



## Questions for Budgeting Telehealth Session- BEFORE


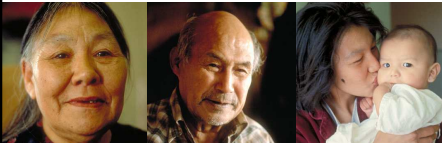

1. Which of the following can help with food budgeting:
  - A. Figuring out what choices are less expensive from each food group
  - B. Spending less on clothing, entertainment, telephones, etc.
  - C. Buying healthier food and cutting the junk
  - D. A and B only
  - E. All of the above
  
2. Which of the following can help you save money on food?
  - A. Buying chicken instead of beans
  - B. Buying fresh vegetables instead of frozen
  - C. Growing your own food or hunting
  - D. Buying cold cereal instead of hot cereal
  
3. Which of these is the cheapest from the meats and alternatives group?
  - A. Chicken
  - B. Beef
  - C. Eggs
  - D. Pork
  
4. I would feel comfortable teaching others in my community about food budgeting.

Disagree      1      2      3      4      5      Agree


 Health Canada / Santé Canada  
 Your health and safety... our priority / Votre santé et votre sécurité... notre priorité.



## The Basics on Food Budgeting

### A few questions before we start

- Which of the following can help with food budgeting:
  - Figuring out what choices are less expensive from each food group
  - Spending less on clothing, entertainment, telephones, etc.
  - Buying healthier food and cutting the junk
  - A and B only
  - All of the above

### Questions Continued...

- Which of the following can help you save money on food?
  - Buying chicken instead of beans
  - Buying fresh vegetables instead of frozen
  - Growing your own food or hunting
  - Buying cold cereal instead of hot cereal

### Questions Continued...

- Which of these is the cheapest from the meats and alternatives group?
  - Chicken
  - Beef
  - Eggs
  - Pork


### Questions Continued...

- I would feel comfortable teaching others in my community about food budgeting.

Disagree   1   2   3   4   5   Agree

### After this session, you will know how to

- Help a person make healthy food choices on a budget
- Look for ways to save on non-food expenses
- Save money on food
  - How to plan and stick to a food budget
  - What types of foods are cheaper
  - Storing food to get the most out of it
  - Grow your own food, or hunt and fish
- Teach others in your community about food budgeting



## A Story

Angela is a young, single mom with a 1 year old son. She has a job as a receptionist and makes enough to live on, but with child care and other expenses, money is tight. Angela always seems to run out of money at the end of the month and she sometimes doesn't have enough money to buy food.

## Making a budget

1. Figure out how much \$ you make and how much you're spending now, every month
  - a. Income – from work, tax benefits, social security, etc.
  - b. Spending – Housing, heat, electricity, phone, TV, entertainment, car, food, clothing, taxes, insurance, etc.
  - c. Helpful hint
    - Bank statements and credit card bills can help you track your spending
2. Do you make enough money to cover all your expenses?

## Angela's Current Budget

### Income:

- Net income: \$2000
- Child and family tax benefit: \$280/month
- Child care subsidy: \$630/month
- **Total: \$2910/month**

Angela is \$90 short per month

### Expenses

- Rent & utilities: \$1000
- Car/gas: \$500
- Phone, TV, internet: \$150
- Child care: \$750
- Food: \$300
- Other expenses (soap, clothing, entertainment): \$300
- **Total: \$3000**



## Freeing up more money for food

- Sometimes, we don't really need everything we think we need
  - Can you see anything on Angela's list that might not be necessary or things she could cut back on?



## Saving Money on Food

- How to plan and stick to a food budget
- Finding the best deals in the 4 food groups
- Storing food to get the most out of it
- Grow your own food, or hunt and fish



## Making a Food Budget

1. How often do you go grocery shopping?
  - Once a week, once every 2 weeks, once a month?
2. How much do you spend now per trip?
  - Try to stay under that amount every time
3. As you learn to save, aim for a lower amount

Example: Angela decides that she is going to go shopping once a week and spend no more than \$75 at each trip.

