800-242-4942

Set a Goal

Put a circle around one of the programs listed above that you will try to contact in the coming week. Learn if you are eligible to participate in the program.

See Note:
Community Resource Cards

Food Buying Clubs (SHARE)
One food package
Value per month: $15.00

Head Start
Meals and Snacks
Value per month: Up to $45.00
(usually 4 days per week, during the school year)

School Breakfast
Value per month: Up to $40.00
(during the school year)

Summer Meals Program for school-age children
Value per month: Up to $30.00
(June, July, August)

School Lunch
Elementary School Student
Value per month: Up to $40.00
(during the school year)

School Lunch
Middle or High School Student
Value per month: Up to $45.00
(during the school year)
**Community Resource Cards**

**WIC**
- Food for a woman
  - Value per month: Up to $50.00

**WIC**
- Food for a child age 1 to 5 years
  - Value per month: Up to $40.00

**WIC**
- Formula for an infant
  - Value per month: Up to $150.00

**Food Bank or Pantry**
- Value per month: Up to $30.00

**Child Care Meals**
- Each day a child eats free meals at a reimbursed child care program
  - Value per month: Up to $25.00

**Food Stamps**
- Value per month: Up to $75.00/person

**Community Resource Cards**
Community Resource Cards

Senior Meal Program
or Meals on Wheels
Up to $5.00 per meal

Free Community Meals
Up to $5.00 per meal
Healthy Cents

Developing a Spending Plan that Works for You
Developing a Spending Plan that Works for You

To The Educator:

Waiting is an essential skill in dialogue learning. When you ask an open question, you invite learners to consider new information, apply the information to prior learning and express their thoughts. This requires that the educator provide the time needed for learners to consider their answers carefully before responding.

For many educators, waiting is a challenge. It is uncomfortable to experience silence in response to an open question. It is tempting to relieve the discomfort by providing an answer. However, developing the skill of waiting will result in your learners’ experiencing deeper levels of learning.

Wait at least 5 seconds after asking an open question. Maintain brief eye contact as your learners develop their thoughts. You usually will be rewarded with introspective answers. And if no one answers? You have assured your learners this is “voice by choice.” Perhaps they have nothing to say. When this happens, just move on.

Look at the word, “silent.” Now look at the word, “listen.” Do you notice that “silent” rearranged spells “listen?” Silence is really okay. Good things come to teachers who wait.

- Joye Norris
Developing a Spending Plan that Works for You

Who

Low income families who want to learn how to develop a spending plan in order to manage limited resources throughout the month.

Why

Low-income families often lack financial literacy skills to manage the resources available to them. Lack of financial literacy skills often is linked to food insecurity. A spending plan can help families manage limited resources in order to have sufficient resources throughout the month.

Lesson Length

60 minutes

Where

This lesson will be held in community settings convenient to low-income learners. The facility should have tables and chairs for participants as well as enough space for moving easily to different locations in the room.

What

The topics in this lesson include:
• Making choices based on needs and wants
• How to track your family’s total monthly income
• How to track your family’s monthly expenses
• How to develop a spending plan

By the end of this session, learners will have:
• Practiced making choices based on needs and wants
• Learned how to track income and expenses
• Examined ideas for increasing income and decreasing expenses
• Discussed the process for developing their own spending plan
• Tasted a healthy fruit recipe
Introduction
Hi everyone, my name is ________________ and I am very excited about our session today. We are going to talk about how to develop a spending plan. Having a spending plan (sometimes called a budget) will help you match your expenses with your income so that you have enough money throughout the month. A spending plan will help you with future expenses.

First, let’s talk about how this session will work. Today, you will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won’t be required to talk to the whole group. I won’t call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Let’s get started!

Anchor
Developing a spending plan takes time and effort but will be very helpful to you. To get us started thinking about a spending plan, I have put a quotation on the flip chart.

“A journey of a thousand miles begins with a single step.”
Anchor Continued

Turn to the person sitting next to you, introduce yourself, and take a minute to share your thoughts about what you think this quotation means. How does it relate to the topic of developing a spending plan?

We will hear your ideas in a few minutes.

Who will share some of the ideas about the meaning of this quote that you and your partner discussed?

Developing a spending plan might sound like a difficult job. But you can do it in small steps over a period of time. Remember today’s quote, “A journey of a thousand miles begins with a single step.”

Add

Let’s get started on the first step to managing resources by developing a family spending plan!

We never seem to have enough money for everything. We all have to make choices about how to spend the money and resources we have. One idea that is helpful as you make these hard choices is to think about the difference between “needs” and “wants.”

A need is something you must have, such as shelter and food. A want is something you would like to have but is not a necessity, like eating at a restaurant or buying an extra sweater or a pair of earrings. We all have different needs and wants; but for everyone, the key to managing resources is spending money on the things we need before buying the things we want.

Income is the money and other resources you have coming into your household. Examples of income include money from paychecks, tips, child support and unemployment benefits. Income also includes government and community resources such as Temporary Cash Assistance (TCA/TANF), SNAP (food supplement/stamp) benefits, WIC vouchers, and free or reduced price meals for children in school.

The word expenses refers to where and how you spend money. Examples of expenses include food, housing, clothing, bus fare, gas, medical costs and childcare.

The first step in developing a spending plan is to keep track of your income and expenses. This will:

• Give you a clear idea of how much money you have and how you are spending it
• Help you rank needs and wants
• Help you save money by spending more carefully
• Help you decrease your spending; consider methods to increase your income
Developing a Spending Plan that Works for You

Apply

So far, we have learned the meaning of four words related to developing a spending plan – needs, wants, income, and expenses. Rather than spending time talking about how to develop a spending plan, we are going to practice doing it!

We are going to work in groups of three. Line up on this side of the room alphabetically by first name. The first 3 people at the end of the line become a small group, the next three become a small group, etc.

1. Case Study Practice
The first step in developing a spending plan is to track income and expenses. Each of you has two handouts - A case study describing a family and their income and expenses and the Ideas for Decreasing Expenses and Increasing Income handout.

First, read the family’s description on the Case Study handout. You might think some of the expenses listed are too high or maybe too low. The dollar amounts are not important. This is just for practicing how to track and compare income to your expenses.

Using the information on the Case Study, (the family’s income and expenses have already been listed for you), list the family’s total income and total expenses on the Ideas for Decreasing Expenses and Increasing Income handout. Use a calculator to find the difference between their income and expenses. Record this amount on the handout and decide if the family’s income is enough to cover expenses.

If there are more expenses than income, the family needs to spend less, increase income or or do some of both. Of course, it is not always possible to increase income. If this is the case, taking a hard look at expenses and finding ways to decrease your spending is the only option.

Discuss the following with the members of your group:

• What are some expenses that this family may want to change?
• What are some other sources of income that may be available to this family?
Developing a Spending Plan that Works for You

Apply Continued

Write your thoughts on the worksheet. When you are finished, we will discuss some of your ideas.

Who will share some of the ideas about income and expenses members of your group discussed?

2. Developing Your Own Spending Plan
It is not possible for each of you to develop a spending plan in this session today. You don’t have all the information you need, and there certainly isn’t enough time. But let’s give some thought to how to get started.

Develop your plan in small steps and take your time. Remember the quote we discussed earlier, “A journey of a thousand miles begins with a single step.” Think about your spending plan as a “first draft.” You will probably have to make some changes to it as time goes on.

I have some handouts designed to help you track your income and expenses to give you a clear idea of how much money you have and how you are currently spending it.

- First, start with tracking your income. Make a list of all your income for one month and then use a calculator to get a total for the month.

- Next, track your expenses. Write down everything you and your family members spend. You can track expenses for either a week or a month. If you track expenses only for a week, you need to divide your total monthly income by four so that you can compare both income and expenses for the same amount of time (in this case, a week).

- What are some ways that you could use to track your expenses over a week or a month?

- Now 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 or some of both. Think about our discussion of needs and wants so you can make choices as you develop a spending plan. To help develop your plan use the My Spending Plan page of the Developing a Spending Plan that Works for You handout.

Once you have developed a spending plan for you and your family, it is important to see if it is working for you. Track your actual income and expenses 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.

- What are your questions?

- What are your thoughts about developing a spending plan?

- What are some ways you plan to get started on developing a spending plan?

Note:
Review the handout, Developing a Spending Plan that Works for You. Ask if there are questions about the meaning of any of the categories. Ask participants for ideas about a system for keeping track of income and expenses. Individuals can keep track of receipts and bills as records and/or use a journal to keep track of smaller purchases throughout the day/week.
Today we are going to taste a healthy dessert that can make a great snack. It is a favorite children's recipe not only because it has chocolate (just a little!), but it also is a recipe that young children love to help make. They can help by washing and cutting the fruit, and they love to drizzle the chocolate. Older children can prepare this recipe on their own.

You can use any fruit for this recipe. Look for fresh fruit that is in season or on sale. You might try frozen, dried or canned fruit, too.
Chocolate-Dipped Fruit

Serving size: 1/2 banana and 2 strawberries
4 servings

Ingredients

- 2 Tablespoons semi-sweet chocolate chips
- 2 large bananas, peeled and cut into quarters
- 8 large strawberries
- 1/4 cup chopped, unsalted peanuts (optional)

Instructions

1. Place chocolate chips in a small microwave-safe bowl. Heat on high for 10 seconds and stir. Repeat until chocolate is melted.

2. Place a piece of wax paper or aluminum foil on a plate and put the cut fruit on top. Use a spoon to drizzle the melted chocolate over the fruit.

