

28 FOOD BUDGETING TIPS



 Lakes Regional
Healthcare
An Avera Partner

Eating Well Can be Affordable and Delicious

Worried you can't eat well because it's not affordable? We've put together this guide that gives you a wealth of information. It includes 28 tips on how to keep costs low when grocery shopping and cooking. It also provides websites, apps, and local resources for low- and no-cost food options.



1. Create a budget and use cash.

First things first. Know how much you realistically have to spend on food. Once you identify that amount, use cash to purchase your food items, even if you are going out to eat. It helps you stay on track and make decisions wisely.

2. Create a meal plan.

A meal plan is a plan of what you and your family will eat for breakfast, lunch, and dinner each day for a week. A meal plan will keep you focused on buying what you need to eat and reduce food waste. When creating a meal plan, consider these things:

What are your plans for the week? For example, maybe you'll be out of town one night at a basketball game and will want to eat something at the game, or maybe you'll want to pack a cooler with food to bring along with you. Knowing what activities are planned will help you know how many meals you'll need to make for the week.

How many people will you need to feed each day and night? This affects how much food you'll need to make and if you'll have leftovers that you can eat another day.

What snacks would you like to eat (not to replace breakfast, lunch, or dinner)? Plan for those items too.

What is your weekly grocery budget? If you have \$75 to spend, consider the cost of each item you'll need to buy and adjust what you'll eat for the week if it goes above your weekly budgeted amount. Consider swapping more expensive recipe items for lower cost ones. And once you're at the store, don't be afraid to use your phone's calculator to track everything you put into your cart.

Look at the newspaper ads to see what items are on sale and what you could make with those ingredients.

Review the ingredients you already have in your kitchen. Think of meals you could make to use up the food items and ingredients you have before purchasing more. Some of the best soups are made with leftovers from the fridge.



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3. Make a grocery list and stick to it.

After you make your meal plan and know what food items and ingredients you already have in your kitchen, write a grocery list. A grocery list will help prevent you from buying unnecessary items at the grocery store. If you want, you can re-write your grocery list by the order of the location of items in the store so you can get in and out of the grocery store quickly. When you're there, just be sure not to buy any extra items not on your list. Impulse buys always drive up your grocery bill.

4. Know what's on sale before you go to the grocery store.

Every week your local shopper newspaper will have a special section with all the sales at local grocery stores. You'll start to have an idea of what the prices of foods are and where to get the best deals for different items. Plus, seeing what's on sale will help you develop your meal plan. Also, if you see an item on sale that you tend to purchase frequently, go ahead and buy more than you normally do (if your finances allow). Then put those items in your pantry, or freeze them if they'll get "old" before you'll be able to use them. You can save them for future meals and know you got them for a lower price!

5. Understand the "date" terminology.

Produce, meat, and bakery items are often marked down one day before their "best by" date. "Best by" indicates when a product will be of best flavor or quality, and it does not mean the product is expired or unsafe. "Sell by" is used by manufacturers to ensure proper turnover throughout the journey of the food product. This helps the food retain a long shelf life for the customer even after it is purchased. "Use by" marks the last date recommended for the use of the product. Products should be consumed or frozen by the "use by" date.

Save more on the stuff you love

Trio Steak lb. \$9.99 **SAVE 80¢ PER LB.**

Hannaford - Grade A Homestyle Roasting Chicken \$9.99

Cajun, Barbecue or Old Neighborhood German or Beef Bologna \$2.99 **SAVE \$1.40 PER LB.**

4 Lb. Bag Navel Oranges \$3.99 **SAVE \$2 EA.**

of Inspirations Roasted Chicken \$1.99 **SAVE \$1.50 PER LB.**

savings as easy as \$1 \$2 \$3
Flip to the back for all the deals



A grocery list will help prevent you from buying unnecessary items at the grocery store.

6. Go for store brands.

Store brands are less expensive, but sometimes unfairly get the reputation of tasting worse than name brands. Before you judge them, try them. Most of the time these items are manufactured by the same name brand manufacturers and are the exact same item, just put in different packaging.

