

# PLAN TO SAVE MONEY

**shop. cook. eat.**  
WITHIN YOUR BUDGET

 **TENNESSEE**  
STATE UNIVERSITY

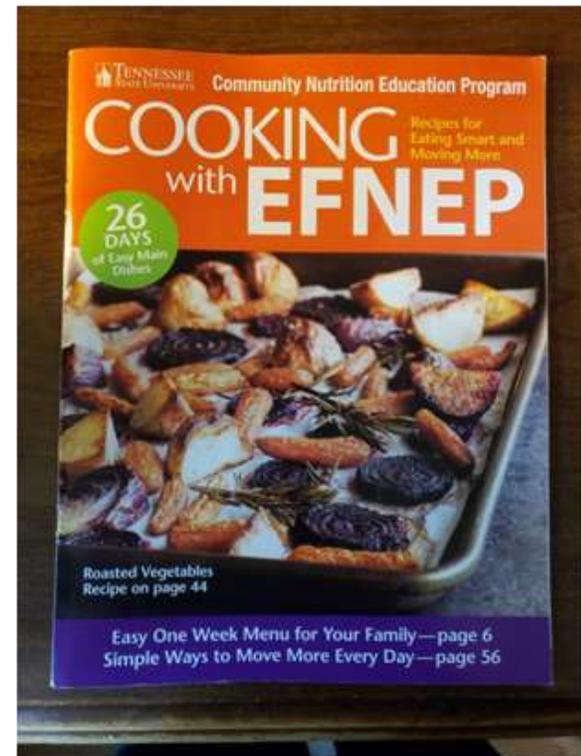


# We help families stretch their food dollar!

## TSU's Community Nutrition Education Programs

We teach hands-on classes that teach:

- ❑ Basic cooking
- ❑ Simple ways to stretch your food dollar
- ❑ Food tastings
- ❑ Kitchen tools
- ❑ Cookbooks
- ❑ Certificates



# Our goal is to help



- ❑ Currently, due to the pandemic, we are offering classes online only.
- ❑ But, it's easy to sign up!
- ❑ Contact your county TSU Extension office for more information about the classes and to sign up.
- ❑ Later this year we hope to again offer face-to-face, hands-on classes.



# Join us online

Here is a link to our web site with office information:

<http://www.tnstate.edu/snap-ed/index.aspx>

You can also visit us on our Facebook page:

<https://www.facebook.com/TSUSNAPED/>



# Today's Discussion

- Meal planning and how
  - ▣ It can save you money
  - ▣ Make meal preparation a snap
  - ▣ Help you prepare healthy meals