3. Sprinkle the fruit with chopped nuts (optional).

4. Loosely cover the fruit and place in the refrigerator for 10 minutes or until the chocolate hardens.
Developing a Spending Plan that Works for You

Away
Take a look at your Take Home Tips handout. The handout provides a list of the main ideas we discussed today. It also lists goals for making a spending plan. Choose one goal you might try reaching. Circle that goal and put the handout on your refrigerator to remind you to try one change. I also have included the Chocolate-Dipped Fruit recipe on the back. It can be served for dessert or a snack.

Great job today! I am looking forward to seeing you next week.
Case Study
Juanita and her son, Carlos

Juanita is a single mother who is looking for work with the help of her local social services department. She has an 8 month-old baby boy named Carlos. Her mother watches Carlos while Juanita takes part in job training classes and job searches. She receives Temporary Cash Assistance and both WIC and SNAP (Food Supplement/Stamp) benefits. Juanita also receives child support payments from Carlos' father.

Each month, Juanita finds that she must choose between paying less on one or two of her bills or borrowing food or money from her mother.

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Temporary Cash Assistance (TCA/TANF)</td>
<td>$450.00</td>
</tr>
<tr>
<td>WIC benefits</td>
<td>$40.00</td>
</tr>
<tr>
<td>SNAP benefits (Food Supplement/Stamps)</td>
<td>$130.00</td>
</tr>
<tr>
<td>Child support</td>
<td>$250.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$870.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Cost per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$500.00</td>
</tr>
<tr>
<td>Utilities (electricity, heat, water)</td>
<td>$80.00</td>
</tr>
<tr>
<td>Entertainment (movies, cable)</td>
<td>$50.00</td>
</tr>
<tr>
<td>Cell phone</td>
<td>$40.00</td>
</tr>
<tr>
<td>Diapers - 1 large package/week</td>
<td>$48.00</td>
</tr>
<tr>
<td>Groceries</td>
<td>$175.00</td>
</tr>
<tr>
<td>Food away from home (restaurants, take-out foods)</td>
<td>$75.00</td>
</tr>
<tr>
<td>Pet food/pet care</td>
<td>$15.00</td>
</tr>
<tr>
<td>Gasoline and car maintenance (for her 1999 car)</td>
<td>$77.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$1,060.00</strong></td>
</tr>
</tbody>
</table>
Case Study
John, Rose and their three children

John, his girlfriend Rose and their three young children live in an apartment. Their three children include Tina (3 years), Crystal (2 years) and Christopher (3 months.) John works at a convenience store while he looks for another job in construction. Rose receives child support payments for care since her oldest child is from a previous relationship. She also receives SNAP (Food Supplement/Stamp) benefits and WIC vouchers each month.

Rose and John pay for their health insurance which covers their three children. They do not have a car and rely on the bus to get to and from work. They live in a two-bedroom apartment.

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td>$947.00</td>
</tr>
<tr>
<td>Child support</td>
<td>$147.00</td>
</tr>
<tr>
<td>SNAP benefits (Food Supplement/Stamps)</td>
<td>$225.00</td>
</tr>
<tr>
<td>WIC</td>
<td>$120.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$1,439.00</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Cost per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$740.00</td>
</tr>
<tr>
<td>Family health insurance</td>
<td>$112.00</td>
</tr>
<tr>
<td>Telephone</td>
<td>$30.00</td>
</tr>
<tr>
<td>Bus pass</td>
<td>$30.00</td>
</tr>
<tr>
<td>Diapers and clothing</td>
<td>$45.00</td>
</tr>
<tr>
<td>Television services</td>
<td>$40.00</td>
</tr>
<tr>
<td>Utilities</td>
<td>$160.00</td>
</tr>
<tr>
<td>Food</td>
<td>$450.00</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$1,607.00</strong></td>
</tr>
</tbody>
</table>
Case Study
Anna, Jordan and Their Two Children

Anna and Jordan rent their home. They have a 3 year-old son (Stephen), and Anna has an 8 year-old daughter (Amy) from a previous marriage. They are expecting a baby in five months. They have two small dogs. Jordan works full time at a window factory. Anna works at a fast food restaurant. Anna gets $200 each month for child support, and they receive SNAP (Food Supplement/Stamps) benefits each month.

Jordan had some medical expenses last year that were not covered by his medical insurance. They borrowed money from Anna’s parents to pay the bill, and are paying Anna’s parents $100 each month. They own an old car, and last month they had $250.00 in repairs which they paid with a credit card. Anna and Jordan are falling behind each month on their payments for rent and utilities.

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jordan’s salary</td>
<td>$1,250.00</td>
</tr>
<tr>
<td>Anna’s salary</td>
<td>$550.00</td>
</tr>
<tr>
<td>Child support</td>
<td>$200.00</td>
</tr>
<tr>
<td>SNAP Benefits (Food Supplement/Stamps)</td>
<td>$55.00</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$2,055.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th>Cost per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>$750.00</td>
</tr>
<tr>
<td>Heat, electricity</td>
<td>$150.00</td>
</tr>
<tr>
<td>Telephone, Internet, &amp; Cable</td>
<td>$85.00</td>
</tr>
<tr>
<td>Gasoline</td>
<td>$80.00</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>$15.00</td>
</tr>
<tr>
<td>Clothing</td>
<td>$35.00</td>
</tr>
<tr>
<td>Personal products and services</td>
<td>$20.00</td>
</tr>
<tr>
<td>(shampoo, haircuts, etc)</td>
<td></td>
</tr>
<tr>
<td>Child care</td>
<td>$250.00</td>
</tr>
<tr>
<td>Loan payment</td>
<td>$100.00</td>
</tr>
<tr>
<td>Credit card payment</td>
<td>$50.00</td>
</tr>
<tr>
<td>Food</td>
<td>$600.00</td>
</tr>
<tr>
<td>Car insurance</td>
<td>$150.00</td>
</tr>
<tr>
<td>Dog food</td>
<td>$30.00</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$2,315.00</td>
</tr>
</tbody>
</table>
Ideas for Decreasing Expenses and Increasing Income

Case Study Family: ______________________________________________________

1. Compare income and expenses for the case study. Is there enough income to cover the family’s expenses?

   TOTAL MONTHLY INCOME          $___________
   TOTAL MONTHLY EXPENSES         —   $___________

   DIFFERENCE BETWEEN INCOME AND EXPENSES   $___________

2. If TOTAL MONTHLY EXPENSES are more than TOTAL MONTHLY INCOME, this family will need to make some changes. What are some expenses that this family could consider changing? What are some other sources of income that may be available to this family?

   Ideas to decrease expenses:
   • _________________
   • _________________
   • _________________
   • _________________
   • _________________
   • _________________
   • _________________
   • _________________
   • _________________

   Ideas to increase income:
   • _________________
   • _________________
   • _________________
   • _________________
   • _________________
   • _________________
   • _________________
   • _________________
   • _________________
Take Home Tips

Developing a Spending Plan that Works for You

- Needs are things you must have (food, shelter, basic clothing, for example).
- Wants are things you would like to have (eating at a restaurant, jewelry, holiday decorations, for example).
- The key to managing limited resources is to spend money on your needs before spending money on your wants.
- Tracking income and expenses can help develop a spending plan so that you have enough money throughout the month.
- A spending plan can help you live within your income and avoid not having enough money to pay bills or going into debt.

Set a Goal

I will think about the difference between needs and wants as I make spending choices.

I will track my income and expenses for a month.

I will develop a family spending plan based on my income and expenses.
Chocolate-Dipped Fruit

Serving size: 1/2 banana and 2 strawberries
4 servings

Ingredients

2 Tablespoons semi-sweet chocolate chips
2 large bananas, peeled and cut into quarters
8 large strawberries
1/4 cup chopped, unsalted peanuts (optional)

Instructions

1. Place chocolate chips in a small microwave-safe bowl. Heat on high for 10 seconds and stir. Repeat until chocolate is melted.

2. Place a piece of wax paper or aluminum foil on a plate and put the cut fruit on top. Use a spoon to drizzle the melted chocolate over the fruit.

3. Sprinkle the fruit with chopped nuts (optional).

4. Loosely cover the fruit and place in the refrigerator for 10 minutes or until the chocolate hardens.
Developing a Spending Plan that Works for You
TRACKING MONTHLY INCOME

List all income received in one month. Use a calculator to find your total income for the month. Write the amount of total income at the bottom of this page. You might have to assign a dollar amount to some items that don’t have a set amount such as vegetables from your garden.

<table>
<thead>
<tr>
<th>Income per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>$________ Wages, pay checks, salaries</td>
</tr>
<tr>
<td>$________ Temporary Cash Assistance (TCA/TANF)</td>
</tr>
<tr>
<td>$________ Tips, overtime</td>
</tr>
<tr>
<td>$________ Unemployment Compensation</td>
</tr>
<tr>
<td>$________ Child support and alimony</td>
</tr>
<tr>
<td>$________ Social Security or pensions</td>
</tr>
<tr>
<td>$________ Other: ________________________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>$________ Food Stamps (SNAP, EBT)</td>
</tr>
<tr>
<td>$________ WIC</td>
</tr>
<tr>
<td>$________ Free or reduced price school meals for children</td>
</tr>
<tr>
<td>$________ Commodity foods</td>
</tr>
<tr>
<td>$________ Food from food pantry or community food program</td>
</tr>
<tr>
<td>$________ SHARE food program</td>
</tr>
<tr>
<td>$________ Fruits or vegetables from a garden</td>
</tr>
<tr>
<td>$________ Energy assistance</td>
</tr>
<tr>
<td>$________ Housing assistance</td>
</tr>
<tr>
<td>$________ Medical assistance*</td>
</tr>
<tr>
<td>$________ Earned Income Tax Credit*</td>
</tr>
<tr>
<td>$________ Other: __________________________</td>
</tr>
<tr>
<td>$________ Other: __________________________</td>
</tr>
<tr>
<td>$________ Other: __________________________</td>
</tr>
</tbody>
</table>

*Divide by 12 to get monthly amount

TOTAL of all INCOME for the month $_________
### TRACKING EXPENSES

List your family's monthly expenses. Use a calculator to find your total expenses for the month. Write the amount of total expenses at the bottom of this page.

