Course Objectives

- Increase your knowledge about financial planning
- Improve your ability to make informed decisions
Take Charge of Your Money

Spending Less, Eating Better
Learning Objectives

• Improve nutrition knowledge
• Gain skills in meal planning, shopping and budgeting
• Gain basic understanding of the Nutrition Facts label and Unit Pricing
Top Ten List

Healthy Eating on a Budget

www.choosemyplate.gov/budget/
#10 Buy in Season

Fresh Fruits and Veggies

- Peak quality and taste, lower price
- Buy frozen, canned, or dried when not in season
- Eat a “rainbow” of colors
- Fill half of your plate with fruits and veggies
#9 Start a Home Garden

- Supplement your food budget by growing some of your own fruits, veggies and herbs
#8 Be Meat Smart

- Use cheaper cuts of meat in soups, stews and stir fries
- Buy family packs, freeze some for later use
- “Go Lean with Protein”
- Vary the protein and use less expensive protein options such as beans, eggs, or tofu for some meals
Stretch your food dollar by using leftovers to make other quick-fix meals

- Example: Leftover chicken can become tomorrow night’s tacos or chicken salad, or use leftovers for lunches

- Remember to use your leftovers within 3-4 days, or freeze for future use
Plan quick-fix meals from foods cooked a day or two earlier!

<table>
<thead>
<tr>
<th></th>
<th>SUNDAY</th>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
<th>FRIDAY</th>
<th>SATURDAY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BREAKFAST</strong></td>
<td>Fried Eggs &amp; Rice</td>
<td>Oriental Chicken Salad</td>
<td>Fruit Salad</td>
<td></td>
<td>Vegetable Stir Fry</td>
<td>Bean Soup</td>
<td></td>
</tr>
<tr>
<td><strong>LUNCH</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>DINNER</strong></td>
<td>Rice, Baked Chicken &amp; Veggies</td>
<td>Skillet Lasagna</td>
<td>Fruit Salad &amp; Fish</td>
<td>Rice, Pork Pot Roast &amp; Green Beans</td>
<td>Chop Suey</td>
<td>Bean Soup</td>
<td></td>
</tr>
</tbody>
</table>

- Plan your meals around sales/specials, your inventory, and MyPlate.
- Plan meals for at least one full day based on the shopping list.
Rethink Your Drink, Choose Water!

- Sodas, sports drinks, fruit punches and other sweetened beverages contain sugar and calories that may lead to overweight, obesity, and type 2 diabetes
- Eat your calories!
- Water is the perfect beverage – it’s calorie-free, sugar-free, and almost FREE (when it’s from the tap)
#5 Plan Meals Around Specials

- Check newspapers, online and at the store for coupons, sales, and specials and plan your meals around what’s on sale
- Try store brands for more savings
- Remember to bring your coupons and club cards when shopping
#4 Make a List & Stick to It

- Make a shopping list based on your meal plan, specials, inventory and budget
- Don’t be tempted by marketing ploys such as candy and magazines at the check-out counter
- Eat a healthy meal or snack BEFORE you go shopping to help resist buying extras
#3 Use Unit Pricing

- Helps you quickly compare prices
#2 Limit Convenience Foods

- Often expensive and may contain added sugar, salt and fat
- If you do buy them, use the “Nutrition Facts” label to make the best choices
Nutrition Facts

Label

Barbeque Sweet Potato Chips

Serving Size 1 oz. (28g/About 14 chips)
Servings Per Container about 5

<table>
<thead>
<tr>
<th>Amount Per Serving</th>
<th>Calories 150</th>
<th>Calories from Fat 70</th>
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</thead>
<tbody>
<tr>
<td>% Daily Value*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Fat</td>
<td>8g</td>
<td>12%</td>
</tr>
<tr>
<td>Saturated Fat</td>
<td>0.5g</td>
<td>3%</td>
</tr>
<tr>
<td>Trans Fat</td>
<td>0g</td>
<td></td>
</tr>
<tr>
<td>Polyunsaturated Fat</td>
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<td></td>
</tr>
<tr>
<td>Monounsaturated Fat</td>
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<td></td>
</tr>
<tr>
<td>Cholesterol</td>
<td>0mg</td>
<td>0%</td>
</tr>
<tr>
<td>Sodium</td>
<td>140mg</td>
<td>6%</td>
</tr>
<tr>
<td>Potassium</td>
<td>400mg</td>
<td>11%</td>
</tr>
<tr>
<td>Total Carbohydrate</td>
<td>15g</td>
<td>6%</td>
</tr>
<tr>
<td>Dietary Fiber</td>
<td>3g</td>
<td>12%</td>
</tr>
<tr>
<td>Sugars</td>
<td>4g</td>
<td></td>
</tr>
<tr>
<td>Protein</td>
<td>1g</td>
<td></td>
</tr>
<tr>
<td>Vitamin A</td>
<td>150%</td>
<td></td>
</tr>
<tr>
<td>Vitamin C</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>Calcium</td>
<td>4%</td>
<td></td>
</tr>
<tr>
<td>Iron</td>
<td>2%</td>
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</table>

Look at serving size and number of servings.
There may be more than one serving per container.

% Daily Value: is the amount of a nutrient in one serving compared to recommendations for a 2000 calorie diet.

Quick Guide to %DV
5% or less is “low”
20% or more is “high”
#1 Budget for the Entire Month

- Know how much money you have to spend on food each month
- Divide your grocery money into weekly amounts and plan meals within that budget
• Total Food Budget

$ __________

Food & Supplies

<table>
<thead>
<tr>
<th>Week</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Week #1</td>
<td>$_________</td>
</tr>
<tr>
<td>Week #2</td>
<td>$_________</td>
</tr>
<tr>
<td>Week #3</td>
<td>$_________</td>
</tr>
<tr>
<td>Week #4</td>
<td>$_________</td>
</tr>
<tr>
<td>Week #5</td>
<td>$_________</td>
</tr>
</tbody>
</table>
• Fill half of your plate with fruits and veggies, buy in season, grow some of your own, and drink more water!
• Use the Nutrition Facts label to make healthier choices and Unit Pricing information to save money
• Stretch your food dollars by making a weekly shopping plan, taking advantage of sales, utilizing leftovers and limiting convenience foods
Additional Resources

- The Spending Less, Eating Better

- Rethink Your Drink
  - [www.ctahr.hawaii.edu/NEW/resources/RethinkYourDrink.pdf](http://www.ctahr.hawaii.edu/NEW/resources/RethinkYourDrink.pdf)

- Grow Your Own program
  - [www.ctahr.hawaii.edu/NEW/GYO/](http://www.ctahr.hawaii.edu/NEW/GYO/)

- USDA’s Choose My Plate
Nutrition Education for Wellness

- [www.ctahr.hawaii.edu/NEW](http://www.ctahr.hawaii.edu/NEW)
- [new@ctahr.hawaii.edu](mailto:new@ctahr.hawaii.edu)
Take Charge of Your Money

- Visit Us
  
  www.ctahr.hawaii.edu/tcym

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We would like to thank the following groups for their support:

- University of Hawai'i at Mānoa
  - College of Tropical Agriculture & Human Resources, Cooperative Extension Service
    - Department of Family & Consumer Sciences
    - Department of Human Nutrition, Food & Animal Sciences
  - Information Technology Services-Academic Technologies