7. Reduce food waste.

If you buy foods in bulk, make sure you can use it all. Yogurt in the large tub is cheaper than the individual containers, unless you don't eat the whole container. Cost per serving increases when some of the food is wasted or thrown out. Also, use perishable foods earlier in the week, like salad greens, fresh berries, and fresh meat. Save the shelf stable foods for later in the week. Also, remember you can freeze many items before they spoil. Berries and sliced apples or bananas freeze nicely for use in baked goods and smoothies. Bell peppers, carrots, celery, and onion can be diced for use in skillet meals and soups. Spinach and kale can be frozen for use in smoothies, soups, or casseroles. Fresh meats can be frozen for later use too.

8. Take advantage of coupons and rebate apps.

The local shopper newspaper may have coupons in their weekly ads. You can also go to the websites of food distributors to get coupons. You may also find coupons online via rebate apps, although these are often for processed foods rather than whole, fresh foods. Here are some rebate apps to check out:

Coupons	coupons.com
Ibotta	ibotta.com
Checkout 51	www.checkout51.com
Fetch Rewards	www.fetchrewards.com
SavingStar	www.savingstar.com

Regardless of how you get your coupons, only use them for items you know you'll need and use.



Use
perishable foods
earlier in the week,
like salad greens,
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fresh meat.

9. Buy in season.

Buy fruits and vegetables when they're in season and look for super fresh ones. They have more flavor and they're usually at their lowest prices when they're in season. It's even better when you can buy them on sale. Better yet is buying local produce at a farmer's market to support our local economy.

If you're able, take more frequent trips to the grocery store to buy your produce to reduce food spoilage which increases your food cost. Once you purchase your fruits and veggies, use what you can and freeze the rest.

10. Shop the perimeter of the grocery store.

You'd be surprised how buying fresh, whole foods can make more food and actually be cheaper than the overly processed and novelty foods in the center aisles.

11. Buy whole chickens.

There's a little bit of work when you buy a whole chicken, but for the price (or less) of one package of boneless, skinless chicken breasts, you can get two chicken breasts, two thighs, two wings, plus use the leftover bones to make homemade chicken stock. Here's a link to show you how to break down a chicken: <https://www.youtube.com/watch?v=GGb1G3CFZvc&feature=youtu.be>

12. Cook large batches of food and freeze for later.

Cooking large batches of food not only saves time, it reduces food waste. Plus, when you're feeling a little lazy or don't have as much cash to spend on groceries, it's easy to pull a meal you already made out of the freezer to heat up.



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13. Use canned or frozen alternatives.

Canned and frozen fruits and vegetables are often less expensive and can be just as nutritious as their fresh versions. They are picked at peak ripeness and freshness and often canned or frozen that same day, which retains many nutrients which are lost when fresh fruits and vegetables are hanging out in the grocery store or in your fridge too long. Be sure to check the ingredients list to avoid items with added sugars or salt if possible. You can reduce the sodium by 40% in a canned vegetable just by draining off the liquid. Also, drain off the syrups of canned fruit to reduce the added sugars.

14. Grow your own herbs and veggies.

Herbs add so much flavor and make our food go from good to great. They can be expensive, though. With just a pot, dirt, and water, you can grow your own herbs on a shelf next to a window. It's super cheap and the fresh herbs will taste even better than the dried, jarred options. Vegetables can be grown yourself, too.

If you don't want to grow them yourself, consider joining Dickinson County Community Gardens (on Facebook at <https://www.facebook.com/dickinsongardens/>). For \$35/family or \$25/single or senior, you can get an unlimited supply of fresh vegetables all summer long. They'll also teach you how to freeze and can vegetables to use throughout the winter, for free!

15. Skip pre-meals.

Pre-cut, pre-washed, pre-prepared, pre-portioned meals may be convenient, but they are expensive.



Canned and frozen fruits and vegetables are often less expensive and can be just as nutritious as their fresh versions.

16. Don't shop when you're hungry.

Shopping on an empty stomach puts you at risk for impulse shopping, especially for unhealthy food choices.

17. Stop buying junk food.

You'd be surprised how much soda, crackers, cookies, prepackaged meals, and processed foods cost. Not only do they waste your precious dollars, they don't provide necessary nutrients for your body.