<table>
<thead>
<tr>
<th>HOUSING AND UTILITIES</th>
<th>EDUCATION AND RECREATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>$_____ Rent or house payment</td>
<td>$_____ Tuition, school supplies</td>
</tr>
<tr>
<td>$_____ Electricity</td>
<td>$_____ Lessons (sports, music, etc.)</td>
</tr>
<tr>
<td>$_____ Heating gas or oil</td>
<td>$_____ Books, papers, magazines</td>
</tr>
<tr>
<td>$_____ Phone</td>
<td>$_____ Television services (cable, satellite, etc)</td>
</tr>
<tr>
<td>$_____ Home maintenance (home repairs, cleaning supplies, etc)</td>
<td>$_____ Video rentals</td>
</tr>
<tr>
<td>$_____ Water/sewer</td>
<td>$_____ Vacations, weekend trips</td>
</tr>
<tr>
<td>$_____ Property taxes</td>
<td>$_____ Hobbies, sports</td>
</tr>
<tr>
<td>$_____ Other:_________</td>
<td>$_____ School fees (yearbook, school pictures, etc.)</td>
</tr>
<tr>
<td>$___________ TOTAL</td>
<td>$_____ Other:_________</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CLOTHING &amp; PERSONAL CARE</th>
<th>MEDICAL AND DENTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>$_____ Clothing</td>
<td>$_____ Insurance</td>
</tr>
<tr>
<td>$_____ Diapers</td>
<td>$_____ Doctor</td>
</tr>
<tr>
<td>$_____ Shoes and boots</td>
<td>$_____ Dentist</td>
</tr>
<tr>
<td>$_____ Laundry</td>
<td>$_____ Eye care</td>
</tr>
<tr>
<td>$_____ Haircuts</td>
<td>$_____ Prescriptions</td>
</tr>
<tr>
<td>$_____ Personal products</td>
<td>$_____ Hospital</td>
</tr>
<tr>
<td>$_____ Other:_________</td>
<td>$___________ TOTAL</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CONTRIBUTIONS &amp; GIFTS</th>
<th>CREDIT PAYMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>$_____ Contributions/Donations</td>
<td>$_____ Payment _______</td>
</tr>
<tr>
<td>$_____ Gifts/birthday, holiday</td>
<td>$_____ Payment _______</td>
</tr>
<tr>
<td>$_____ Other:_________</td>
<td>$_____ Payment _______</td>
</tr>
<tr>
<td>$_____ Other:_________</td>
<td>$_____ Other:_________</td>
</tr>
<tr>
<td>$___________ TOTAL</td>
<td>$___________ TOTAL</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TRANSPORTATION</th>
<th>OTHER EXPENSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>$_____ Car/truck payment</td>
<td>$_____ Savings, emergency fund</td>
</tr>
<tr>
<td>$_____ Car insurance</td>
<td>$_____ Checking account, money order</td>
</tr>
<tr>
<td>$_____ Bus fare</td>
<td>$_____ Stamps, postage</td>
</tr>
<tr>
<td>$_____ Tires and repairs</td>
<td>$_____ Union, work expenses</td>
</tr>
<tr>
<td>$_____ Gas, oil, etc.</td>
<td>$_____ Pet food and care</td>
</tr>
<tr>
<td>$_____ License and insurance</td>
<td>$_____ Other:_________</td>
</tr>
<tr>
<td>$_____ Parking</td>
<td>$_____ Other:_________</td>
</tr>
<tr>
<td>$_____ Other:_________</td>
<td>$___________ TOTAL</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CHILD CARE</th>
<th>TOTAL of all EXPENSES for the month $__________</th>
</tr>
</thead>
<tbody>
<tr>
<td>$_____ Child care/day care</td>
<td>$_____ Other:_________</td>
</tr>
<tr>
<td>$_____ Babysitting</td>
<td>$___________ TOTAL</td>
</tr>
<tr>
<td>$_____ Child support</td>
<td>$_____ Other:_________</td>
</tr>
<tr>
<td>$_____ Other:_________</td>
<td>$___________ TOTAL</td>
</tr>
</tbody>
</table>

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### MY SPENDING PLAN

Develop your spending plan based on needs, wants, income, expenses and the changes in income and/or expenses you have decided to make.

#### HOUSING AND UTILITIES
- $____ Rent or house payment
- $____ Electricity
- $____ Heating gas or oil
- $____ Phone
- $____ Home maintenance
  (home repairs, cleaning supplies, etc)
- $____ Water/sewer
- $____ Property taxes
- $____ Other:_________

$___________ TOTAL

#### CLOTHING & PERSONAL CARE
- $____ Clothing
- $____ Diapers
- $____ Shoes and boots
- $____ Laundry
- $____ Haircuts
- $____ Personal products
- $____ Child(ren)'s allowances
- $____ Other:_________

$___________ TOTAL

#### CONTRIBUTIONS & GIFTS
- $____ Contributions/Donations
- $____ Gifts/birthday, holiday
- $____ Other:_________

$___________ TOTAL

#### TRANSPORTATION
- $____ Car/truck payment
- $____ Car insurance
- $____ Bus fare
- $____ Tires and repairs
- $____ Gas, oil, etc.
- $____ License and insurance
- $____ Parking
- $____ Other:_________

$___________ TOTAL

#### MEDICAL AND DENTAL
- $____ Insurance
- $____ Doctor
- $____ Dentist
- $____ Eye care
- $____ Prescriptions
- $____ Hospital

$___________ TOTAL

#### EDUCATION AND RECREATION
- $____ Tuition, school supplies
- $____ Lessons (sports, music, etc.)
- $____ Books, papers, magazines
- $____ Television services (cable, satellite, etc)
- $____ Video rentals
- $____ Vacations, weekend trips
- $____ Hobbies, sports
- $____ School fees (yearbook, school pictures, etc.)
- $____ Other:_________

$___________ TOTAL

#### FOOD
- $____ Groceries
- $____ Food away from home
- $____ School lunches
- $____ Baby formula
- $____ Special occasions, parties
- $____ Other:_________

$___________ TOTAL

#### CREDIT PAYMENTS
- $____ Payment
- $____ Payment
- $____ Payment
- $____ Other:_________

$___________ TOTAL

#### OTHER EXPENSES
- $____ Savings, emergency fund
- $____ Checking account, money order
- $____ Stamps, postage
- $____ Union, work expenses
- $____ Pet food and care
- $____ Other:_________

$___________ TOTAL

#### TOTAL of all EXPENSES for the month $___________

---

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This material was funded by USDA’s Supplemental Nutrition Assistance Program – SNAP.
Healthy Cents

Food Budgeting Made Easy
To learn best, the brain needs short bursts of information, more beginnings and endings, more attention-makers.

- Joye Norris
Food Budgeting Made Easy

Who
This lesson is intended for low-income learners with limited financial literacy skills who are seeking ways to stretch food resources by developing a food budget.

Why
Families with limited income and financial literacy skills may struggle with how to effectively spend their food dollars to ensure they are purchasing the maximum number of healthy foods possible.

Lesson Length
60 minutes

Where
This lesson can be held in community settings available to low-income learners. The facility should have tables and chairs for participants as well as enough space to move easily to different locations in the room.

What
The topics in this lesson include:
- Estimating your monthly food budget
- Tracking food expenses

By the end of this session, learners will have:
- Practiced estimating food expenses
- Learned how to track food expenses
- Tasted a healthy main dish recipe with vegetables
- Explored ways to involve family members in food preparation
Introduction
Hi everyone, my name is _________________. I am very excited about our session today because I believe the topic is going to be very helpful to you. We are going to talk about how to develop a food budget. At the end of the session, you will have an opportunity to taste a healthy main dish salad made with affordable ingredients. But first, let’s talk about how this session will work.

Today, you will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won’t be required to talk to the whole group. I won’t call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Let’s get started!

Anchor
An important step in developing and following a food budget is to become aware of how much you are spending and what you are buying. Let’s do an activity that highlights the challenges in tracking what you buy and how much you spend especially when reflecting on past purchases.

On your tables I have put a variety of bottles and beverage containers you might buy at a store or restaurant. Choose one you buy often. Turn to the person sitting next to you, introduce yourself, and take a few minutes to talk about the beverage you chose. Include in your discussions:
- how often you buy it in a 2 week period
- how much it costs
- how much you spend on this item or something similar to it in 2 weeks
After a few minutes we will hear from you about what you discovered during your conversations.

How difficult was it to remember what you often buy and how often you buy it? Who will share your conversation about what things cost? Who will share what you learned?

Our session today is designed to help you develop a plan for food spending, and to become more aware of the spending you are actually doing.

**Add**

The term “food budget” refers to a plan 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. You include everything that you would use to buy food. Some examples are a paycheck, child support, WIC vouchers, and food stamps. You can probably think of others that apply to you.

The important idea here is that a budget is a spending **plan** based on decisions you make ahead of time. Once you have an idea of how much you have to spend on food, decide ahead of time how you will spend it. For example, how often can you afford to order pizza for dinner? Can you afford to eat lunch at a restaurant with your friends at work? Can you afford to have meat for dinner every night? Will you prepare all meals yourself or do you have enough money to buy convenience foods?

