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Plan for Food Spending

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Plan for Food Spending

Planning is the key to a healthy, low-cost diet. It takes thought and time, but pays off in lower food bills.

At Home

Money—Look at your income and your bills. Decide how much money can be used for your grocery expenses. Include cash, food stamps, and WIC vouchers. Don’t rely on convenience food. If you can’t cook, now is the time to learn.

Space—Look at your food storage space. Include cold storage (refrigerator and freezer) and dry storage (cupboards and shelves). How much room do you have?

Use—Look at the food you have on hand. Is it:
• A staple such as flour, sugar, rice, or pasta?
• A convenience food such as a meal in a box or canned biscuits?
• Old and unlikely to be used?

Plan—Now that you know what you have, it’s time to plan your menu and write a shopping list. A little extra time at home saves time and money at the store.

In the Store

• Try not to grocery shop when you are hungry, you could end up letting your stomach do the shopping.
• Try to trade babysitting favors with a trusted neighbor or friend. This way the children are not part of the shopping experience.

• Children who go along on shopping trips often cry for cereal, candy, and snacks they’ve seen on television.
• Grocery stores put the items that they make the most money on at eye level. Look to the top of the shelf or bottom of the shelf for better buys.
• Some displays make you think the product is on sale when it really isn’t.
• Look at the unit price posted on the shelf for each food item. Don’t forget about reading the ingredient label. Sometimes cheaper isn’t better.
• Consider generic items. Only buy one at a time until you see if your family will eat it.
• Grocery shop once a week, not daily.

Ask yourself the following questions as you shop for food. Honest answers will help you stay within your budget.

☐ Is this food item on my list?
☐ Do I need this for my menu?
☐ Will I be able to use it up before it spoils?
☐ Can I make this for less money?
☐ Can I substitute an ingredient and save money?
☐ Do I have time to prepare this from scratch?
☐ Will my family eat this?
☐ Do I really need this?
Steps to Success

Plan a week’s menus. For example, plan to roast a turkey for one meal. Follow food safety rules and use it the next day in a casserole. Freeze the rest in small containers for future meals.

Buy in quantity if it makes sense (remember money, space, and use).

Divide large quantities. Wrap and freeze for later use. For example, 3 pounds of ground beef might be divided into:

- 1 pound for meatloaf
- ½ pound for spaghetti sauce or chili
- ½ pound for tacos or topping for stuffed baked potatoes
- 1 pound for hamburger patties

Stretch. Add potatoes, rice, pasta, or bread to a main dish for more servings. Use nonfat dry milk for cooking. This saves your liquid milk for drinking.

- Use a shopping list and stick to it.
- Make milk and frozen products the last stop in the grocery store. Put them in an iced-down cooler in the car. Go straight home. Put cold/frozen foods away first.

Spending Food Dollars Wisely

- Food quality varies. Store brands are similar to national brands. Generic foods are sometimes of lower quality. Think about the quality along with the price. Sometimes a lower quality product is acceptable. Generic vegetables might be good enough to use in a soup or casserole.
- Quantity pricing is sometimes cheaper on a pound-for-pound basis.
- The more a food has been processed, the more expensive it is.
- The more packaging with a food product, such as cans and envelopes inside a box, the more it usually costs.

- Raw ingredients are cheaper than convenience foods. For example, compare the price of ground beef and buns to fast food hamburgers.
- Buy produce in season.
- Compare a national brand’s sale price with a store brand’s. Both brands are often on sale at the same time.
- Coupons are usually for national brands only. Compare the “after coupon price” with the prices of other brands. The brand name with a coupon may cost more than other brands.
- Keep a price list of foods you purchase regularly to decide which “specials” are really good buys.

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