### How to stick to your food budget

- Plan your meals in advance and make a grocery list
- Planning saves you money by:
  - Making sure you don't buy more than you need
  - Having a plan to use leftovers
- Planning saves you time by:
  - Preventing extra trips to the grocery store
  - Not having to choose what will be for dinner every night



### What will I plan to eat?

- Many healthy budget friendly meals can be made with simple ingredients
- Basic shelf handout with recipes
  - Keep basic shelf items on hand
  - Many combinations are possible
  - Basic Shelf Cookbook: City of York Health Unit  
Tel: (416) 394-2850
- Healthy Menu planning tool

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>Breakfast</b>							
Veg/Fruit							
Grain							
Milk/Alt							
Meat/Alt (optional)							
<b>Lunch</b>							
Veg/Fruit							
Grain/starch							
Milk/Alt							
Meat/Alt							
Water							
<b>Supper</b>							
Veg/Fruit							
Grain/starch							
Milk/Alt							
Meat/Alt							
Water							

### How to stick to your budget

- If a meal plan works really well and keeps you under budget, keep it and use it again
- Other tips:
  - Don't shop when you're hungry – you will buy more
  - See what's on sale and plan your meals around good deals
  - Shop in your pantry! Use what you have!
  - Avoid shopping at convenience stores – more expensive!
  - Buy in bulk
  - Try to be aware of any impulse buying...stick to your list!
  - Buy foods in season
  - Freeze leftover food right away!

### Angela's meal plan for the week

	Mon.	Tues.	Wed.	Thurs.	Fri.	Sat.	Sun.
Breakfast	Cold cereal fruit	Cold cereal fruit	Cold cereal fruit	Cold cereal fruit	Cold cereal fruit	Eggs, toast fruit	Pancakes fruit
Lunch	Sandwich veggies	Sandwich veggies	Sandwich veggies	Sandwich fruit	Sandwich veggies	Soup, crackers fruit	Soup, crackers veggies
Supper	Spaghetti Green beans	Chicken & veggie stir fry	Leftover chicken stir fry	Tuna melts peas	Leftover Spaghetti peas	Burgers, veggies and dip	Leftover Burgers veggies


### Getting the most out of the food groups

Let's play a Game:


Which is Cheaper?

### Vegetables and Fruit

**Baby carrots**




**Carrot sticks**





### Vegetables and Fruit

**Frozen Beans**



**Fresh Beans**






### Vegetables and Fruit


- Less processed is usually cheaper
  - Canned tomatoes are cheaper than canned tomato sauce
  - A head of lettuce is cheaper than bagged salad
- Frozen and canned may be cheaper than fresh
  - Broccoli, green beans
  - Fruit, berries
- In season vegetables and fruit are cheaper than out of season

### Grains

**Oatmeal**




**Cold Cereal**





### Grains

**Fresh Bread**



**Day old bread**





### Grains

- Less processed is usually cheaper
  - Plain oats are cheaper than individual flavoured oatmeal packets
  - Plain noodles are cheaper than a noodle with sauce mix
- Day old breads and baked goods may be cheaper
  - If they don't already, ask your local bakery if they would sell day old bread at a discount
  - Freeze older bread so it will keep longer.

### Milk and Alternatives

Fluid Milk



Skim Milk Powder





### Milk and Alternatives

2L jug of milk



4L jug of milk




### Milk and Alternatives


- Larger packages are usually cheaper
  - Individual yogurts are more expensive than a 1L container of yogurt
  - Large block of cheese is cheaper than a small block
- Skim milk powder is cheaper than regular milk
  - Has all the same nutrients
  - Mix the powder with water, put it in the fridge
  - Great for baking

### Meat and Alternatives

Ground Beef




Chicken Breast




### Meat and Alternatives

Chicken Thigh




Chicken Breast

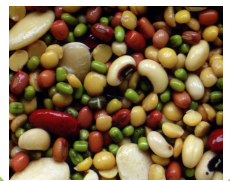


### Meat and Alternatives

Ground Beef



Beans



### Meat and Alternatives

### Get the most out of your meat

- Many people eat more meat than they need
  - 1 serving is the size of a deck of cards
- To make your meat go further, try:
  - Soups and stews with lots of vegetables
  - Chili with meat and beans
  - Stir-fries with small chunks of meat and lots of veggies
  - It's healthier AND less expensive!