**Apply**

**Developing a food budget (spending plan)**

Take a look at Your Estimated Monthly Food Budget for My Family worksheet. It shows how much families like yours typically spend for food. Don’t worry if these amounts seem too high or maybe too low. This is just for practice.

The worksheet will help you estimate how much money you will need to feed each member of your own family. The word “estimate” means to have an educated guess. The amounts listed on this sheet are based on guidelines of how much money it would take to feed each type of person in your family when you are spending food money carefully and cooking most meals at home.

Each of you will use your own worksheet to estimate your own monthly food budget. You will work with a partner to help each other complete the worksheet and you will share the calculator.

To complete the worksheet:

- Put a circle around the types of family members in your family (1st column on the left).
- In the next column, write down how many of each type of family member you have.
- Use a calculator to multiply the dollar value of food per month in each category times the number of people in each category (column 2 times column 3). Write the amount in the “Total” column on the right.
- Add all the numbers in the “Total” column on the right to calculate your total monthly food budget for your family.
- If you want to know your weekly food budget, divide your monthly food budget by 4.

What are your questions?

We will take some time when you have completed the worksheet to discuss what you learned from this activity.

Remember, this is an estimate. Use your budget for a few weeks and see if it comes close to what you are spending.
Food Budgeting Made Easy

Apply Continued

Are you spending more? Are you buying healthy foods?

Tracking your food expenses
Let’s assume you have developed a plan for food spending – you have a food budget that tells you how much to set aside for food purchases. The next step is to check if this budget is realistic. Do you need more money in your food budget, or can you decrease your budget so you have the money you need for other things?

Keeping track of how you are currently spending money on food is helpful in a number of ways. It helps you:

- decide if you have a realistic food budget (spending plan)
- become aware of the types of food you are buying
- decide if you are spending money on healthy food
- identify ways to make changes in your spending so you can stretch your food resources

The best way to track your food spending is to write everything down. Every evening, have your family members write down what they spent on food that day. Include items bought at the grocery store, vending machines, restaurants, etc. Keep all your receipts, too.

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.

Now look at the specific items on your receipts to get an idea of the 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?

What are methods you have used in the past or currently use to keep track of the food you buy? What are some of your ideas for a system for keeping track of your food buying?

Once you have decided how much money you are actually spending for food, ask yourself, “do I have enough money to cover all my food expenses?” Let’s work on an example together. The figures in this examples are just used for example purposes.

A family includes a husband and wife, a 2 year old daughter and a 6 year old son. The family kept track of how much they are spending for food and discovered it was $600.00 a month. But their food budget was $500.00 a month. They were spending about $100 more a month on food than they have in their food budget.

One option is to increase their budget (remember that means their spending plan) to $600. However, it is not likely that they can increase their income by $100.00 a month, so they will need to find ways to cut their food expenses by $100.00 a month.

They went back to their list of the food they were buying and looked for places they could cut some expenses. The wife discovered she eats lunch at her favorite restaurant 3 times a week. She spends about $8.00 each time. That adds up to about $100.00 a month.

If she brings her lunch to work rather than eating lunch at a restaurant, she could stay within the family’s $500.00 budget. (I realize if she decided not to go out for lunch and to start bringing her lunch from home, she would have to spend money on foods for her lunch made at home. But let’s keep it simple for this example!)
What are your thoughts on this solution?

What are some other ways you could save $100.00 on food?

Some important points...notice that I have referred to all family members in this process. Budgeting is a family activity and it is important to make choices together rather than having 1 person making all the decisions and make all the money-saving choices.

What are your thoughts on the process we have just practiced in finding ways to stick to a food budget? How could you make food budgeting work in your family?
Today’s recipe for tasting is called Crunchy Chicken Salad. This is a favorite recipe of mine, especially when I have a busy day, and I need to be able to put supper on the table quickly. I can make this dish in the morning, refrigerate it, and serve it for dinner with some whole wheat bread. I love corn on the cob with it, too, especially when corn is in season when it tastes great and is inexpensive. I also like to serve this on the day after we have roast chicken for dinner. It is a great recipe for using leftover chicken.

Children are more likely to try new foods, especially fruits and vegetables if they help in preparing a dish. Who can think of some ways to have children help make this recipe?

Some Ideas:

• When cooking, kids can wash fruits and vegetables.

• When shopping, let kids select a new fruit or vegetable to try.

• Asking young children to name the color of each ingredient is a great way to learn colors.

• Measuring, peeling, slicing and stirring are jobs older children can do.
Crunchy Chicken Salad

Serving size: 3/4 cups
5 servings

Ingredients

- 2 chicken breasts, chopped
- 1 stalk celery, chopped
- 1/2 green pepper, chopped
- 1/2 small onion, chopped
- 1/2 small cucumber, peeled and chopped
- 1 small apple, diced (not peeled)
- 1/2 cup grapes, cut in half
- 1/4 cup plain yogurt
- salt and pepper to taste

Instructions

1. Use leftover cooked chicken, or cook enough chicken to make 2 cups of chicken pieces.

2. Put all the ingredients in a large bowl. Stir together.

3. Refrigerate until ready to serve.
Away
Take a look at your Take Home Tips handout. Choose one change you might try making. Draw a circle around it and post it on your refrigerator when you get home to remind you to try one change in the coming week.

I have included the Crunchy Chicken Salad recipe. Don’t forget to get your kids involved in preparing this great recipe.

You’ve done a great job today practicing skills you will need to develop a food budget. I hope that you will use these skills to help you manage your food spending. Thank you for coming! I hope to see you next time.
Estimated Monthly Food Budget for Your Family

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<thead>
<tr>
<th>Number</th>
<th>Dollar value of food for each family member per month</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Man</td>
<td>$155.00</td>
<td></td>
</tr>
<tr>
<td>Woman</td>
<td>$140.00</td>
<td></td>
</tr>
<tr>
<td>Child (age 1-3)</td>
<td>$85.00</td>
<td></td>
</tr>
<tr>
<td>Child (age 4-5)</td>
<td>$90.00</td>
<td></td>
</tr>
<tr>
<td>Child (age 6-8)</td>
<td>$115.00</td>
<td></td>
</tr>
<tr>
<td>Child (age 9-12)</td>
<td>$130.00</td>
<td></td>
</tr>
<tr>
<td>Teenage Girl</td>
<td>$140.00</td>
<td></td>
</tr>
<tr>
<td>Teenage Boy</td>
<td>$145.00</td>
<td></td>
</tr>
<tr>
<td>Infant</td>
<td>$80.00</td>
<td></td>
</tr>
</tbody>
</table>

To complete the worksheet:

1. Put a circle around the types of family members in your family (1st column on the left).
2. Write down the number of each type of family member in the column.
3. Use a calculator to multiply the dollar value of food per month in each category times the number of people in each category (column 2 times column 3). Write the amount in the “Total” column on the right.
4. Add all the numbers in the “Total” column on the right to calculate your total monthly food budget for your family.
5. If you want to know your weekly food budget, divide your monthly food budget by 4.
Take Home Tips

Food Budgeting Made Easy

- Tracking your food expenses helps you learn how you spend money on food.
- Keep your receipts and make a list of what you spend on food for two weeks. Add up your food purchases to see how much you are spending on food.
- When you know how much money you spend on food, you can decide if you need to make some changes.
- Cooking with your kids is a great way to help them develop skills in the kitchen. Children who help with cooking are more likely to be willing to try new foods.

Set a Goal

I will track my food expenses for two weeks to learn how much I am spending on food.

If I am spending more money on food than my estimated food budget, I will work with my family members to find ways to spend less.

I will try the recipe and find ways to have my children help with preparing it.

Other: _____________________________

Personal Goal: ________________________________
Crunchy Chicken Salad

Serving size: 3/4 cups
5 servings

Ingredients

- 2 chicken breasts, chopped
- 1 stalk celery, chopped
- 1/2 green pepper, chopped
- 1/2 small onion, chopped
- 1/2 small cucumber, peeled and chopped
- 1 small apple, diced (not peeled)
- 1/2 cup grapes, cut in half
- 1/4 cup plain yogurt
- salt and pepper to taste

Instructions

1. Use leftover cooked chicken, or cook enough chicken to make 2 cups of chicken pieces.
2. Put all the ingredients in a large bowl. Stir together.
3. Refrigerate until ready to serve.
Meal Planning to Make Life Simpler
Meal Planning to Make Life Simpler

To The Educator:

The key component of dialogue learning is dialogue! The word dialogue means “words between us.” In dialogue learning it especially refers to words between and among students. Talking enables learners to examine their own experiences and thoughts, thus helping them make personal meaning of new information.

An important goal for you as an educator is to provide opportunities for learners to talk to one another in pairs or small groups. Partner interactions (rather than “class discussion” in which one person talks and the rest of the class participants listen) have several advantages. Most learners are reluctant to speak to the whole class. Talking to one or two people is much less intimidating than speaking to all learners in the room. Small group interactions also allow for ALL learners to speak. And finally, partner interactions in which all students are talking raise the energy in a room like nothing else.

The challenge to the educator is to be willing to move to a “less of me and more of them” approach. This will take a positive attitude and a bit of practice.

When partners speak with each other, all voices are raised. So is the energy. And on occasion, so is the roof!

- Joye Norris
Meal Planning to Make Life Simpler

Who
Low-income families who want to learn how to plan meals in order to more effectively manage limited resources.

Why
An important way to save money spent on food is to prepare more meals at home and eat fewer meals at restaurants. Meal planning is a key step to having the foods you need to prepare more meals at home.

