

Healthy Meal Planning on a Budget

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Lesson Goal:

Learn how to prepare healthy meals for your families while staying within your food budget.

Lesson Objectives:

After completing this lesson, you will be able to:

1. Determine the amount of money available to spend on food each week.
2. Create a one week meal plan consistent with the dietary guidelines while staying within your food budget.
3. Create a shopping list based on the one week meal plan.

Introduction:

Have you ever asked yourself, "What meal can I make tonight?" Do you ever get ready to make dinner only to find you do not have the items you need? Do you ever run out of food? Do your children complain there is nothing in the house to eat?

This lesson will discuss how to make a food budget, plan meals, and make a shopping list. This will save you money, time, and stress.

How to Get Started

Here are *four* steps to help you feed you and your family with ease:

- Step 1: Determine a food budget.
- Step 2: Plan meals and snacks for your family for a week.

Step 3: Make a shopping list of the foods you need to make the meals and snacks on your menu.

Step 4: Shop for groceries.

Learn More About Each Step

Step 1: Determine a food budget

Food is an expense that should be listed on your monthly budget. If you do not have a budget, decide how much money you have to spend on food each month. Remember to include the value of Food Stamps/SNAP benefits and WIC vouchers if you receive them.

Now figure out how much money you can spend on each trip to the store.

If you shop once a week, divide your monthly food budget by four to find out how much you have for food each week. For example, if your monthly food budget for your family is \$200 and you shop every week, you will have \$50 to spend each week on food. ($\$200 \div 4 = \50). Use the envelope method and place \$50 in each envelope. Include any Food Stamps/SNAP benefits or WIC vouchers. Label the envelopes "Week 1," "Week 2," "Week 3," and "Week 4."

Quick Tips

- Limit shopping to no more than once a week. The more you shop, the more money you spend. This is why making a weekly or monthly menu plan and shopping list are important.
- If you plan to buy nonfood items, such as dish soap or toilet paper, at the grocery store, be sure to budget some extra money for these items.

Step 2: Plan meals for your family

Planning meals:

- Helps you serve more nutritious meals to your family.
- Saves money on groceries.
- Saves time at the grocery store and at home when preparing meals.
- Planning meals takes some time. But in the long run, planning saves time and money.

How to Create a Meal Plan:

1. The first step in meal planning is to look at the foods you already have in your home. Look in your cupboards and refrigerator. Make a list of items that need to be used first (fresh fruit or vegetables, cottage cheese, milk, yogurt, thawed meat, etc.) The first few meals you plan should include the items that need to be used first.
2. If you have access to weekly grocery ads, consider building your meal plan around sale items. List the sale items you want to buy. Consider what foods your family likes as you make your meal plan. No matter how big of a bargain a food is, it will be a waste of money and time if your family won't eat it.
3. Now, find a calendar that has plenty of space or create your own weekly or monthly menu calendar. Make a list of the foods your family likes to eat for breakfast, lunch, dinner, and snacks.

Make a meal plan for dinner. Pick a day to start with that is not very busy. Using the list of foods your family likes to eat for the evening meal, pick one main dish and write it down. What foods would you like to add to complete your evening meal? Try to include a food from each of the five food groups. (**Use the 1 + 1 = 5, One Bag, One Week, Five Dinners**)

Make a meal plan for breakfast. Look at the foods you listed for breakfast. Decide which ones will be on the menu, and write them down. Try to create a breakfast that includes food from three of the five food groups.

Make a meal plan for lunch. Using your list again, decide which ones you would like to have for lunch and write them down. If you plan to cook extra food at another meal, plan the leftovers into your lunch meal plan.

Plan snacks. Snacks also are important, especially for children. Snacks provide an opportunity to include foods from the five food groups that may be missing from meals. Fruits and vegetables make great, healthy snacks.

Take a look at the meal plan you created. Does it look like one you could follow?