### How can we make Angela's meals more affordable?

	Monday
Breakfast	Cold cereal, a banana, 1% milk
Lunch	Sandwich - Ham and cheese on whole wheat bread Baby carrots Apple
Supper	Spaghetti meat sauce – onion, canned tomato sauce, chopped baby carrots, lean ground beef. Canned green beans

### Which is cheaper: Healthy or unhealthy foods?

1 small bag = \$1.50  
1 serving from a large bag = \$0.48

1 medium = \$0.45  
Even 1\$

### What do I get out of it?

- Fat
- Starch
- Salt

Increases risk of heart disease, diabetes and high blood pressure!!

- Fibre
- Magnesium
- Phosphorus
- Potassium
- Folate

Decreases risk of heart disease, diabetes and high blood pressure!!

### Restaurant vs. Home Made Meal

\$25 for 4 people

What would it cost at the grocery store?

2 Lb chicken thighs	\$7.80
1 large cabbage	\$1.30
2 lb carrots	\$1.50
Potatoes 10 lb	\$4.00
<b>Total</b>	<b>\$14.60</b>

You'll have TONS of leftovers AND it's MUCH healthier!

### Buy and cook in bulk and freeze for later

### Freezing Tips

- Freeze foods like berries, vegetables and cuts of meat on a cookie sheet then put in a freezer bag.
- Freeze soups, stews and casseroles in single servings or family sized servings
- When freezing milk leave room at the top because milk expands when it freezes. Thaw milk in the fridge.
- Mozzarella and cheddar cheeses freeze well. Pre-slice or grate the cheese to make it easy to use.

### Storing food – Make less waste

	In the fridge	In the freezer
Pasta sauce, casseroles, soups, stews, other leftovers	3 to 4 days	2 to 3 months
Raw beef, pork, lamb	3 to 5 days	Up to a year
Raw chicken	1 to 2 days	Up to a year
Milk	Until best before date	1 to 2 months
Cheese	1 to 4 weeks	1 to 2 months
Fruit	1 to 4 weeks	1 year or more

Fight Bac website: <http://www.fightbac.org/>

### Get food from the Land

- Grow your own food, hunt, fish, pick berries
  - Find out what's going on in your community
- Much cheaper than store foods
- Healthiest foods come from nature

### Community Clothing Swap

- Saving on clothing is a great way to free up money
- Get the community together for a clothing swap
  - Works really well for kids' clothing
  - Get families to gather up clothes that don't fit their kids anymore
  - Gather everyone together and swap clothes for free, or charge a small fee per piece of clothing

### What if someone like Angela came to you?

- You could:
  - Teach her how help a person make healthy food choices on a budget
  - Show her how to look at the budget and find ways to save
  - Show her how to make a food budget
  - Tell her tips about saving money on food
    - Choosing less expensive foods
    - Buying in bulk and storing food to make less waste
    - Getting foods from the land
  - Use this presentation as a teaching tool



### Get comfortable with the information

- Try planning your own meals for a week
- Figure out what your weekly food budget should be
- Try some of the ways to spend less on food
- See how much you save by planning



### We hope now you can

- Help a person make healthy food choices on a budget
- Look for ways to save on non-food expenses
- Save money on food
  - How to plan and stick to a food budget
  - What types of food are cheaper
  - Storing food to get the most out of it
  - Grow your own food, or hunt and fish
- Teach others in your community about food budgeting



## QUESTIONS/DISCUSSION

### Questions again

1. Which of the following can help with food budgeting:
  - A. Figuring out what choices are less expensive from each food group
  - B. Spending less on clothing, entertainment, telephones, etc.
  - C. Buying healthier food and cutting the junk
  - D. All of the above

