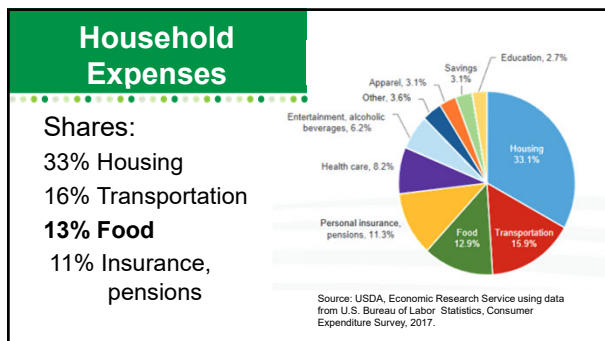
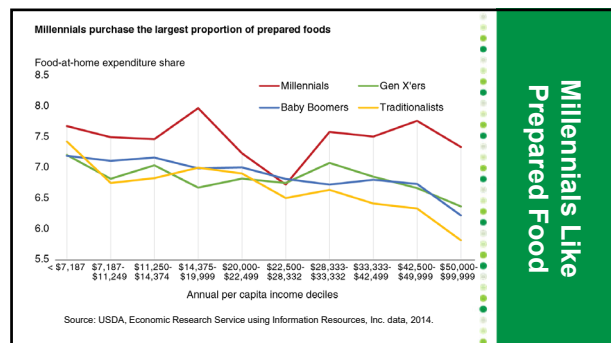
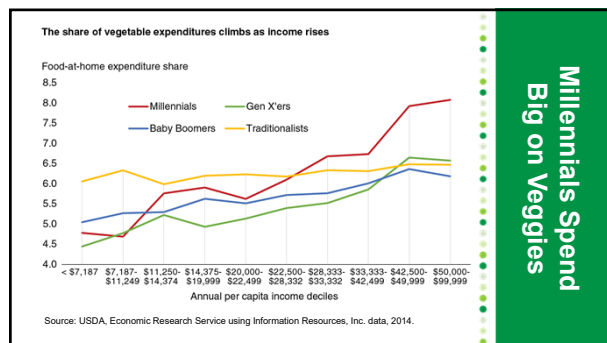
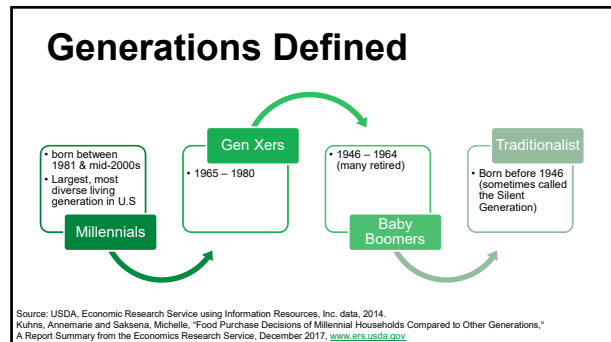
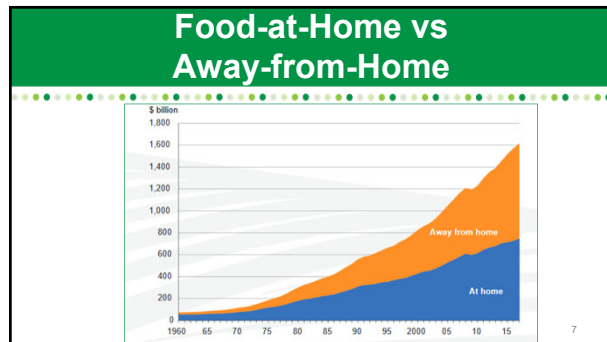




Objectives

- Explore how people spend money on food.
- Learn strategies to lower food costs.
- Know how to make a realistic food plan that balances money, time and nutritional needs.





Discussion

What's important to you about the food you eat?

How do you choose to spend your food dollars?

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HOW CAN YOU CUT DOWN ON FOOD COSTS?

