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MONEY FOR FOOD

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A CURRICULUM ABOUT
PLANNING FOR AND SPENDING
FAMILY FOOD DOLLARS

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DECEMBER, 2000

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MONEY FOR FOOD

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INTRODUCTION

The goal of the Money for Food Curriculum is to help families with limited resources become more **food secure**. The means for reaching this goal is **education** about managing family resources to better enable participating families to purchase adequate, nutritious food throughout the month.

The Money for Food lessons are designed for use with food stamp eligible families, but are usable with all limited resource audiences.

Lesson Format

Money for Food is a series of short interactive lessons to teach about planning meals and spending money for food. Most lessons are designed to be taught in 20 minutes or less. Lessons are designed to be taught in small group settings; most are adaptable for teaching individual participants.

Educators may choose to teach some or all of the lessons. It is not necessary to teach the lessons in numerical order; however Lessons 2A, 2B and 2C should be taught in order.

Each lesson includes:

- Teaching Guide for the Educator
- Worksheets and/or handouts
- Activities and games, including all components and directions
- Evaluation questions and tools.

Lesson Content

Consumers who are knowledgeable about basic family resource management and food shopping practices will be better able to provide nutritious and adequate food for their families, leading to improved food security.

Many food stamp participants are savvy shoppers who take care to get the most for their food dollar. Many are aware of, and use, various resource management and food shopping strategies to stretch their food dollars; but many other families report that they frequently or occasionally run out of food, or eat less than they should because of lack of resources.

Certain resource management and food shopping strategies are associated with being better able to have food last through the month. These skills and strategies are the focus of the Money for Food lessons:

1. having a written spending plan, including an amount set aside to spend for food each week or month;
2. shopping for food more than once a month;
3. planning meals before shopping—either as a written menu plan, or “in my head;”
4. buying food that is on a list—either a written list or a mental list of foods needed;
5. stocking up on basic or frequently used foods when they are on sale, or at a good price;
6. identifying and using community food resources.

Educational and skill building activities around resource management and food shopping strategies will encourage participants to incorporate these practices into their life style.

Families who learn and use several of the strategies and skills will be better able to obtain adequate food and make it last throughout the month.

LEARNER OBJECTIVES FOR LESSONS

Lesson 1. “Planning for Food Money”

- Participant will determine a dollar amount to be spent each week for food for the family.
- Participant will become aware of community resources that are available to help meet family food needs.
- Participant will develop a plan for using food stamps, cash and other resources to meet family food needs.

Lesson 2A. “The MONEY Game”

- Participant will be able to list income sources (money and other financial resources) that are available to families.
- Participant will be able to list regular and irregular expenses that many families experience.

Lesson 2B. “Money Comes and Goes”

- Participant will record all sources and amounts of family income for a month, using either a case study or personal records.
- Participant will track all expenses for a month, using either a case study or personal records.

Lesson 2C. “A Family Spending Plan”

- Participant will name at least one way a typical family could spend less on housing, food, transportation, clothing and personal care, recreation or another common expense.
- Participant will develop a family spending plan based on family income and expenses, using either a case study or personal records.

Lesson 3. “Managing Your Food Money”

- Participant will know how to use the envelope method to manage food money and food stamps for a week, or month, of food buying.

Lesson 4. “Food Needs, Food Wants”

- Participant will recognize that spending priorities for families and individuals vary depending on wants and needs.
- Participant will be able to distinguish between wants and needs when choosing food for his or her family.

Lesson 5. “Choosing Foods from the Food Guide Pyramid”

- Participant will be able to name low cost, nutritious foods from each of the Pyramid food groups that he or she could buy and eat at home.

Lesson 6. “Why Plan Meals?”

- Participant will be able to state three advantages of planning meals ahead.

Lesson 7. “Planning Meals”

- Participant will be able to plan main meals for 2 days for his/her family.

Lesson 8. “Making a Grocery List”

- Participant will be able to prepare a grocery list of foods needed for family meals for at least 3 days, based on planned meals and snacks.

Lesson 9. “Good Foods to Have on Hand”

- Participant will be able to name foods that could be kept on-hand and used to prepare a meal for the family when little other food is available.

Lesson 10. “Making Choices to Save Money on Food”

- Participant will know how to use store specials and coupons to make good use of food dollars.