Lesson Length
60 minutes

Where
This lesson will be held in community settings convenient to low-income learners. The facility should have tables and chairs for participants as well as enough space for moving easily to different locations in the room.

What
The topics in this lesson include:
- The benefits of meal planning
- How to develop a weekly meal plan

By the end of this session, learners will have:
- Examined the benefits of meal planning
- Acquired skills needed for developing a weekly meal plan
- Tasted a healthy recipe that is simple to prepare
Introduction
Hi everyone, my name is _______________. I am delighted to have you here today. Today’s topic is meal planning - something that will help you in preparing family meals and save money at the same time. Planning meals in advance is an important step in ensuring the foods you eat are healthy and are within your budget. Planning makes your life less stressful, too.

First, let’s talk about how this session will work. Today you will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won’t be required to talk to the whole group. I won’t call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Let’s get started!

Anchor
Let’s see what we can learn about how much meal planning we currently are doing.

Take a look at the Find a Person Who…. handout. The handout lists various statements about meal planning. Everyone stand up! Grab a pencil and the Find a Person Who…. handout. Move around the room and chat with other learners about meal planning. See if you can find a person who agrees with one of the statements and write down their first name under the statement. Try to find a person for each of the 8 statements. We’ll come together in a few minutes and see what you discovered.

Who will share what you learned? What surprised you?
Meal Planning to Make Life Simpler

Add

Meal planning refers to deciding in advance what meals your family will eat. You could plan your family’s meals for a few days or a week. Consider the advantages of doing this kind of advanced planning.

- You will eat at restaurants or have take-out food less often. Eating out usually is more expensive than eating home-prepared meals.

- Eating home-prepared foods is often healthier than eating restaurant foods and take-out foods. When you prepare meals at home, you can control portion size and the amount of fat, sugar and salt in the foods you eat. You can include more fruits and veggies, too.

- You will have on hand the foods you need to make a meal. This means less stress and less waste.

- You can plan ahead for busy days. Maybe you will choose to eat at a restaurant or buy take-out. Or maybe you will make a soup and salad ahead of time to eat on the go, or serve leftovers.

- Planning ahead means fewer last minute trips to the grocery store. This saves time and money. Shopping less frequently means fewer opportunities for impulse buys.

- Most importantly, planning meals can mean less stress. When you make a meal plan and follow it, there will be no more staring at the refrigerator and cupboards wondering what to make for kids lunches or tonight’s dinner.

So, how do you start?

1. Look at grocery fliers or go online to see what is on sale. Plan meals around foods on sale.

2. Collect coupons online or from magazines and newspapers. The key to couponing is to use them to purchase only the items you are certain you’ll use. Check that the coupon price for a name brand is cheaper than the store brand.

Note:

Show a current grocery store flier. Briefly point out a few items on sale and describe some simple ways to include them in a meal plan.

See Note:

Note:

Compare the cost of a name brand grocery item purchased with a coupon and the cost of the store brand of the same item to show that use of coupons aren’t always the better buy.
Meal Planning to Make Life Simpler

Add Continued

3. Look through your refrigerator, freezer, and cupboards to see what items you already have. Use these foods in your meal plan.

4. Ask family members for their input. If they help to choose meals and snacks, they may be more likely to eat and enjoy them.

5. Write down which meals/snacks/recipes you will prepare this week. You can use the Weekly Meal Planner handout to write down meals and snacks for the coming week. Use MyPlate as a guide for planning healthy meals.

Don’t forget breakfast foods and snack foods. You also need to think about foods and meals eaten away from home.

6. Once you have a meal plan of foods and snacks, the next step is to develop a shopping list of foods you need to buy before you go to the grocery store.

Apply

Let’s put all this information into practice.

Work with the person sitting next to you for the next activity. You are going to practice making a meal plan using the Meal Planning Practice worksheet.

The family is described at the top of the worksheet. Laura makes a weekly meal plan for her family of four. Two children eat school lunch. Both Laura and her husband work. Laura developed a meal plan for Monday, but she needs your help with the rest of week.

Laura already listed what she has on hand and what’s on sale in the grocery store this week.

Try to include all food groups: protein, vegetables, fruits, grains, and dairy for a day. Think about how to use leftovers so that nothing goes to waste, and make your meals appealing so that the family will enjoy them. Refer to the Staples to Have on Hand handout if looking for additional ideas. We will plan meals and snacks for just 2 or 3 days for this activity.

Who will share some of the meal plans that your group developed? What did you find challenging about this activity? What are your thoughts about meal planning now that you have had an opportunity to try it?

Note:
Briefly review the MyPlate poster if you have time or if you have not reviewed recently.
Tasting Activity

Today we are going to taste Chicken Corn Chowder that is made in a slow cooker (crockpot). I always include a slow cooker meal in my weekly meal plan to serve on my busiest day. I can prepare all the ingredients in the morning, put them in the slow cooker, set it for 8 hours or so, and it is ready when I come home from work. This is so convenient! If you don’t have a slow cooker, look for one at garage sales or a thrift shop. I think you will discover a slow cooker is a good investment. It will save you time and money.

Chicken was on sale this week. I had a coupon for name brand frozen corn but when I compared the price to the price of the store brand, the store brand was the better buy. Very often, the store brand is the same or of similar quality to the name brand. I have bought both name brands and store brands and my family is not able to see or taste the difference, especially in soups and casseroles.

Note:
There will not be enough time during class to prepare the soup recipe. You can make prior and provide as a tasting during class or you can prepare on a stove top during class. For either it is best to bring in a slow cooker to show during the food demonstration. For information on food safety related to slow cookers visit:

Chicken Corn Chowder

Serving size: 1 cup
8 servings

Ingredients

2 tablespoons olive oil
1 1/2 lbs chicken tenders, cut into 1/2-inch cubes (or leftover chicken)
1 medium onion (chopped)
2 stalks celery (chopped)
2 large carrots (chopped)
2 cups frozen corn
2 cans (16 ounce), low sodium cream of potato soup
1 1/2 cups chicken broth
1/2 cup low-fat (or nonfat) milk
Pinch of salt and pepper

Preparation

1. Heat the oil in a large skillet. Brown the chicken. Transfer chicken to a slow cooker.

2. Add onions and celery to skillet and sauté for about 3 to 4 minutes, until just tender. Add the onions, celery, carrots, corn, soup, chicken broth, salt and pepper to the slow cooker.

3. Cover and cook on low 5 to 6 hours or until chicken is done and vegetables are tender. During the last 10 minutes, stir in the milk.
Meal Planning to Make Life Simpler

Away
Today we focused only on meal planning. Another important part of meal planning is to consider your food budget. Making a meal plan provides an opportunity to think about how to make the most of the food you buy so you stay within the budget you have. We will be talking more about how to make the most of a tight budget in the next few lessons.

Take a look at your Take Home Tips handout. Choose one change you might try making. Draw a circle around it and post it on your refrigerator when you get home to remind you to try one change in the coming week. The Chicken Corn Chowder recipe is included in the handout. I also have a blank Weekly Meal Planner handout so you can develop a plan for you and your family.

Great job today! I really enjoyed talking about making a meal plan with all of you. You had some great ideas, and I hope you learned something new as well. If you give meal planning a try, I think you’ll be surprised at how it can lower your grocery bill and the stress you often feel providing healthy meals for your family.

I look forward to seeing you next time!
Meal Planning to Make Life Simpler

Find a person who......

<table>
<thead>
<tr>
<th>Usually writes down a basic list of the meals she is going to prepare in the next 3 days or so.</th>
<th>Checks the weekly ads to learn what is on sale at the grocery store.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Likes to try new recipes.</td>
<td>Usually doesn’t plan meals in advance—just makes something with whatever she happens to have on hand.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Looks in her cupboard and refrigerator to see what she has on hand before she goes to the grocery store.</td>
<td>Would like to make fewer trips to the grocery store.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Has enough money to get the food you want throughout the month.</td>
<td>Never tries new recipes.</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Gets stressed about making food for mealtimes.</td>
<td>Usually buys take-out meals for dinner.</td>
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<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The Family
Laura plans a weekly meal for her family of four. Two children eat school lunch. Both Laura and her husband work. Laura developed a meal plan for Monday, but she needs your help with the rest of the week.

Foods on hand
Eggs, tortillas, nonfat yogurt, cereal, oatmeal, frozen mixed vegetables, canned soups, onions, nonfat milk, low-fat cheese

Foods on sale
Broccoli, oranges, apples, carrots, and chicken

<table>
<thead>
<tr>
<th></th>
<th>Breakfast</th>
<th>Lunch</th>
<th>Snack</th>
<th>Dinner</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monday</strong></td>
<td>Orange juice and banana smoothie&lt;br&gt;Creamy oatmeal with raisins</td>
<td>Turkey/Lettuce/Tomato on tortilla&lt;br&gt;Apples and carrot sticks&lt;br&gt;Nonfat milk</td>
<td>Yogurt with fruit</td>
<td>Cheesy chicken, rice, broccoli casserole&lt;br&gt;Whole wheat bread&lt;br&gt;Apple crisp&lt;br&gt;Nonfat milk</td>
</tr>
<tr>
<td><strong>Tuesday</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Wednesday</strong></td>
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<tr>
<td><strong>Thursday</strong></td>
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<tr>
<td><strong>Friday</strong></td>
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</tbody>
</table>
Take Home Tips

Meal Planning to Make Life Simpler

- Before going to the grocery store, save time and money by developing a weekly meal plan.

- Check what you have on hand in your cupboard, refrigerator and freezer and plan to use these items in your meal plan.