Strategies

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Balance Time, Cost & Nutrition

Cooking at Home

- More control of ingredients
- Often cheaper

Eating Out

- Could take less time
- Less skill required
- Convenient



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Strategies to Cook at Home More

Simplify

Use simple recipes


More Meals

Cook larger amounts & eat several meals OR freeze portions


Stock Up

Keep commonly used items on hand

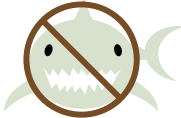
Proven To Work



Use a shopping list




Limit time in store



Don't shop hungry

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1. Apples and Bananas
2. Beans
3. Brown Rice
4. Canned Tomatoes
5. Canned Tuna
6. Eggs
7. Fat-free Milk
8. Kale
9. Potatoes
10. Rolled Oats





Comparing Costs - Unit Pricing

UNIT PRICE TAG



Unit Pricing by Servings - Rice

Long Grain Rice

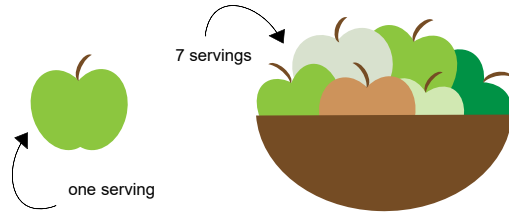
- 16-oz bag
- 20 servings
- $\frac{3}{4}$ cup each
- \$0.99
- **5 cents per serving**

Fast Track Minute Rice

- 14-oz box
- 9 servings
- $\frac{3}{4}$ cup each
- \$1.99
- **22 cents per serving**



Unit Pricing



Eating Out:
fun,
social,
a part of our
lives



Lower Costs When Eating Out

- Share entrees
- Order water with meals
- Clue in on coupons
- Do lunch out, rather than dinner out
- Know what you want to spend



Step Down Food Costs





Create a Meal Plan

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Meal Prep Day			Lunch out			Brunch w/ KS & SG

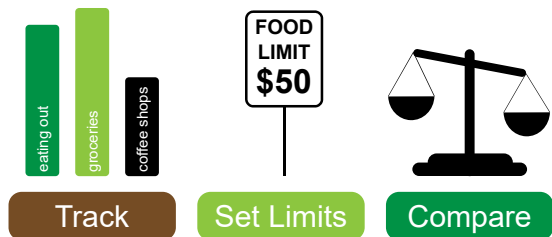
- Plan meals and shop for a week
 - When will you eat out?
 - When will you cook?
- Create a shopping list
- Keep it simple and flexible
- Think cost and nutrition

Milk
Eggs
Bread
Peanut butter
Oatmeal
Spinach
Tomatoes
Frozen broccoli
Cauliflower
Orange juice

Vegetables

- Frozen fruits and vegetables tend to be less expensive than fresh.
- Buy in season for best prices of fresh produce.
- Look for salad bars or pre-cut produce for convenience
- Shop locally at Farmer's Markets

Create a Food Budget



Food Assistance

- SNAP (Supplemental Nutrition Assistant Program)
- Food Banks and Pantries
- Senior Farmers' Market Coupons

To help people with low-income buy food

Cost-Saving Apps

- Connect to coupons & sales
- Make a running shopping list
- Track food spending

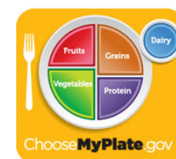


Try New Recipes



USDA MyPlate

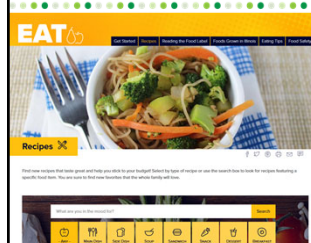
- USDA MyPlate
- Online tools
 - Meal planning
 - Email updates



<https://www.choosemyplate.gov/budget>

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Eat.Move.Save



University of
Illinois Extension
[https://eat-move-
save.extension.illinois.
edu/eat/recipes](https://eat-move-save.extension.illinois.edu/eat/recipes)

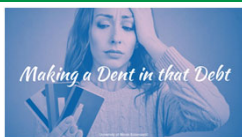
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Summary

- Determine what's important to you
- Track your food spending: does it match?
- Make plans to change spending

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Personal Finance Programs



Check out our blog at
www.retirewell.illinois.edu or find
us on your favorite listening
device!



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