

Stretching Your Food Dollar

Name _____ Date _____ Period _____

Use the following suggestions to help you get the most for your money when you shop for food.

- Use a shopping list to help you save time, resist impulse purchases, and avoid forgetting items.
- Buy only what you need or can properly store to prevent food waste due to spoilage.
- Use nutrition labels to help you choose the most nutritious foods for the money you spend.
- Use unit pricing to help you determine which brands, sizes, and forms (fresh, canned, frozen, or dried) of products are the best buys.
- If the quality of house brands and generic products will meet your needs, choose them over national brands.
- Check open dates on products to help you choose items that will stay fresh until you plan to use them.
- Read store ads to take advantage of advertised specials. Ask for rain checks when advertised items are out of stock.
- Compare prices in different stores. Shop in the store(s) that give you the best overall quality and value.
- Take advantage of coupons to save money on products you normally buy.
- Avoid buying health and beauty items, cleaning supplies, and other household products at the grocery store if they are less expensive elsewhere.
- Limit your purchases of convenience products if you have time to prepare foods from scratch. Foods prepared from scratch are often less costly and more nutritious than convenience items.
- Buy fresh fruits and vegetables in season.
- Choose dry beans, peas, and lentils as low-cost alternatives to meat. In addition to being less expensive, these items are lower in fat and higher in fiber than meat.
- Use nonfat dry milk in place of fresh milk for cooking.
- Plan how you will use leftovers to avoid waste and stretch your food purchases.
- Avoid shopping on an empty stomach.
- Shop by yourself to keep friends and family members from encouraging you to buy unnecessary items.
- Become familiar with regular prices for items you buy often. This will help you recognize bargains and price increases.
- Make sure items are rung up correctly at the checkout.

Planning a Food Budget

Name _____ Date _____ Period _____

Use the following facts about the Jacksons' family finances to write a monthly budget for the family. Use this budget to determine how much the family can spend on food each week.

1. Robert and Sarah Jackson both work. Robert gets paid twice a month. After taxes, his paycheck totals \$885.50. Sarah gets paid weekly. Her take-home pay is \$357.25.
2. Sarah is paying off a student loan at the rate of \$900 per year.
3. Robert has to make monthly car payments of \$210.
4. The Jacksons pay \$940 per year for car insurance and \$260 per year for homeowner's insurance.
5. Their monthly mortgage payment is \$940.
6. Sarah estimates she spends roughly \$50 per week on miscellaneous expenses, such as stamps, dry cleaning, haircuts, and nonfood items like cosmetics, paper goods, and cleaning supplies.
7. Utility bills vary depending on the season of the year, but they average out to about \$185 per month.
8. Sarah buys a bus pass for \$85 per month to get to work. Robert drives to work and spends about \$50 per month on gasoline.
9. Robert and Sarah both need nice clothes for work. The kids always seem to be outgrowing their clothes. The Jacksons figure they spend about \$225 a month for clothes.
10. The Jacksons like to treat themselves to one night out each week. Those nights usually cost about \$60.
11. The Jacksons contribute \$40 each week to their church.
12. With Mother's Day, Father's Day, anniversaries, and birthdays, it seems like every month someone is celebrating an occasion for which a gift is needed. Gifts seem to average around \$50 apiece.
13. The Jacksons have a goal to save at least five percent of their take-home pay.

Monthly Budget

Monthly take-home pay: \$ _____

Fixed expenses: _____ \$ _____

Flexible expenses:

Total expenses: _____ \$ _____

How much money do the Jacksons have left over for food? \$ _____

What is the Jacksons' weekly food budget? \$ _____