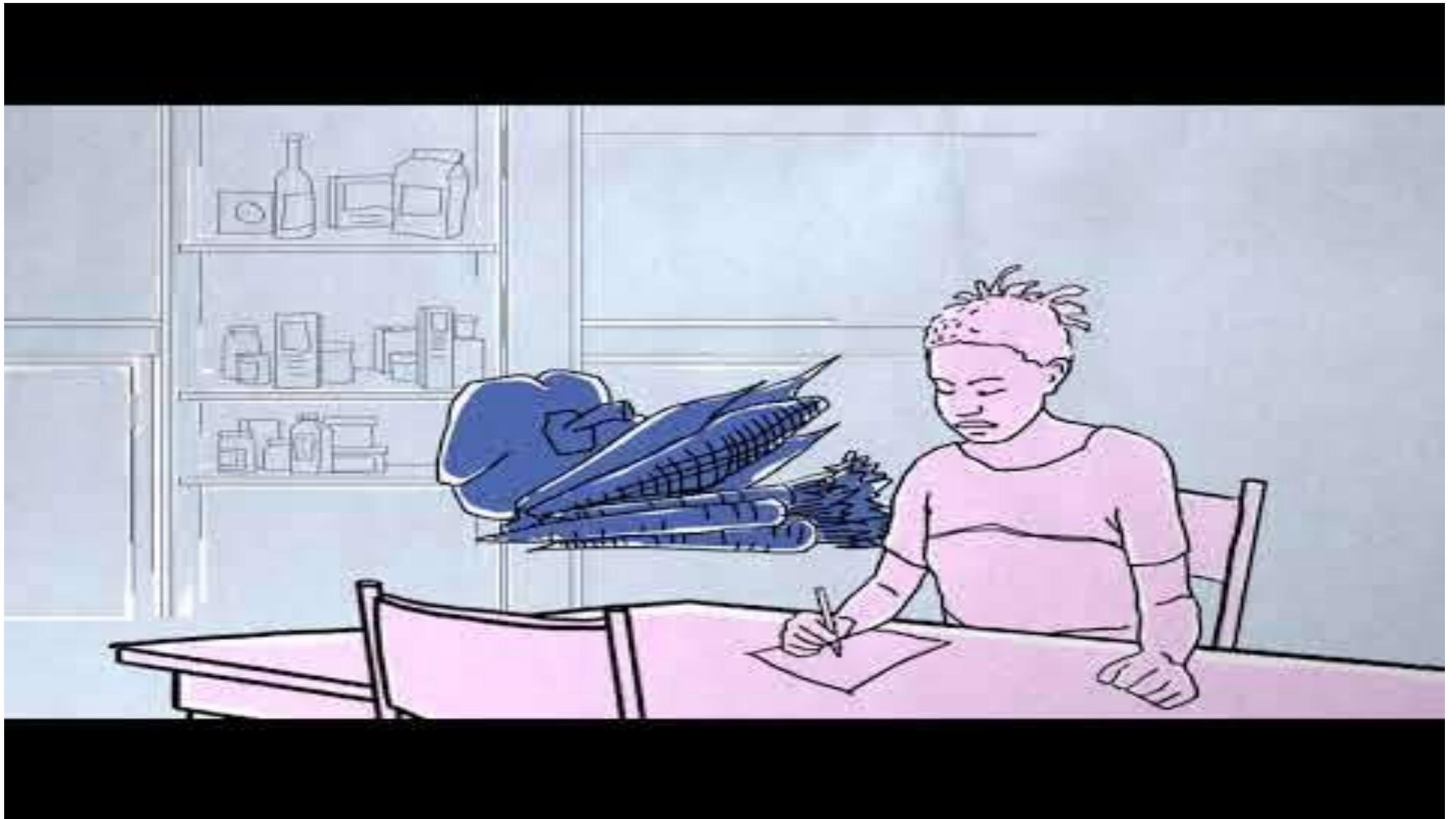
# Planning

- How many times have you run into the store for one thing, and come out with a bag full of stuff – except that one thing?
- There's a good way to avoid doing that again. It's called Planning!



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# Food budget

- More than ever, many of us need to budget our food dollars in order to make them last.
- Not only are more people unemployed right now, but food prices are going up so fast that it is hard than ever to hold onto that money.



# Planning meals in advance

- Menu planning helps us
  - ▣ Save money (not buying unnecessary items)
  - ▣ Use up items we have on hand
  - ▣ Use ingredients for more than one meal
  - ▣ Eat better (reduces reliance on processed foods and helps us plan to include healthy foods from all food groups)
  - ▣ And avoid impulse buys.



# How to get started

- What foods does your family like best?  
Make a list.
- What ingredients do you already have?
- Start out with just a concept or an idea:
  - ▣ Taco Tuesday
  - ▣ Meatless Monday
  - ▣ Italian night
  - ▣ Mexican nightTo name a few ideas.



# Get more specific

- Plan meals for the next week, using your list of favorites.
- After you have your menu, and you have checked to see what items you already have, start making your shopping list.
- List the missing ingredients from your recipes.



# Tired of the same old recipes?

- You may be reluctant to try new recipes because you are unsure if your family will like them, and then you would have wasted money.
- Here are some web sites to help you find time tested, family favorites that still help you stay on budget:
- <https://spendsmart.extension.iastate.edu/recipes/>
- <https://recipes.heart.org/en>
- <https://snaped.fns.usda.gov/nutrition-education/recipes>
- <https://efnep.ifas.ufl.edu/recipes/>



# Pantry Staples

- Having a well stocked pantry can help you create meals in a hurry.
- Make a note of items you try to always keep on hand, such as peanut butter that you may need to purchase.
- Keep a list on the fridge to help you keep track as your items run out.
- What foods do you try to keep on hand?



# Pantry Staples

Seasonings	Cooking Staples	Baking Staples
Salt and pepper	Brown or white rice	Flour, all purpose
Chili powder	Dried or canned beans	Flour, self rising
Cinnamon	Canned vegetables	Baking powder
Garlic powder	Canned tomatoes	Baking soda
Paprika	Canola oil	Oats
Parsley, dried	Chicken or vegetable broth	Sugar
Ginger	Cornstarch	Brown sugar
Oregano	Canned soups	Non stick cooking spray
Soy sauce, low sodium	Peanut butter	
Thyme, dried	Raisins	
Cayenne pepper	Tuna, canned in water	
Basil, dried	Vinegar	
Vanilla flavoring	Whole grain cereal, pastas	



# Pantry Staples

- What items do you keep on hand that are not on this list?
- What items do you try to keep on hand in your refrigerator or freezer?



# Shopping List

- If you go to the same store all the time, think about the layout. Where the meat is...where the bread is...etc.
- You can save a lot of time by making your shopping list in the order that you would see the items as you walk through the store.