- Read your weekly grocery store flier to see what is on sale before you plan meals and snacks.

- Buy staple food items when they are on sale and keep them on hand for easy snacks and meals.

Set a Goal

I will make a weekly meal plan.

I will try to keep staples on hand so I always have easy meal options.

I will check for sales at the grocery store and use coupons when they save me money.

I will try to follow MyPlate guidelines when planning meals.

Other: ________________________________
Chicken Corn Chowder

Serving size: 1 cup
8 servings

Ingredients

- 2 tablespoons olive oil
- 1 1/2 lbs chicken tenders, cut into 1/2-inch cubes
  (or leftover chicken)
- 1 medium onion (chopped)
- 2 stalks celery (chopped)
- 2 large carrots (chopped)
- 2 cups frozen corn
- 2 cans (16 ounce), low sodium cream of potato soup
- 1 1/2 cups chicken broth
- 1/2 cup low-fat (or nonfat) milk
- Pinch of salt and pepper

Preparation

1. Heat the oil in a large skillet. Brown the chicken.
   Transfer chicken to a slow cooker.

2. Add onions and celery to skillet and sauté for about 3
to 4 minutes, until just tender. Add the onions, celery,
carrots, corn, soup, chicken broth, salt and pepper to the
slow cooker.

3. Cover and cook on low 5 to 6 hours or until chicken
is done and vegetables are tender. During the last 10
minutes, stir in the milk.
Some Ideas for Meals

<table>
<thead>
<tr>
<th>Protein</th>
<th>Protein</th>
<th>Dairy</th>
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</thead>
<tbody>
<tr>
<td>Chicken/turkey</td>
<td>Fish/beans</td>
<td>Cheese</td>
</tr>
<tr>
<td>Creamed chicken</td>
<td>Tuna-noodle casserole</td>
<td>Grilled Cheese</td>
</tr>
<tr>
<td>or turkey over</td>
<td>Salmon patties</td>
<td>Macaroni and cheese</td>
</tr>
<tr>
<td>rice</td>
<td>Tuna salad</td>
<td>English Muffin pizza</td>
</tr>
<tr>
<td>Chicken or turkey</td>
<td>Beans</td>
<td>Cheese sandwich</td>
</tr>
<tr>
<td>soup</td>
<td>Baked beans</td>
<td>Cheese cubes</td>
</tr>
<tr>
<td>Baked chicken</td>
<td>Red beans and rice</td>
<td>Fat-free yogurt</td>
</tr>
<tr>
<td>Chicken casserole</td>
<td>Vegetable chili</td>
<td>Fruit salad with yogurt</td>
</tr>
<tr>
<td>Chicken sandwich</td>
<td>Bean soup</td>
<td>Fat-free milk as a drink</td>
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<tr>
<td>Cheesy chicken</td>
<td>Peanut butter sandwich</td>
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<td>Barbecued chicken</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chicken salad</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Turkey spaghetti</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vegetables</th>
<th>Fruits</th>
<th>Grains</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spinach</td>
<td>Apples</td>
<td>Whole grain bagels</td>
</tr>
<tr>
<td>Broccoli</td>
<td>Cherries</td>
<td>Whole grain cereal</td>
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<tr>
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<td>Oranges</td>
<td>Pizza crust</td>
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<td>Green beans</td>
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<td>Zucchini</td>
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<td>Peas</td>
<td>Grapefruit</td>
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<td>Pineapple Kiwi</td>
<td>Pancake mix</td>
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<td>Apple sauce</td>
<td>Pretzels</td>
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<td>Baked Potato</td>
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<td>Fruit juice</td>
<td>Crackers</td>
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<td>Sweet potatoes</td>
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### Weekly Meal Planner

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Unit Pricing and Other Shopping Strategies
Unit Pricing and Other Shopping Strategies

To The Educator:

Learners are most likely to remember the information presented at the beginning and ending of a lesson. This is referred to as the principles of primacy (what comes first) and recency (what comes last). The principles of primacy and recency tell us the beginning and ending of a lesson provide the strongest opportunity for learning and therefore require careful planning.

Don’t waste time at the beginning of the lesson with long welcomes and introductions. Briefly introduce yourself and the topic, discuss “voice by choice,” and move to the first activity. Plan lesson beginnings carefully to introduce the topic and help learners find their own connection to it. Once they have connected prior learning to the topic, learners are ready to hear new information and remember it.

The end of a lesson provides a powerful learning opportunity, too. Plan the closing carefully and intentionally to review key concepts, celebrate success and encourage new behaviors. Consider this as a process of “looking back and bridging forward.” Help learners set goals for using the information they have learned.

Memory is the treasury and guardian of all things.

- Cicero
Unit Pricing and Other Shopping Strategies

Who

Limited resource individuals and families who are seeking to improve their shopping skills in order to save money when shopping for food.

Why

It is often challenging for families with limited resources to be able to afford healthy foods. Careful comparison shopping for product quality and price will help stretch a family’s food budget.

Lesson Length

60 minutes

Where

This lesson will be held in community settings convenient to low-income learners. The facility should have tables and chairs for participants, as well as enough space for moving easily to different locations in the room.

What

The topics in this lesson include:
- The pros and cons of buying in bulk
- Using unit pricing to compare prices
- Avoiding food waste

By the end of this session, learners will have:
- Considered the pros and cons of buying grocery items in bulk
- Practiced using unit shopping to compare prices at the grocery store
- Explored ways to use leftover ingredients from a recipe
- Tasted a healthy dessert/snack
- Set a goal of using one new shopping strategy for saving money at the grocery store
Introduction
Hi everyone, my name is ______________. I am excited about today's lesson! We are going to talk about how to become a better shopper at the grocery store by comparing prices. We'll also consider ways to avoid wasting food so that you make the most of your food purchases. You will learn some new ideas and have opportunities to share some of your own strategies for saving money when buying and preparing food. Our goal is for you to be able to make your food dollars stretch as far as possible so everyone in your family eats healthy food and enjoys homemade meals.

First, let's talk about how this session will work. Today you will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won't be required to talk to the whole group. I won't call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Let's get started!
Anchor
To get us started thinking about how to manage money, we are going to take a look at some quotations about money and discuss what they mean to us.

Form groups with 2 or 3 people sitting close to you. Introduce yourselves to one another. I will give each group a quote about money. Talk with the members of your group about what the quote means to you. We’ll hear from each group in a few minutes.

Who will read your group’s quote and briefly tell us some of your group members’ thoughts and ideas about its meaning?

Now that we heard your thoughts on money, let’s take a look at how to manage money to cover our food needs throughout the month.

Add
Buying in Bulk
When you compare prices at the grocery store, very often (but not always) the larger version of a product is the better value when you compare the prices. But sometimes buying the larger bottle or package is not the right choice for you. Here are some questions to ask yourself before buying in bulk:

- Is this a product you and your family will use?
- Do you have enough money to buy the larger product?
- Do you have a place to store it?
- Do you have the storage containers you need?
- If the product is perishable, can you use it all before it spoils?

What are some products you usually buy in bulk to save money? What are some of the challenges you have experienced when you buy products in large quantities?
Unit Pricing and Other Shopping Strategies

Add Continued

Unit Pricing
Let’s take a closer look at comparison shopping. Most shoppers at the grocery store want to get the most for their food dollars. Grocery stores don’t make that easy for us! Here’s an example:

I need to buy canned pears and want to buy the less expensive choice.

<table>
<thead>
<tr>
<th>Canned pears</th>
<th>16 ounces</th>
<th>$1.00</th>
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<tbody>
<tr>
<td></td>
<td>28 ounces</td>
<td>$1.35</td>
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Which is the least expensive? Is it the smaller can for $1.00 or the larger can for $1.85? The only way to compare these items is to figure out how much 1 ounce of each can of pears costs.

To find out how much 1 ounce costs, divide the price by the number of ounces. (calculations have been rounded)

$1.00 can
16 ounces = **$0.06 cents an ounce**

$1.35 can
28 ounces = **$0.04 cents an ounce**

At $0.04 an ounce, the bigger can is the better buy.

Think of all the products you buy at the grocery store. Can you imagine doing the math every time you want to compare prices? Fortunately most stores give you help with making these comparisons. It is called unit pricing. The unit price of a food is displayed on the shelf on a sticker like this.

The unit price sticker gives you the price per unit (per ounce, per gram, etc.) just as we did when we compared the 2 cans of pears. With unit pricing, you do not have to do the math. The store has done it for you.

What did you discover about unit prices? Who has used unit pricing to make cost comparisons at the grocery store? What were some of the challenges you experienced? What are some of the benefits of using unit prices?
One way to save time and money is to plan ahead for using all the food you buy. Did you know that Americans throw out about 14% of the foods they buy at the grocery store? This is about $500 worth of wasted food each year per household. Think of the money you would save if you used all the food you buy instead of throwing it out when it spoils!

The best way to avoid wasting food is to plan meals and snacks for the coming few days or week before you go to the grocery store. Make a shopping list based on that plan and then stick to your list at the store. Your meal plan should take into account the shelf life of foods (how long the food items last until they spoil). You also should plan for using leftovers.

Here’s an example:
Buy a roast chicken. Serve it for dinner. Cut any remaining chicken off the bones and use it for another meal such as chicken quesadillas or chicken vegetable stirfry. Make a soup using the chicken carcass for the broth. Add some fresh, frozen or canned vegetables, and some leftover cooked pasta or rice. That stretches one chicken a long way!

How about another example? You can help me with this one. I made a vegetable stir-fry for dinner and have leftover vegetables. What are your ideas for using these leftover vegetables?

