

PLANNING A FOOD BUDGET



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Budgeting grocery bills and planning meals go hand-in-hand. To make your food resources last longer, try these suggestions:

1. Determine your monthly food budget amount.
Divide that amount by 4 (unless there are 5 shopping weeks in the month; then divide by 5). This is the amount you can spend each week. Set aside this amount in each of 4 (or 5) envelopes. This is your weekly target.
2. Save and record all your purchase records on the envelope. This will help you know where to cut, if necessary.

Sample budget for a family of four (your actual budget will vary)

WEEKLY BUDGET: \$75.00

When	Where	Amount
3/2	Supermarket	-\$45.50
3/2	Farmer's Market	-\$ 9.00
3/5	Eat out	-\$12.00

* Congratulations on any remaining amounts at the end of the week! This amount can be used as you wish. You might save it, carry it over to the next week, use it to stock up on specials, etc.

3. If the amount spent is more than your weekly budget, you need to cut costs.
4. Some easy ways to cut food costs are:
 - ◇ FIRST, get the “junk” out of your cart (sodas, chips, candy, etc.) Add small amounts of these back only if you have dollars remaining.
 - ◇ Cook and eat at home instead of eating out.
 - ◇ Use surplus foods and free or reduced school lunches.
 - ◇ Write out a daily meal plan each week.
 - ◇ Compare similar food prices and buy the less expensive food.



◇ Look at unit pricing. Larger Containers are not always the least expensive.

◇ Look for store brands rather than name brands.

◇ Buy dry milk and frozen juices.

◇ Buy foods and prepare from “scratch” rather than buying a prepared or deli foods.

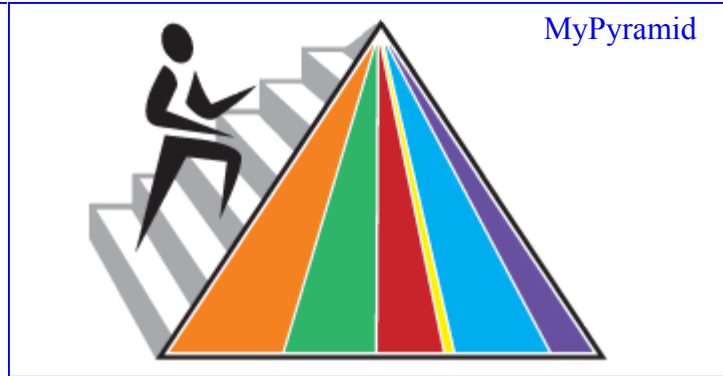
◇ Choose healthy foods:

- √ popcorn instead of chips;
- √ fruit instead of candy;
- √ yogurt instead of ice cream, etc.

◇ Save leftovers for another meal. Wrap and refrigerate promptly to prevent spoilage.

◇ Eat only what you need.

◇ Follow the USDA MyPyramid to get the right amount of food for your age, gender and activity level.



<http://www.mypyramid.gov/index.html>

MAKING A COUPON FILE

Label nine envelopes as follows:

- | | |
|---------------------|----------------------|
| » Bakery | » Miscellaneous |
| » Dairy | » Paper Products |
| » Frozen Foods | » Soaps and Cleaners |
| » Health and Beauty | » Staples |
| » Meats | |

*Clip and sort coupons into the categories listed above. Place coupons in the appropriate envelope. Keep the coupons in the appropriate envelope. Keep the coupon file with your menu planning supplies. Use coupons for items you would normally use. Avoid buying an item just because you have a coupon.