### Questions continued...

2. Which of the following can help you save money on food?
  - A. Buying chicken instead of beef
  - B. Buying fresh vegetables instead of frozen
  - C. Growing your own food or hunting
  - D. Buying cold cereal instead of hot cereal

### Questions continued...

3. Which of these is the cheapest from the meats and alternatives group?
  - A. Chicken
  - B. Beef
  - C. Eggs
  - D. Pork

**Questions continued...**

4. I would feel comfortable teaching others in my community about food budgeting.

Disagree   1   2   3   4   5   Agree

<b>Cold Storage Chart, USDA: Product</b>	<b>Refrigerator (40°F)</b>	<b>Freezer (0°F)</b>
<b>Eggs; Liquid pasteurized eggs</b>		
Fresh, in shell	3 to 5 weeks	Do not freeze
Raw yolks and whites	2 to 4 days	1 year
Hard cooked	1 week	Does not freeze well
Liquid pasteurized eggs, egg substitutes Opened	3 days	Does not freeze well
Liquid pasteurized eggs, egg substitutes Unopened	10 days	1 year
<b>Mayonnaise, Commercial</b>		
Refrigerate after opening	2 months	Do not freeze
<b>Frozen Dinners and Entrees</b>		
Keep frozen until ready to heat	—	3 to 4 months
<b>Deli &amp; Vacuum-Packed Products</b>		
Store-prepared (or homemade) egg, chicken, ham, tuna and macaroni salads	3 to 5 days	Does not freeze well
<b>Hot dogs</b>		
Opened package	1 week	1 to 2 months
Unopened package	2 weeks	1 to 2 months
<b>Luncheon Meats</b>		
Opened package	3 to 5 days	1 to 2 months
Unopened package	2 weeks	1 to 2 months
<b>Bacon &amp; Sausage</b>		
Bacon	7 days	1 month
Sausage, raw—from chicken, turkey, pork or beef	1 to 2 days	1 to 2 months
Smoked breakfast links, patties	7 days	1 to 2 months
Hard sausage—pepperoni, jerky sticks	2 to 3 weeks	1 to 2 months
<b>Summer sausage labeled “Keep Refrigerated”</b>		
Opened	3 weeks	1 to 2 months
Unopened	3 months	1 to 2 months
<b>Corned Beef</b>		
Corned beef, in pouch with pickling juices	5 to 7 days	Drained, 1 month

<b>Ham, canned labeled “Keep Refrigerated”</b>		
Opened	3 to 5 days	1 to 2 months
Unopened	6 to 9 months	Do not freeze
<b>Ham, Fully Cooked</b>		
Vacuum sealed at plant, undated, unopened	2 weeks	1 to 2 months
Vacuum sealed at plant, dated, unopened	“Use-By” date on pack-	1 to 2 months
Whole	7 days	1 to 2 months
Half	3 to 5 days	1 to 2 months
Slices	3 to 4 days	1 to 2 months
<b>Hamburger, Ground and Stew Meat</b>	1 to 2 days	3 to 4 months
<b>Ground turkey, veal, pork, lamb, &amp; mixtures of them</b>	1 to 2 days	3 to 4 months
<b>Fresh Beef, Veal, Lamb, Pork</b>		
Steaks	3 to 5 days	6 to 12 months
Chops	3 to 5 days	4 to 6 months
Roasts	3 to 5 days	4 to 12 months
Variety meats — tongue, liver, heart, chitterlings	1 to 2 days	3 to 4 months
Pre-stuffed, uncooked pork chops, lamb chops, and	1 day	Does not freeze well
Soups & Stews, Vegetable or meat added	3 to 4 days	2 to 3 months
<b>Fresh Poultry</b>		
Chicken or turkey, whole	1 to 2 days	1 year
Chicken or turkey, pieces	1 to 2 days	9 months
<b>Cooked Meat &amp; Poultry Leftovers</b>		
Cooked meat & meat casseroles	3 to 4 days	2 to 3 months
Gravy & meat broth	1 to 2 days	2 to 3 months
Fried chicken	3 to 4 days	4 months
Cooked poultry casseroles	3 to 4 days	4 to 6 months
Poultry pieces, plain	3 to 4 days	4 months
Poultry pieces in broth, gravy	1 to 2 days	6 months
Chicken nuggets, patties	1 to 2 days	1 to 3 months
<b>Other Cooked Leftovers</b>		
Pizza, cooked	3 to 4 days	1 to 2 months
Stuffing, cooked	3 to 4 days	1 month