Today’s tasting recipe uses canned fruit. I like to stock up on both canned fruits and vegetables when they are on sale because they are so convenient and can be stored a long time. Canned fruit packed in water or light syrup is a healthier choice than fruit packed in heavy syrup.

Have you noticed that some recipes that use canned foods do not use the entire can? A smart shopper finds ways to use the remainder of the can either by doubling the recipe or using it in another recipe. Meal planning is so important in your efforts to save money because it helps find ways to avoid wasting food.

Today’s recipe is called Rise and Shine Cobbler. It can be served for breakfast or even for a snack or dessert. Canned peaches and pears were on sale this week – 2 (16-ounce) cans of pears for $1. The peaches were the same price.

Notice that this recipe does not contain a good source of protein. If you are preparing this for breakfast, serve it with low-fat yogurt or low-fat milk to provide protein needed to prevent your family members from getting hungry mid-morning. What are some other ways you could serve this recipe (for breakfast, dessert, or even as a side dish)?
Rise and Shine Cobbler

Serving size: 1 cup
4 servings

Ingredients

1 16-ounce can peaches, 100% juice packed
or in light syrup, drained and sliced
1 16-ounce can pears, 100% juice packed
or in light syrup, drained and sliced
1/2 cup prunes cut in half or dried cranberries
1/4 teaspoon vanilla extract
1 orange or 1/4 cup orange juice
1 cup low-fat granola or other crunchy, whole grain cereal

Instructions

1. In a large microwave-safe bowl, mix peaches, pears, prunes, and vanilla.

2. Rub an orange against a grater to remove 1 teaspoon of the orange peel. Then, cut the orange in half and squeeze 1/4 cup orange juice. Add grated orange peel and juice to fruit mixture. Stir. Or use 1/4 cup orange juice and omit the grated orange peel.

3. Top with granola or other crunchy, whole grain cereal.

4. Microwave on high for 5 minutes. Let stand for 2 minutes.

5. Spoon into 4 bowls and serve warm.
Unit Pricing and Other Shopping Strategies

Away
Take a look at the Take Home Tips handout. It includes a list of some of the main ideas we discussed in today’s lesson. I also listed some goals for you to consider. Choose one or two goals you might try to reach. Circle the goal(s) you chose and post the handout on your refrigerator to remind you to try one or two changes in the coming week.

Included on the Take Home Tips handout is the recipe we tried today. Why not give it a try in the coming week?

Great job today! I really enjoyed talking about comparison shopping and avoiding food waste with all of you. I hope you enjoyed our session together and I look forward to seeing you again next time!
Don’t tell me where your priorities are. Show me where you spend your money and I’ll tell you what they are.

- James W. Frick

He who does not economize will have to agonize.

- Confucius

A bargain isn’t a bargain unless it’s something you need.

- Sidney Carroll

Save for a rainy day. When you don’t work, savings will work for you.

- M.K. Soni

It’s good to have money and the things that money can buy, but it’s good, too, to check up once in a while and make sure that you haven’t lost the things that money can’t buy.

- George Lorimer

I have learned to seek my happiness in limiting my desires, rather than attempting to satisfy them.

- John Stuart Mill

Inspirational Quotes

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Take Home Tips
Unit Pricing and Other Shopping Strategies

Before buying in bulk, be certain you:
• Need the product
• Have enough money to buy the larger product
• Have a place to store it
• Have the storage containers you need
• Are able to use it before it spoils

Use unit pricing to compare prices at the grocery store.

Avoid wasting food by planning meals and snacks before shopping.

Buy foods that can be used in several different ways.

Set a Goal
I will buy foods in bulk my family can use without wasting.
I will use unit pricing to compare prices at the grocery store.
I will avoid wasting food by planning meals and snacks before shopping.

Other: ___________________________________

UNIT PRICE: 
$0.06
PER OUNCE
121745
RETAIL PRICE: 
$1.00
CANNED PEARS
16 OZ. CAN

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Rise and Shine Cobbler

Serving size: 1 cup
4 servings

Ingredients

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or in light syrup, drained and sliced
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3. Top with granola or other crunchy, whole grain cereal.

4. Microwave on high for 5 minutes. Let stand for 2 minutes.

5. Spoon into 4 bowls and serve warm.
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Healthy Cents

Food Shopping Strategies to Save You Money
To The Educator:

How you respond to learners’ answers to an open question is an important part of Dialogue Learning. When you call learners by name and show interest and respect for their thoughts and ideas, you affirm their contribution to the discussion and encourage them to continue this form of active participation in the lesson.

Try to avoid value-laden expressions such as “great,” “excellent,” “that’s right.” If you use them too much, they lose their impact. And more importantly, they imply that an answer is either right or wrong.

A simple “thank you” and the learner’s name is often effective. Try expanding a learners’ response by replying, “That’s an interesting idea. Can you tell us a little more about that?” or “That’s an important idea and let me tell you why.” Some educators are concerned that some answers are just plain wrong or misleading. It is a good idea to have a few stock answers to use in this situation. Some examples — “That’s an interesting perspective. Does anyone else have some thoughts on this?” or “Thanks. What are some other possibilities?”

Your role as an educator is to encourage learner participation. Practice some new affirmations to ensure that participation continues throughout the lesson.

Remember my name and you add to my feeling of importance.

- Dale Carnegie
Food Shopping Strategies to Save You Money

Who

Individuals and families with limited food resources who are seeking to improve their shopping skills to save money when shopping for food.

Why

It is often challenging for families with limited resources to be able to afford healthy foods. Careful planning and the development of shopping skills may help families maximize their food dollars, as well as to afford healthy foods.

Lesson Length

60 minutes

Where

This lesson will be held in community settings convenient to low-income learners. The facility should have tables and chairs for participants, as well as enough space for moving easily to different locations in the room.

What

The topics in this lesson include:

• How grocery stores are organized
• How products are arranged on grocery shelves
• Pros and cons of using coupons
• Food shopping strategies to save you money

By the end of this session, learners will have:

• Explored how the layout of a grocery store encourages shoppers to spend more money than they intend to

• Discovered how to find lower cost items by looking at products on shelves below eye level

• Analyzed the pros and cons of using coupons

• Chosen one new strategy to try for saving money at the grocery store

• Tasted a healthy dessert/snack
Introduction
Hi everyone, my name is _________. I am excited about today’s lesson! We are going to talk about how to become a better shopper so that you make the most of your food dollars. Our topic today will help you save time and money in the grocery store, and you will have opportunities to share some of your own strategies for saving money when food shopping.

Going to the grocery store may seem like a simple task, but how you shop and what you buy can help your family be healthier and make your family food budget go further. This lesson is designed to help you make the best food shopping decisions for yourself and your family.

First, let’s talk about how this session will work. Today you will have lots of opportunities for participation, and I hope you will feel comfortable enough to contribute your thoughts and ideas. You won’t be required to talk to the whole group. I won’t call on anyone. Each of you can decide if you want to talk to the whole group or not. I call this “voice by choice.”

Let’s get started!
Food Shopping Strategies to Save You Money

**Anchor**
I have put some items on this table that you typically buy at the grocery store. Please come up to the table, choose a product you often buy, and return to your seat.

Think about how you shop for the food you have chosen. Turn to the person sitting next to you, introduce yourself, and talk to your partner about a strategy you use for buying this food at the lowest price.

We'll hear some of your ideas in a few minutes. Allow a few minutes for participants to discuss their strategies.

Who would like to share a strategy you use at the grocery store that helps you save money?

Thank you for sharing your ideas for saving money at the grocery store. We are off to a great start!

**Add**

See Note:

**Grocery Store Layout and Organization**
First, let's take a look at how grocery stores are usually organized. Why is this important? Knowing what the designers had in mind will help you be a better shopper. The layout of a grocery store has been carefully designed to encourage customers to spend more money than they had planned. The next time you are in the store, take a minute to notice some of the planners' strategies to encourage buying.

When you enter a store, one of the first things you see is the flower department. Flowers send a message that this is a nice place to shop. Flowers and plants are pretty and give you the feeling that things sold in the store are fresh. They put you in a good mood for shopping.

Next, you often smell bakery products and this can make you feel hungry. It is a good idea to have a meal or snack before you shop so you don't buy extra items just because you are hungry.

Products are often displayed at the ends of aisles. This area is called the “endcap.” Manufacturers pay for “endcap” placement to advertise new or popular products. Remember, products on endcaps are not necessarily on sale. Many times they are just new or popular items. Even if these products are on sale, they might not be the lowest-priced option. Look for the same items in their usual place on the shelves and compare prices before you buy items displayed from the endcaps.
Food Shopping Strategies to Save You Money

Add Continued

General merchandise, cooking ingredients and canned goods are found in the center aisles of the store to encourage you to walk through the aisles. Making and following a shopping list will help you save time and avoid buying a lot of extras. You should spend the least amount of time in the center aisles. Focus your time on the outer ring of the store where you will find fruits and vegetables, low-fat dairy products, lean meats, and some whole grains.

Foods you buy often such as dairy foods, eggs and meat are usually along the back wall of the store, furthest away from the store’s entryway. This requires you to walk past as many items as possible to encourage you to buy extra items. Once again, shop with a list!

Finally, there is the challenge of the checkout counter. The store wants you to spend your time in line being tempted to purchase impulse items like magazines, candy and gum. No wonder this is the most profitable place in the store! Try to find the shortest line so you spend the least amount of time being tempted, or look for the “No Candy in This Aisle” sign, especially when you are shopping with children.

