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South Dakota State University / College of Agriculture & Biological Sciences / USDA

Thriving in Today's Times: Stretching Your Food Dollar

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According to the United States Bureau of Labor Statistics, only 12 to 14% of our income is used to pay for food. We get a lot of bang for our buck. However, that buck may not have the purchasing power it once had because of economic stress.

When families are faced with economic stress, one has to make decisions that will stretch the family's food dollar. Stretching your food dollar comes as a result of getting your meal planning under control.

Families are very busy, and in many instances both parents are working outside the home. Children have hectic schedules, too. Feeding everyone a nutritious and affordable meal is difficult under such circumstances.

Our busy life styles are a key factor in contributing to increased food costs. Consider the types of foods you are buying. Are they convenience foods or foods prepared at home? How many times a month are you eating out?

Taking action to stretch that food dollar may enable you and your family to enjoy a healthier lifestyle.

Preplanning saves food dollars

- Look for specials in the newspaper ads for the stores where you shop. Plan your meals around the weekly specials.
- Plan meals for one week. This is a very important first — MAKE A LIST. And stick to it to avoid impulse buys.

- Clip coupons, but make sure the merchandise is something you plan on using. Shop on days when double or triple coupon savings are offered. Go online to search for food coupons, but do not pay money for coupons.
- Plan healthy snacks. Healthy snacking will help your family get the nutrients they need.
- Bottle your own water or keep a pitcher filled in your refrigerator.
- Plan no more than one trip to the store per week; the less you shop, the more time and money you will save.
- Choose the best time of day to shop—i.e., bakery departments have special prices if you shop late in the day.
- Eat before shopping so that you are not hungry and tempted to purchase more food than is needed.

Money-saving tips while at the store

- If your budget allows, stock up on true sale items for both food and nonfood items. The food items should have an extended, adequate shelf life. For some bulk items, you can transfer the food to smaller containers after you get home, so you are not tempted to consume more because of the larger package size.
- Use a shopping list to prevent impulse buying; walk down only those aisles where you will find products on your list. Go straight to the back and/or sides of the store if you are purchasing only the basics of milk, meat, and bread.

- Shop alone; others may suggest purchases you do not need.
- Read "unit price" stickers on shelves to compare the costs of different sizes and brands of products.
 Scan the product section from top to bottom and side to side. Oftentimes, less-expensive brands are not located at eye level.
- Use coupons for brands you normally buy, but compare with other brands for the lowest price.
- Buy fresh fruits and vegetables that are in season.
- Do not "supersize." Follow USDA suggested portion sizes when purchasing food for your family.
- Try store or generic brands. They usually cost less, have the same nutritional value, and generally are very similar in quality.
- Prevent food waste. Buy quantities that your family will consume, particularly when purchasing perishable food items.
- Take a calculator along. Try to keep an estimate of how much you are spending, so you can stay within your budget and not have a big surprise at the checkout counter.

Use family cooking savvy

- Try "batch cooking" when time and budget allows.
 Cook a large batch of meatballs, BBQs, turkey chili, or other main dishes and freeze in family size or individual portions to take to work.
- Plan to have leftovers. Cooked meats and vegetables can be used in a soup, stew, or another hot dish to save time and provide variety.
- Select recipes that use basic, inexpensive food items.
- Creative cooking techniques, such as slow cookers, stir-fry, or broiling, may save time and energy and add fewer calories.
- Occasionally do a "Supper on the Run." Pick up your main entrée (i.e., rotisserie chicken, grilled burgers, sandwiches, etc.) "to go" at the deli or fast food establishment. Then, at home and with your own products, prepare the side dishes, such as fruit or raw vegetables, and beverage.
- Try the "New American Plate" concept (American Institute for Cancer Research). Build your meal around vegetables, fruits, noodles, rice, and other grains, instead of meat sources. This will help you include the recommended 2- to 3-ounce portions of meat, poultry, and fish in your diet.

Convenience vs. homemade cooking

- Convenience foods usually cost more but take less time and energy to prepare. When cooking from scratch, you often save money and have better control of sodium, fat, and sugar content.
- At work, however, if you have heating facilities available, consider preparing an easily prepared convenience food—it will undoubtedly cost less than if you leave work and go out to eat. Many of these items are in the freezer case or with the canned goods.

End-of-the-month stretch

 Food and money often run short the last week of the month. Stocking up on good buys earlier in the month can help you make it through to the end of the month. Consider low-cost meals such as a hamburger or tuna hot dish or scrambled eggs. Strive to include fruits and vegetables and full servings of milk.

Build family time into meal time

• When finances are tight, going out to eat for a family treat may not be an option. However, you can make your mealtime fun with special themes. Consider having a "Kids Choice Night." Remember that children learn skills by watching and helping in the kitchen. Also, children often share information about their day when you are working together.

Break-a-fast!

- Break a fast (breakfast)! Do not skip the most important meal of the day. You are just like your car; you cannot run on empty!
- Children and adults think, learn, and work better when they have had a good breakfast. Even if children have eaten at home, they may be ready to eat again after a long bus ride to school.
- Quick-and-easy breakfast meals can include leftovers from the night before (e.g., pizza, hot dish), a slice of cheese on toast, dry cereal mixed into yogurt, or a sandwich. If some protein is included in the breakfast meal, hunger cues will not come so early in the morning. Add a glass of milk to your breakfast menu; milk contains protein and will do a lot to get you through the morning.

Food-assistance programs

- There are many programs that provide families with food when the food dollar just cannot stretch any further.
- Meals in the National School Lunch Program are nutritious and affordable; get information about reduced-cost or free meals from school officials.
- Contact one of the following for assistance: county Extension office, social services, clergy, local food bank, and other organizations that work to help meet community needs.

More information

 For more information and for recipes for thrifty meal preparation, visit the following USDA Web address: http://65.216.150.153/texis/search?pr=CNPP

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