# Shopping List

- If you walk into the produce section first, then put your produce items at the top of the list.
- For food safety reasons, you should always pick up your meat and refrigerated items last, even though you have to retrace your steps.
- And, keep your meat and poultry separated from the rest of your food.



# Shopping List

- Can you think of ways a shopping list can help you?



# Benefits of a Shopping List

- ▣ Helps you stick to your menu
- ▣ Helps you stay on budget
- ▣ Helps you avoid impulse buys (like your favorite cookies)
- ▣ You spend less time in the store
- ▣ You avoid buying things you already have at home.



Cookies please! Please!



# Cook once, eat twice

- When planning your menu, think about items you could use for more than one meal. Then you could purchase that in bulk and save money.
- You can cook once, eat twice!  
Cook enough for two meals at one time and refrigerate or freeze the leftovers for another meal.



# Use store circulars

- Look at store circulars for bargains. Seeing what is on sale might help you decide what you want to include on your menu.
- Also check coupons. Only clip the ones for items that you need.
- If ground beef is on sale, you might want to switch to that instead of ground turkey.



# Use store circulars

- For the most part, stick to your plan!
- However, there may be unadvertised store specials, or you may run across items that have been marked down to reduce inventory.
- You might see a package of chicken tenders that has reached its sell by date, but is still perfectly safe. The store just wants to sell it while it is still safe. You can cook it immediately to eat, freeze it, or cook it and freeze it.

Good buy! →



# Shopping Tips

- Try to go to the grocery when it's not very busy...early mornings, late evenings.
- Don't go shopping when you are hungry.
- Try to go alone – without children.
- Only go down the aisles where you need something.

Why do you think these are important?



# Unit pricing

- Unit pricing tells you the cost per unit – ounce, pound, each
- Use unit pricing to get the best deal
- It is a good way to compare products for the best price
- You can compare different brands, different package sizes, different forms (canned or frozen)



# Example of unit pricing

- Example: A 15 ounce jar of peanut butter is \$1.99

The unit price is  $\$1.99 \div 15 \text{ (ounces)} = \$0.13 \text{ per ounce}$

- The 40 ounce jar of peanut butter is \$3.99

The unit price is  $\$3.99 \div 40 \text{ (ounces)} = \$0.10 \text{ per ounce}$

- Which is the better buy?



# Unit pricing

- Most major grocery stores show unit pricing on the shelf below the food.
- If not, you don't have to do the math yourself if you have a smart phone.
- The following video clip shows you how to download an app that can help with unit pricing.



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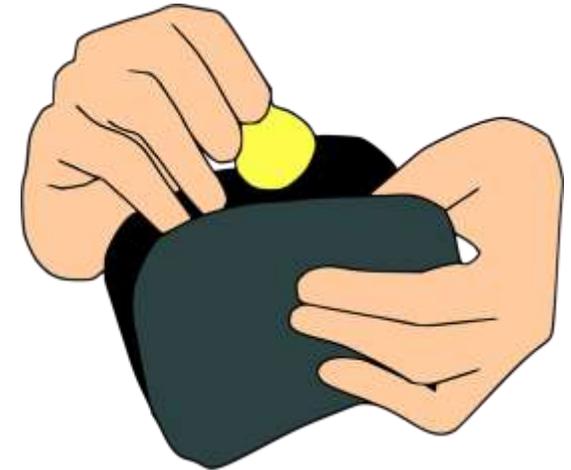


**SPEND SMART.**  
**EAT SMART.**



# Shopping Tips

- Use loyalty cards when possible
- Often, you will save money on lots of items just by being a loyal customer



# Shopping Tips

- Buy in bulk only if you can use it before it spoils or if you have enough space for storage...and it is a good deal. (Unit pricing can help with this!)
- Buy BOGOs (Buy one, get one free) when you have the storage space and know that you can use it all



# Shopping Tips

- Get your family to help you with ideas
- Whenever possible involve your children in the preparation of meals



# Ready, Set, Plan: Let's try it!!

- On a piece of paper, draw a table for a 5-day menu plan.

<b>Dinner</b>	<b>Day 1</b>	<b>Day 2</b>	<b>Day 3</b>	<b>Day 4</b>	<b>Day 5</b>
<b>Vegetables</b>					
<b>Fruits</b>					
<b>Grains</b>					
<b>Dairy</b>					
<b>Protein</b>					



# Ready, Set, Plan: Let's try it!!

- Try to plan a meal that includes at least 3 of the 5 food groups as shown on MyPlate.



# Give it a try

- Try to think of what you already have on hand at home when planning meals.
- Maybe you could designate one night as a clear the pantry day (or leftovers).
- Remember, get the whole family involved in the planning.

Give it a try and see what you can come up with!

You will be amazed at how easy it is and how much time and money you can save.





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W I T H I N Y O U R B U D G E T

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