18. Buy certain items in bulk.

You can save a lot of money by buying some foods in bulk quantities. Grains, such as brown rice, millet, barley, and oats are all available in bulk. They're all staple foods that are relative inexpensive and can be used in a variety of meals. Just make sure you keep them in airtight containers.

Another item to buy in bulk? Meat. Family-sized or value pack sizes usually costs less per ounce. You can freeze what you don't use and save it for later.

19. Eat less meat.

Meat is usually the most expensive part of a meal. Try to limit your meat intake, and consider other sources of protein. Beans, nuts, and eggs are full of protein, fill you up, and can be a staple in many meals. Consider stretching your meals with meat by adding a can of beans to your taco meat to make more tacos, or add oatmeal or cracker crumbs to your burgers to make more patties. Another trick is to use low-cost side dishes to fill you up, such as more vegetables or whole grains like a slice of bread or brown rice, so you can reduce the portion size of the meat portion.

20. Create a list of recipes to try.

Find new ideas for low-cost meals based on what you have on hand, foods your family enjoys, and foods that are good buys. You won't get bored and you'll add to your cooking repertoire.



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21. Stay home and cook meals from scratch.

Cooking meals from scratch is much cheaper than eating out, even at fast-food places. Generally, you can feed an entire family of four for the same price as buying food for one or two people at a restaurant. It's also healthier to cook from scratch because you can choose better ingredients and limit the sugar, salt, or fat you add. Cooking together and eating together as a family builds stronger relationships and promotes healthier eating habits.

22. Use up what you already have with this app.

Sometimes it's hard to know what you can make based on what you have on-hand in your kitchen. The SuperCook app can help. Just add in the items you have, and they'll provide you with a bunch of meals and recipes you can make with those items. You can also learn more at www.supercook.com.

23. Chop extra.

When chopping up vegetables for a meal, chop more than you need. For example, if your recipe calls for half of a green pepper, chop up the entire green pepper and place the extra half in a reusable container and freeze it instead of throwing it away. Then next time you need it, you can skip a step! Plus, there's no wasting food!

24. Stock up on staple ingredients.

There are certain food items you'll want to have on-hand most of the time. These staples can help you whip up several different items and include "pantry" items like oils and spices. By having the right pantry staples at home, you can prepare meals that are healthier, save time and money, and also have food in the midst of a pandemic. To get a list of these, check out our "Staple Foods" list.



**Cooking together
and eating together
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25. Drink water.

Drink water instead of buying sodas or other sugary drinks. Tap water is inexpensive and has zero calories. Also, did you know when we think we're hungry, we're often actually just thirsty? Drinking water helps you eat less.

26. Make your own broth and stock.

In almost any entrée that calls for water, homemade broth or stock would taste better. To make your own, save any vegetable bits that you chop off and would normally throw away (onion tops, seedy parts of peppers, the ends of carrots, etc.). Store them together in the freezer until you have a few cups, then cover them with water, bring to a boil, and simmer on low heat for a few hours. Add salt to taste, and you're done! You can do the same with pieces of beef to make beef broth, or chicken remnants to make chicken broth.

27. Review cost per ounce.

When looking at the sizes of packaged items to purchase, consider how often you use the item and the space you have in your kitchen. If the cost per ounce is a lot less, you have the room for the bigger package, and you use the item often, then buy it!

28. Watch portion sizes.

Eating too much of even lower cost foods and beverages can add up to extra dollars and calories. Use smaller plates, bowls, and glasses to help keep portions under control. You may be surprised what a serving size looks like. Visit <https://www.eatright.org/food/nutrition/nutrition-facts-and-food-labels/serving-size-vs-portion-size-is-there-a-difference> or check out the chart on the next page to find out.



When we think we're hungry, we're often actually just thirsty? Drinking water helps you eat (and spend) less.