# Meal Planning Tool

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
<b>Breakfast</b>							
Veg/Fruit							
Grain							
Milk/Alt							
Meat/Alt (optional)							
<b>Lunch</b>							
Veg/Fruit							
Grain/starch							
Milk/Alt							
Meat/Alt							
Water							
<b>Supper</b>							
Veg/Fruit							
Grain/starch							
Milk/Alt							
Meat/Alt							
Water							

# The Basic Shelf

## Grain Products

- Rice - brown, white
- Pasta – macaroni, spaghetti, lasagne, egg noodles
- Bread crumbs

## Vegetables and Fruit

- Onions
- Carrots
- Canned or frozen Vegetables – Corn, Tomatoes, mushrooms, carrots, peas, etc.
- Tomato paste
- Canned fruit – peaches, pineapple, fruit cocktail, etc.

## Meat and Alternatives

- Canned Beans, peas and lentils – kidney, navy or romano beans, chick peas, brown lentils, etc.
- Dried beans, peas and lentils – split peas, navy beans etc.
- Peanut butter
- Canned Tuna

## Milk Products

- Skim milk powder

## Fats and Oils

- Margarine
- Vegetable oil

## Baking Ingredients

- Flour – all purpose, whole wheat
- Sugar – white, brown
- Baking powder
- Baking soda
- Corn Starch
- Vanilla
- Rolled Oats
- Raisins

## Seasonings

- Salt
- Pepper
- Garlic powder
- Dry mustard
- Chicken bouillon cubes
- Beef bouillon cubes
- Soy sauce
- Vinegar
- Worcestershire sauce
- Ketchup
- Herbs – basil, oregano, thyme, etc.
- Spices – paprika, cayenne, cinnamon, chilli powder, etc.

## The Basic Shelf Recipes

### Homestyle Tomato Sauce with Herbs

1 Tbsp Vegetables oil	½ tsp salt
½ cup chopped onion	½ tsp basil
1 can tomatoes (540mL)	½ ts Italian seasoning
3 Tbsp Tomato paste	½ tsp oregano
1 tsp sugar	¼ tsp ground pepper

1. Turn on stove to medium heat. Heat oil in medium saucepan. Add chopped onion and cook until soft, about 5 to 7 minutes
2. Stir in tomatoes, tomato paste, sugar, salt, Italian seasoning, basil, oregano and pepper. Heat to boiling. Then turn down the heat, cover and simmer for 40 minutes. Stir several times.

### Corn Chowder

1 Tbsp margarine	1 Tbsp flour
¾ cup chopped onion	2 cups cold water
1 ½ cups diced raw potatoes	2 tsp dried parsley
1 cup water	1 can cream style corn
1 ½ cups skim milk powder	Salt and pepper
1 cup water	

1. Turn on stove to medium heat. Melt margarine in a large heavy pot. Add chopped onion and cook until soft, about 5 to 7 minutes.
2. Turn stove to high heat. Add diced potatoes and 1 cup water. Heat to boiling. Then lower heat and simmer until potatoes are almost tender, about 15 minutes.
3. While vegetables are cooking, combine skim milk powder and flour in a small bowl. Add cold water slowly and mix well. Stir in parsley.
4. Add milk mixture to potato mixture. Cook and stir mixture constantly over medium-low heat until thick and smooth
5. Add corn and heat 4 to 5 minutes. Salt and pepper to taste.

