

Ohio SNAP-Ed Adult & Teen Programs Saving Money: It's Part of the Plan!

Task Topic:	Food Shopping
Task Title:	Saving Money: It's Part of the Plan!
Teaching Message(s):	<input checked="" type="checkbox"/> Decrease worry that food might run out before more can be bought. <input checked="" type="checkbox"/> Plan meals ahead of time.
Resources:	Adapted from <i>ChooseMyPlate.gov</i> , <i>Dietary Guidelines</i> , Iowa State University Extension & Outreach

Objectives for the Task:

1. Name one way planning ahead can save money.
2. List one advantage and one disadvantage of using coupons.

Materials needed for the Task (including Handouts):

- Scenario Cards – Planning is Saving (2-3 copies of each scenario)
- Worksheet – MyPlate Grocery List
- Grocery store flyers (4-6 copies, enough for 1 copy per small group of participants)
- Calculators (enough for 1 calculator per small group of participants)
- Fact Sheet – Eat Right When Money's Tight
- Fact Sheet – Eating on a Budget: The Three P's

Food and Equipment for Demonstration and Sampling:

- [None needed for this task]

Some ingredients may not be available in your area. Feel free to make ingredient substitutions as necessary. If you decide to make a recipe substitution, please use a SNAP-Ed approved recipe from the What's Cooking? USDA Mixing Bowl website:

<http://www.whatscooking.fns.usda.gov/>

General Materials List:

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|--------------------|--------------------------------|---------------|
| • Flip chart paper | • Post-it notes | • Index cards |
| • Thought box | • Markers | • Pens |
| • Highlighters | • Masking tape | • Name tags |
| • VOICE principles | • Participant evaluation forms | |

Preparation:

- Set out the scenario cards, grocery lists, grocery store flyers, and calculators for the Apply activity.



Key Points to Review:

- Introduce yourself. Give brief description of the program (program name, length of sessions, duration of program).
- Include your purpose as the facilitator (i.e. to introduce ideas that are supported by research, to give them the tools to make informed decisions about areas that affect their health & nutritional needs, and to identify topics that might be covered based on the curricula used in the program).
- Review the V.O.I.C.E. Principles.
- Ask participants to sign in on the SNAP-Ed sign-in sheet.
- Remember to pass out the appropriate participant evaluation form at the end of the session, making sure to read the questions out loud to the participants.

Transition:

Last time we met, we discussed.... We also Who would like to share an example of ...?

Today, we will talk about how planning can translate to big savings at the grocery store. A good plan can help you be more prepared so that you can buy food you will be able to prepare and eat at home, reduce the incidence of spending money on extra food you don't need, and save you time when it comes to making meals at home.

Before we begin, let's turn our attention to physical activity. Adding regular movement throughout the day is very beneficial to your health. Think about how you can add movement into the things you already do. For instance, when you are out running errands, you can park farther away from the store to get more steps in. If you need to return a library book, consider walking a few blocks or riding your bike, if the library is not too far away. What are some other things you can do to increase movement within your regular daily routine?

Physical activity guidelines can be found at the following websites:

- Office of Disease Prevention and Health Promotion: www.health.gov/paguidelines/
- CDC: <http://www.cdc.gov/physicalactivity/everyone/guidelines/index.html>
- President's Council on Fitness, Sports, and Nutrition: www.fitness.gov/be-active/physical-activity-guidelines-for-Americans/

Anchor

Think of a time you went grocery shopping and you didn't have a list. Maybe this is what you do every time you shop, or maybe you usually shop with a list but didn't have time to make one. Describe how the shopping trip went with a person or people sitting nearby. Were you able to remember everything you needed to get? Did it take you a long time to shop? How many impulse purchases – things you bought that you weren't planning to buy – did you make? How did the amount you spent compare to your usual grocery bill?

Allow 5 minutes for participants to discuss in small groups or pairs.



Add

We are a very time-crunched society. It can seem difficult to take the time to do make a weekly plan for grocery shopping and meal preparation. However, the minutes you spend doing a few simple things can translate to big savings over time. For instance, it takes about 10 minutes to load coupons onto a grocery store's loyalty card. But if you end up saving \$5 in redeemed coupons at the store, that's like making \$30 an hour. Knowing what meals you are going to make each day of the week can minimize the number of restaurant or take-out meals you buy. Replacing one weekly fast food meal at \$25 for a family of four with a simple home-prepared meal can save you \$840 a year.

So how can you harness these savings through planning? Here are some ways:

Make a grocery list.

- Start by **assessing what you already have at home**. Use what you have at home as a starting point for meal ideas. Noting what you already have also prevents you from buying food you don't need.
- Next, **check out the store's specials**. Find out what foods the grocery stores are having on special that week by checking the store's weekly sales flyer and using the specials to plan your meals. If a particular sale item is out of stock, you can ask the cashier to issue a rain check, which will allow you to purchase the item at the sale price at a later time.
- Finally, **write down a weekly menu**. Weekly menus should consist of foods you know your family is likely to eat; that you will have time to make; and that incorporates both foods you already have as well as foods that are listed as being on sale.

Use coupons wisely.

- If you have access to a computer, check for coupons online. Some stores allow you to download the online coupons to a shopper loyalty card. You can also get coupons from the Sunday newspaper. Double up: use a manufacturer's coupon and a store coupon at the same time for additional savings.
- While there are some clear advantages to using coupons, there are also a few things to consider. For instance, many coupons are for foods high in added sugars, sodium, or fat. Use coupons for these foods sparingly. Also, a coupon won't save you money if it requires you to buy multiple items. As an example, if you have a coupon for \$1 off when you buy 3 boxes of cereal, and each box costs \$3.50, you save only 33 cents on each box. Meanwhile, you've spent an extra \$6.46 on cereal you don't necessarily need.

Apply

Divide the participants into small groups of 3-4 people. Pass out one calculator and one grocery store ad to each of the groups. Give half the groups a copy of the Scenario 1 card and half the groups a copy of the Scenario 2 card. Give each participant his/her own copy of the Worksheet – MyPlate Grocery List.



Today we are going to practice some of the grocery shopping planning strategies we just discussed. Each group has a Scenario that describes a particular situation. Using the information in the Scenario, along with the grocery store ad, choose foods that will go with the foods already on-hand to create several healthy, low-cost meals for the week. Write down your choices on the Grocery List worksheet. Use the calculator to add up the cost of the foods you selected, making sure that you stay within the food budget of the person in your scenario.

Was this easy or difficult? What obstacles did your group encounter as you did this activity? How did you resolve those obstacles?

Away

Pass out a copy of the fact sheets – Eat Right When Money's Tight and Eating on a Budget – The Three P's to each participant.

These two fact sheets contain some really good information and tips for eating on a budget. They list some ways you can plan your food purchases in a budget-friendly manner. Look at the tips and circle one or two that you will like to try the next time you go grocery shopping.

Facilitator's Notes:

Facilitator's Checklist:

- ☐ Have I gathered all of the pertinent materials needed for the lesson?
- ☐ Did I spend the requisite amount of time covering each targeted message?
- ☐ Did I apply the principles of adult learning to my program?
- ☐ Did I create a comfortable and functional learning atmosphere?
- ☐ Did I fill out a Program Log with the necessary program information?
- ☐ Did I ensure that all participants signed the sign-in sheet?
- ☐ Did I read the survey instrument out loud to the participants?
- ☐ Did I collect all requisite survey instruments needed for today's lesson?

