

# The Family Food Budget

## Summary

### The Family Food Budget

## Materials

Any good food and nutrition book.

## Background for Teachers

A family can serve meals that are economical, appealing and nutritious by establishing a budget, planning ahead, and employing specific shopping strategies.

A number of factors influence the price of food. Labor and packaging are two of the most expensive aspects of getting food from the farm to the store. In addition, research, new technology, crop yields, political conditions, the weather, transportation, taxes, energy, advertising, and company profits affect the cost of food. The amount of processing that goes into a food will also increase costs.

Convenience foods have much of the preparation built-in.

The principle of supply and demand also causes prices to rise and fall. If demand is greater than the supply, the prices will be higher. If the supply is greater than the demand, prices will be lower.

The growing season affects supply and demand. For example, asparagus, corn, pineapple, strawberries, and tomatoes are usually abundant during May. The supply is at its peak. When produce is in season, the price is lower and the quality is higher than at other times of the year.

If family meals are planned according to the harvest calendar, the menus would include:

January/February - citrus fruits

March/April - strawberries, asparagus, peas, rhubarb

May/June - strawberries, nectarines, grapes, cherries, apricots, beets

July/August - tomatoes, melons, green beans, grapes, peaches, raspberries, summer squash, broccoli, cauliflower, pears, corn, eggplant, peppers, plums

September/October - apples, potatoes, sweet potatoes, onions, carrots, pumpkins, winter squash

November/December - citrus fruits, avocados, brussels sprouts, cranberries

The first step to managing money wisely is to set up a plan for spending. You need to know your monthly income to set up a budget. Next, estimate how much money you need for each of your expenses. Fixed expenses are those that are paid every month such as rent, loan payments and utilities. Flexible expenses are those that vary and are not set such as entertainment, food, and clothing. Keep track of how much you spend in each category for one month by saving receipts and/or keeping a record in your checkbook of expenditures.

Compare what was actually spent during the month with the estimates you set. Readjust the estimates. If you find it hard to meet all of your monthly expenses, the amount spent on flexible spending will need to decrease. It is good to compare estimated expenditures with actual expenditures each month and make adjustments as needed. It takes practice and time to learn to stay within budget limits and become skillful at managing food dollars.

Your values and resources influence the amount of money spent on food. If foods with easy preparation are important to you, you may save time but will have to spend more money than you would have to if you prepared the same food from scratch. Personal preferences and energy, special diets, equipment, space, skills, and the type of entertaining you do are some of the considerations that must be taken into account as you set up your food budget. The cost of nonfood items purchased with groceries needs to be deducted from the total bill if you want a true value of food expenditures. Before you actually go shopping, it is essential to have a plan for each of the meals that will be eaten during the week. To lower spending, check advertisements for the store(s) you usually shop; meals

can be planned around advertised specials and coupons. The menus for the week should be flexible. For example, whether you eat lasagna or chicken casserole on Thursday or Monday does not matter. You will still need the same ingredients. Ask yourself some questions about each meal as you plan. What will the main course be? What vegetables, fruits, and other dishes will complement the main dish? What ingredients do you already have? A survey of food in the cupboards, refrigerator, and freezer will need to be done before determining what ingredients need to be purchased?

Once your menu plan is complete, the next step is to add the ingredients you don't already have to a shopping list. A shopping list will help prevent you from buying items on impulse. You should keep a running list of items you commonly use as you run out of a particular item during the week. If staples such as flour, sugar, and oil are getting low, put them on your list.

A trip to a well-stocked store once a week is possible if you plan well. The more trips you make, the more apt you are to purchase items that are not essential. Generally, store shelves have not been restocked on Monday mornings and late evenings. For the best selection, shop at other times. Shop alone when you are not hungry or tired to avoid impulsive buying. You tend to buy more when others are with you or if you are hungry.

While shopping several practices will help save money. Check the unit price—the price per unit measure (e.g., the cost per ounce). It is usually posted on the shelf edge beneath the item. If it is not posted, figure the unit price by dividing the price by the number of units. The unit price can help you determine which size package is the most economical.

Compare generic, store brands, and national brands. Generic and store brands are sometimes lower quality than national brands, but the nutritional value is the same. National brands are usually the most expensive due to higher quality and costs associated with advertising, marketing, and distribution.

Look for open dating to judge the freshness of food. One of several different dates is used on food. The sell by or pull date is the last day the item can be sold in the store. It is still safe to eat after this date. The use by date is the date after which the product is no longer at its peak freshness. The expiration date is the last day the product should be used. The pack date found on packaged and canned items is the date the product was processed or packaged by the company.

Carefully read the label. You'll want to know exactly what you are buying: if it has been graded or inspected, if it is an imitation, and if it should be prepared now or stored.

## Instructional Procedures

### LEARNING ACTIVITIES AND TEACHING STRATEGIES

#### OPTION #1

In small groups have the students brainstorm all of the costs involved in getting food from the farm to the store. Then have a spokesperson from each group name two or three of the costs generated by the group.

#### OPTION #2

Have the students complete [BUYING FRUITS IN SEASON](#).

#### OPTION #3

Students will use a few of the [SEASONAL RECIPES](#) to prepare various foods during their appropriate harvest seasons.

#### OPTION #4

In pairs, have students complete [THE MONTHLY BUDGET CHART](#) using [THE SMITH'S EXPENDITURES](#) information. Students will put all expenditures into the budget categories add up totals of all categories. Students will decide what flaws, if any, the budget categories contain as they answer the questions at the bottom of the expenditures page. Discuss the activity as a class. Remind students in advance to bring a calculator. NOTE: A key for this activity is not needed. Most students should conclude that the family spends slightly more than they earn upon totaling all expenses.

#### OPTION #5

As a lab experience, divide the class units into two groups. Have one group prepare convenience foods and the other half prepare the same foods from scratch. On the chalk board show a comparison of time, equipment/supplies, and money with students.

#### OPTION #6

Distribute a supermarket advertisement to each unit. In small groups have students plan menus for one week around what they have on hand and advertised specials. Give the students a list of items on hand: stewed tomatoes, 1 lb. hamburger, 8 chicken thighs, 2 cans tuna, 2 dozen frozen wheat rolls, 16 ounces long grain rice, and a box of granola.

#### OPTION #7

Students can formulate a shopping list based on the menus they planned. Have them group like items together on the list; for example, frozen foods, produce, dairy, etc.

#### OPTION #8

Have the students work in pairs and complete the [UNIT PRICING](#) activity. Tell students ahead of time to bring a calculator. To begin, complete a number of sample problems on the board together.

#### OPTION #9

Conduct a field trip to grocery store or make a homework assignment to practice firsthand a unit pricing activity. Using the shopping list students formulated, have students compare unit prices for at least two different brands, if possible, for each item on their list. Students must record on paper the brand, total price and price per unit.

#### Authors

[PEARL HART](#)

[Utah LessonPlans](#)