- **Compare your meal plan to MyPyramid.** See if the meal plan has foods from the five food groups. Are the right amounts for each of these groups included in the plan? If you are missing foods from any group, what foods could you add?
- **Complete meal plans for the rest of the week.** Are there some days that are especially busy? If so, plan leftovers or simple meals for those days.

Step 3: Make a shopping list

Using a shopping list will help stretch food dollars, but only if you stick to it!

- **Create a shopping list.** After you have planned your week's meals, read through each day's meal plan and write down the foods you need and how much. Remember, you have planned to use food you already have on hand, so you will not need to buy everything on your meal plan.
- **Keep a list handy.** It helps to keep a piece of paper and a pencil in or near the kitchen so you can quickly find it to write down the food you need. Some people keep a list on the refrigerator.
- **Shop once a week.** How often do you go to the grocery store? If you go once a week, plan to get everything you need for the week. Stopping at grocery stores to get extra items during the week can lead to spending more money than you planned.
- **Shop once a month.** If you go to the store once a month, plan to buy some foods that will not spoil in a month, such as frozen foods and canned foods. If you buy fresh foods, such as milk and fresh fruits, buy only what you can use in the first week. Use fresh vegetables and fruits first. Plan to use frozen or canned vegetables and fruits later in the month. Use powdered milk later in the month if you cannot buy milk weekly.

Step 4: Ready to shop!

Decide where to shop. If possible, plan to shop at a large grocery store rather than at gas stations or convenience shops. Larger stores often have lower prices and greater selection than smaller stores.

- **Eat before you shop.** Hungry shoppers buy more!
- **Shop alone, if possible.** Children can distract you and talk you into buying items you do not need.

Could someone stay with your children when you go to the grocery store? Could you trade child care with a friend? If you do take your children, go when they are rested and fed. Keep toddlers seated in the cart and use the safety strap if there is one. Keep children busy while shopping. Bring a toy or let them hold unbreakable things, such as boxes of cereal. Ask children questions, such as “What color are the carrots?”, and “Do you know where milk comes from?”

- **Stick to your shopping list and avoid buying extras.** You may want to group your list into categories such as by the food group or by the store layout.
- **Buy only food items at the grocery store.** It is usually less expensive to purchase nonfood items at discount stores.
- **Be flexible with your shopping list.** If you have planned corn for tomorrow’s supper but carrots are on special, buy the carrots instead.
- **Buy store brands or no-name brands.** They are usually cheaper than name brands and taste just as good.
- **Look up and down.** The most expensive items are often stocked at eye level. Look at the top and bottom shelves for cheaper items.
- **Use coupons for items you buy,** but always consider the store brand. Often the store brand will still be cheaper.

- **Compare unit prices.** The unit price is the price per pound or ounce. Most stores have unit price labels on the shelf. Usually, the large container will have the best unit price. But if it spoils before it is used, you will not save any money. Individually packaged foods usually cost more. Buy the size that fits your budget and your meal plan.
- **Compare the cost per serving or meal.** Sometimes the lowest price per pound is not the best buy if the food has parts you cannot eat, like bones. For example, ground beef gives you about 4 servings per pound, while a rib roast only gives you about 2 servings per pound. To find the best buy, compare the price of the amount you need for a meal.
- **Limit extras** like sodas, alcohol, candy, gum, and chips, which have no nutritional value.
- **Watch the price scanners** at the register and check your receipts for price errors, and make sure you get back the correct amount of change.

Resources

- My Food Shopping List: www.he.k-state.edu/fnp/displays/mypyramid/handouts/Kansas/shopping%20list.pdf
- Budget Form: http://nep.unl.edu/c/document_library/get_file?uuid=1cecb716-bc5f-4ca5-9d89-afc9630da78e&groupId=4091401
- Weekly Meal Plan: http://nep.unl.edu/c/document_library/get_file?uuid=fe4b69bb-dc85-4849-b403-8a76102ddcab&groupId=4091401
- 1 + 1 = 5; One Bag, One Week, Five Dinners: www.nep.unl.edu