## **Cheese and Veggie Casserole**

6 slices bread	2 ½ cups milk (made from skim milk powder)
1 can (598 mL) mixed vegetables, drained (or 2 cups frozen vegetables)	½ tsp salt
2 cups grated cheese	½ pepper
4 eggs	¼ tsp dry mustard

1. Turn oven on to 350F (180C)
2. Lightly grease a 13x9x2 inch baking pan. Arrange slices of bread on the bottom of the pan
3. Spread vegetables over the bread, then grated cheese.
4. Mix eggs, milk, salt, pepper and mustard in a medium bowl. Pour egg mixture over the vegetables and cheese in the baking pan
5. Bake in oven about 35 to 40 minutes. To see if the casserole is cooked, put a small knife into the middle of it. If it comes out clean, the casserole is done.

## **Stove-Top Barbecued Chicken**

1 tsp vegetable oil	1 tsp dried parsley
½ cup chopped onion	½ to 1 tsp chilli powder
½ cup ketchup	4 chicken legs, skin removed and fat trimmed off
½ cup water	1 Tbsp corn starch
2 Tbsp vinegar	1 Tbsp cold water
2 Tbsp brown sugar	
1 ½ tsp Worcestershire sauce	

1. Turn on stove to medium-high heat. Heat oil in large frying pan. Add onion and cook until soft, about 5 minutes.
2. Stir in ketchup, water, vinegar, brown sugar, parsley, chilli powder and Worcestershire sauce. Heat sauce until it boils.
3. Add chicken pieces. Spoon sauce over pieces. Turn heat to low, cover and simmer 30 minutes. Turn chicken over and cook 15 minutes longer. Remove chicken and keep warm.
4. Turn up heat to medium. Combine corn starch and water in a small bowl. Stir into sauce. Cook and stir until mixture boils and thickens. To serve, spoon sauce over chicken.



## Rice with Creole Kidney Beans

1 tsp vegetables oil	1 to 2 tsp chilli powder
1 large onion, chopped	1 tsp dried oregano
2 celery stalks, chopped	1 tsp vinegar
1 cup chopped carrots	½ tsp dry mustard
1 green pepper, chopped	2 cans kidney beans, drained
½ tsp garlic powder	1 ½ cups rice
1 can (156 mL) tomato paste	3 cups water
1 ½ cup water	1 ½ tsp salt.

1. Turn on stove to medium heat. Heat oil in a large saucepan. Add onion and cook until soft, about 5 minutes.
2. Add celery, carrots, green pepper and garlic powder. Cook and stir over medium heat until vegetables are tender, about 15 minutes.
3. Add tomato paste, 1 ½ cups water, chilli powder, oregano, vinegar, mustard and beans to the vegetables. Cook and stir until mixture boils. Turn heat to low. Add salt and pepper to taste
4. Cover and simmer for about 40 minutes. Stir several times. Add more water if mixture seems too thick
5. Meanwhile, put rice, 3 cups of water and 1 ½ tsp salt into a medium saucepan. Turn stove to high heat and heat until the water boils. Turn the heat to low. Cover and simmer until rice is tender. This will take about 20 minutes and all the water will be absorbed.
6. Serve the bean mixture over hot cooked rice.

## Questions for Budgeting Telehealth Session- AFTER

1. Which of the following can help with food budgeting:
  - A. Figuring out what choices are less expensive from each food group
  - B. Spending less on clothing, entertainment, telephones, etc.
  - C. Buying healthier food and cutting the junk
  - D. A and B only
  - E. All of the above
  
2. Which of the following can help you save money on food?
  - A. Buying chicken instead of beans
  - B. Buying fresh vegetables instead of frozen
  - C. Growing your own food or hunting
  - D. Buying cold cereal instead of hot cereal
  
3. Which of these is the cheapest from the meats and alternatives group?
  - A. Chicken
  - B. Beef
  - C. Eggs
  - D. Pork
  
4. I would feel comfortable teaching others in my community about food budgeting.

Disagree      1      2      3      4      5      Agree