Serving Sizes Chart

Item	Serving Size	Size of	Meal portion (if you don't snack)	Bonus
Grains: 6-11 servings per day. Choose whole grains!				
Whole Cooked Grains (brown rice, quinoa, barley)	1/2 cup	Billiard Ball	Up to 1 c. (size of your fist)	Organic
Dry Cereal (shredded oats or wheat, flakes)	1/2 cup	Billiard Ball	Up to 1 c. (size of your fist)	Organic, no sweetener
Bread (whole wheat)	1 oz. (1 small slice, 1/2 bagel, 1/2 bun)	Index card	2 small slices bread, 1 med. bagel, 1 bun	Organic
Fruits and Vegetables: 5-9 servings per day				
Raw fruit (or canned/frozen)	1/2 cup	Billiard Ball	Size of your fist	Organic, no spraying, pesticide-free, integrated pest management
Dried fruit (apricots, raisins)	1/4 cup	Egg	Egg	
Raw vegetables	1 cup	Your fist	Both your fists	
Cooked veggies	1/2 cup	Billiard Ball	Size of your fist	
Juice	6 oz.	Hockey puck	Hockey puck	100% juice
Protein: 2-3 servings per day				
Meat & Tofu (cooked beef, poultry, fish, tofu)	3 oz.	Deck of cards	Deck of cards	Grass-fed, hormone free
Beans (lentils, legumes)	1/2 cup	Billiard Ball	Size of your fist	Organic
Nuts & Seeds (nut butters)	2 Tablespoons	Pingpong Ball	Pingpong Ball	Organic
Dairy: 2-3 servings per day				
Cheese	1 oz.	A pair of dice	A pair of dice	Organic, grass-fed, hormone free
Milk (milk, yogurt, kefir)	1 cup	Baseball	Baseball	

Helpful Apps to Save Money and Reduce Food Waste

Checkout 51
 Fetch Rewards
 Ibotta
 SavingStar
 SuperCook

Helpful Apps to Save Money and Reduce Food Waste

www.budgetbytes.com
www.iowagirleats.com
www.supercook.com
www.choosemyplate.gov/eathealthy/budget
www.eatright.org

Low- and No-Cost Food Options Available Locally

The Iowa Great Lakes area provides many opportunities for those who need assistance in providing food for their families. For more information, visit www.dickinsoncountyhunger.com. It's also best to call the organizations below to get the most recent information.

Community Tables

Community Table at Okoboji Bible Conference Fellowship Center
7 South Hwy 71, Arnolds Park
712-332-2883
Second and fourth Thursday of the month, 5:30-6:45 pm

Community Table at the Bedell Family YMCA
1900 41st St., Spirit Lake
712-336-9622
Third Thursday of the month, 5:30-6:45 pm

Dinner Dates

Dinner Date, Lake Park Community Center
903 Market St., Lake Park
712-832-3540
Tuesday and Thursday, 11:30 am

Dinner Date, Lakes Area Senior Center
2101 Zenith Ave., Spirit Lake
712-336-5247

Meals on Wheels

Iowa Great Lakes Meals on Wheels
712-336-4444

Lake Park Meals on Wheels
712-832-3691



Several resources
are available locally,
check them out!

Food Pantries

Some items in the food pantry are income restricted, while most items are donated locally and are distributed freely.

Mobile Food Pantry, First Presbyterian Church
1220 South Market St., Lake Park
712-832-3401
First Thursday of the month, 4:30-6:30 pm

Spirit Life Fellowship "God's Provision Food Pantry"
2504 Enterprise Ave., Spirit Lake
712-336-0114
Second and fourth Saturday of the month, 8-10 am

The Good News Food Pantry, Good News Community Church
1010 Julia St., Okoboji
712-332-5698
First and third Saturday of the month, 9-11 am

Upper Des Moines Opportunity
1575 18th St., Spirit Lake
712-336-1112

To Learn More

Nutrition is a key element of good health, and a Registered Dietitian Nutritionist (RDN) is your expert on nutrition. Nutrition Counseling with an RDN at Lakes Regional Healthcare helps you achieve your best nutritional health, whether it is an eating plan to protect your health and prevent disease or an eating plan to better manage your disease and alleviate symptoms. We help you make the best food choices for yourself or your family, prioritize changes, set achievable goals, and monitor health outcomes as part of a healthy lifestyle. Nutrition Counseling is based on what you want and is not one-size-fits-all nutrition education.

To learn more, call 712-336-8785.



To learn more about
eating well on a
budget, call
712-336-8785.