Arrangement of Products on Shelves

Now let’s look at how items on the shelves are arranged. National brands are usually displayed on shelves at eye level. Food companies actually pay more for this location on the shelf. You tend to see higher-priced items when you are looking straight ahead. Less expensive brands usually are displayed on the higher and lower shelves. Here is where you will find similar products, often store brands at lower prices.

Products that appeal to children are often displayed at kids’ eye level. When you shop with your children, bring a snack or something to keep them busy to prevent requests for extra items you don’t need. It might also be helpful to have your children participate in creating the shopping list and help you select items at the grocery store.

Who will share some of the things you have noticed about how a store is organized? Which of these ideas are new to you? How will this information change the way you shop for food? What are some questions that come to mind?

Coupons

People often try to save money by using coupons. While using coupons can often save money, sometimes using a coupon does not save you money. It takes a smart shopper to know the difference.

Before you use a coupon, ask yourself the following questions:

“Is this a food my family usually eats and enjoys?” Some shoppers can’t resist a bargain and buy foods they don’t use because they have a coupon for it. Be sure you need the food item.

“How long can this food be stored before it spoils?” Will it spoil before you have time to use all of it? If the food spoils before you can use it all, it is not a bargain, and you have wasted money.

“Is this a good price compared to a store-brand or low-cost brand of this food?” Many coupons are for nationally advertised products, but very often the store brand of the product is less expensive and tastes the same or almost the same. Compare the cost of store and nationally advertised products before using a coupon. The store brand, without a coupon, may be the better deal.

“Is this a coupon for a healthy and new product I might like to try?” Sometimes manufacturers offer coupons on new products at great savings. If your budget allows and the product is healthy and something your family is likely to enjoy, it might be a good idea to give it a try.
Let’s form some new groups. Count off 1, 2, 3, 4. All the 1’s will sit here, 2’s here, 3’s here and 4’s here. Take a minute to introduce yourselves to each other.

Working with the members of your group, look at the coupons on the table.

Take turns choosing a coupon and discuss these questions:
- Is this a food my family usually eats and enjoys?
- Can I use this product before it spoils?
- Is the coupon price less expensive than the store brand price?
- Is this a coupon for a healthy and new product I might like to try?

I’ll give you a few minutes to make some decisions about which coupons appear to save you money. You might need to make some guesses on the prices, but as a group use your best guess.

Who will share some of the decisions your group made? How will this change how you use coupons in the future?

To summarize what we have done so far:
- You’ve shared some of your own shopping strategies.
- We have explored how the layout of a grocery store can influence shopping decisions.
- We have practiced deciding whether or not to use coupons.

Now let’s give some thought to additional money-saving strategies. Each group has three red cards and an envelope containing blue Shopping Strategy Cards. Notice that there are 3 categories or statuses on the red cards:
- I do it
- I will try it
- Will not work for me

Each of you will have a turn to take one blue card from the envelope and read the shopping strategy aloud to your group. Place it next to the red card where you feel it fits best for you. Maybe it is a strategy that you haven’t thought of before and are willing to try. If so, place the blue card next to the “I will try it” card. If it’s a strategy that you already do, or one that you are sure will not be effective for you, place the card on the appropriate place. The answer will be different for each person.

As you do this activity, discuss the shopping strategies with your group members. Some of you have tried some of these strategies and others have not. You can be helpful resources for one another.

What did you learn from this activity that will make it easier to have enough money to shop for food for your family? What are the challenges you think you will face in using some of these shopping strategies? How could you make the strategies work for you?
Tasting Activity

Today we are going to taste some homemade granola bars. I chose this recipe because it is a favorite snack of mine, especially in the middle of the afternoon when I tend to get a bit hungry and still have several hours to go before dinner. When I make this recipe, I allow it to cool, and then wrap individual bars in plastic wrap so they are ready for snacks or dessert.

Here are some of the shopping strategies I used to keep the cost as low as possible. First, since apples are not in season right now, I used applesauce instead, and I bought the largest container of the store brand of applesauce because it was the least expensive. I have bought store brand applesauce previously, and my family members agree that it is the same quality as the more expensive brand.

I had all the other ingredients on hand except the flour. Again, I bought the largest package of the store brand because it was cheaper, and I do have enough space at home to store it.

Most of the time you save money by preparing foods at home rather than buying a similar product at the store. Usually the homemade version tastes better, too! How does the cost of the Apple Cinnamon Granola Bars compare to the cost of a store-bought granola bar? The recipe ingredients cost about $2.06, and the cost of 1 serving is about $0.09.

I found a wide range of prices on granola bars at the store. Individual bars cost the most. The least expensive granola bars were store brands and packaged in large boxes. The cost of individual granola bars packaged in large quantities ranged from $0.40 to $1.75.

So let’s try our bargain homemade granola bars!
Apple Cinnamon Granola Bars

24 servings
Serving size: 1 square

Ingredients

1 cup flour
1/4 teaspoon salt
1/2 teaspoon baking soda
1/2 teaspoon cinnamon
1/2 cup brown sugar
1 cup oats (uncooked)
1/2 cup vegetable shortening, margarine or butter
4 apples (or 16 ounces applesauce)

Instructions

1. Preheat the oven to 350 degrees.
2. Put the flour, salt, baking soda, cinnamon, brown sugar, and oats in the mixing bowl. Stir together.
3. Add the shortening to the bowl. Use 2 table knives to mix the ingredients and cut them into crumbs.
4. Lightly grease the bottom and sides of a 8” X 8” baking dish with a little bit of shortening.
5. Spread half the crumb mixture in the greased baking dish.
6. Remove the core from the apples and slice them. Put the apple slices into the baking dish (or if using apple sauce, spread it over the crumb mixture.)
7. Top the apples (or applesauce) with the rest of the crumb mixture.
8. Bake in the oven for 40 - 45 minutes.
Food Shopping Strategies to Save You Money

Away
Take a look at the Take Home Tips handout.

Today’s recipe is also included on the Take Home Tips handout. Why not give it a try in the coming week!

I have also given you a handout called Shopping Strategies that includes many of the ideas we discussed today. On the front of Take Home Tips is a list of some of the main ideas we discussed in our lesson. I also listed some goals for you to consider. Choose one or two goals you might try to reach or choose one or two from the list of Shopping Strategies handout. Circle your choices on the Take Home Tips sheet and post the handout on your refrigerator to remind you to try one or two changes next week.

Great job today! I really enjoyed talking about grocery shopping with all of you. I hope you enjoyed learning about smart food shopping strategies and I look forward to seeing you again!
Take Home Tips

Food Shopping Strategies to Save You Money

• Grocery stores are organized to encourage you to spend more money.

• The most expensive products are usually stored on shelves at eye level. Look at the lower shelves for store brands and other less expensive products.

• Use coupons only if you are certain you will use the product. Check if it is less expensive than other brands, and you can use it before it spoils.

• Practice a variety of shopping strategies to stay within your food budget.

• Many store-bought foods can be made at home for less money. And they often taste better, too!

Set a Goal

Look at the organization of my grocery store, and see how it is arranged so I can avoid spending extra money.

Shop with a list and stick to it. Try not to buy items that I do not intend to buy.

Look at products displayed on shelves above or below eye level to find the least expensive food items.

Use coupons when I am certain they are truly a bargain.

Experiment with new recipes to make foods at home instead of buying them pre-made.

Other: ___________________________________
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Shopping Strategies

- Shop with a grocery list. Organize the foods on your list according to the store layout.

- Choose the grocery store with the best prices for foods you usually buy. Check out dollar stores and local farmers’ markets, too. Think about gas mileage if you shop at many stores. Shopping at several markets may not be worth the extra time and gas.

- Know the layout of the grocery store. Spend most of your time around the outside aisles of the grocery store. Go down only the aisles that have something on your list.

- Look at items on the higher and lower shelves. National brands and more expensive items are displayed at your eye level.

- Try not to shop when you are hungry. If you are hungry, you will be tempted to buy foods that are not on your list.

- If you bring your children to the grocery store, plan trips when they are not tired or hungry.

- Know how much money you have to spend, and bring a calculator to the store with you to keep track as you shop.

- Buy store brands. They often cost less.

- Use coupons for food items only if you are sure the product is something you will use. Check to see if the coupon price is lower than the price of the store brand.

- Be open to buying something healthy and new if it is a good price.

- Read the weekly store flyer to check for sales and specials.

- Replace meat with beans in some recipes to save money.

- Buy in bulk and create your own individually packaged foods.

- Buy fruits or vegetables in season.

- Limit buying convenience foods from the deli or bakery.

- Buy the largest container of milk you can use by the date on the container.

- Buy canned beans, peas, and lentils to make hearty, low-cost soups and casseroles.

- Before you go to the store, check what’s on hand at home.

- Make a shopping list based on meals and snacks you plan to make in the coming week.

- Buy frozen juice concentrate instead of ready-to-drink juice, if it is cheaper.

- Store food correctly to prevent waste.

- Buy plain frozen vegetables instead of vegetables with special sauces or seasonings. Plain vegetables are cheaper and have fewer calories and less salt.

This material was funded by USDA’s Supplemental Nutrition Assistance Program – SNAP. The University of Maryland Extension will not discriminate against any person because of race, age, sex, color, sexual orientation, physical or mental disability, religion, ancestry or national origin, marital status, genetic information, political affiliation, and gender identity or expression. This institution is an equal opportunity provider. The Supplemental Nutrition Assistance Program (SNAP) provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more about Maryland’s Food Supplement Program (SNAP), contact the Maryland Department of Human Resources at 1-800-332-6347 or apply online at https://mydhrbenefits.dhr.state.md.us/.
Shopping Strategies Cards

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