Lesson 11. “Food Shopping Tips”

- Participant will select, and plan to try, 3 or more shopping strategies that can help save money when buying food.

Lesson 12. “Eating Away from Home”

- Participant will be able to make lower cost food choices when eating away from home.
- Participant will plan for meals eaten away from home when planning food spending.

Lesson 13. “Using Your EBT Card for Food Purchases”

- Participant will become familiar with using Wisconsin Quest EBT cards.
- Participant will develop strategies to control EBT expenditures.

HOW TO USE THIS CURRICULUM

Using Money for Food in WNEP

Money for Food is designed to be used in the Wisconsin Nutrition Education Program.

The curriculum consists of interactive lessons based on the competencies needed by participants to manage their resources, with the ultimate goal of improving their food security. It is assumed that food security will be improved if and when households learn and practice the skills of budgeting and allocating adequate money for food. The authors of this curriculum maintain that participants who learn to successfully manage their family food dollars will be able to use those same skills to manage other personal or family expenses.

Specific issues related to management of non-food expenses should **not** be the focus of teaching within the Wisconsin Nutrition Education Program. **Non-food** expenses should be addressed only in the context of how food spending is affected. Participants who require more extensive resource management education should be referred to other agencies or other Extension staff who are supported by funds other than Food Stamp program dollars.

Teaching Adults

Adults want their learning to be problem-centered and personalized. Adults like to be actively involved in the lessons, rather than listening passively. Many adults are reluctant to reveal too much personal information and to risk “failure” in front of a stranger or a group. Many of the activities on Money for Food are designed to be done in pairs or triads, not alone. Disclosure of personal information can be minimized by using case studies and activities that refer to common experiences, rather than personal experiences.

Many people are more likely to change their behavior if they have talked with someone about the new behavior, they have made a verbal commitment to change, and they have practiced the desired behavior in the educational setting. The Money for Food lessons incorporate discussion, skill practice and goal-setting to foster behavior change.

Using the Lessons

Many of the lessons require some advance preparation. All of the needed print materials—teaching guide, activity materials, evaluation and learner handouts are included. Some additional materials such as index cards, paper plates, pens and pencils may be needed. Also, additional tasks such as copying, cutting apart, assembling sets, etc. may be required. The “teaching materials needed” at the beginning of each lesson describes what needs to be done. Before using the curriculum for the first time, allocate time to complete these tasks. When preparing activity materials you are encouraged to use color whenever possible to make the activities more interesting. Please share with the authors of the curriculum any creative variations or uses of the teaching materials that you design.

Teaching the Lessons Individually or as a Series

Individual lessons

Most of the lessons are designed such that they can be used individually—as a short stand-alone lesson for a group or individual, except for Lessons 2A, 2B and 2C which should always be taught together.

After teaching a single lesson, ask participants to respond to the “concluding the lesson” question, and complete the “Educators Notes” form. Ask participants to complete the “Comment Form.”

Short series of lessons

Educators who have the opportunity to teach a few lessons to an individual or group may want to select from the following suggestions for a short series of lessons on a particular topic:

Topic:	Lessons:
How Much to Spend on Food	1 and 3
Making a Spending Plan	2A, 2B, 2C, and 3
Making Food Choices with Little Money	4, 5, and 12
Planning Meals	6, 7, 9, and 12
Shopping for Food	8, 9, 10, 11 and 13

After teaching **each** lesson ask participants to respond to the “concluding the lesson” question and complete the “Educators Notes” form.

Long series of lessons

Educators who have the opportunity to teach a longer series of lessons are encouraged to select one of the following series of lessons:

Topic:	Lessons:
Planning	1, 2A, 2B, 2C, 3, 6, 7, and 8
Making Choices	4, 5, 7, 8, 9, 10, 11, and 12
Planning Meals and Food Shopping	6, 7, 8, 9, 10, 11, 12 and 13
Money for Food, complete series	All lessons

Before teaching a long series of lessons, have participants complete the “Money for Food—Beginning of Program” questions.

After teaching **each** lesson ask participants to respond to the “concluding the lesson” question and complete the “Educators Notes” form. **After** completing the series of lessons ask participants to complete the “Money for Food—End of Program” questions.

ASSESSING THE EDUCATIONAL NEEDS OF PARTICIPANTS

The information and skills needed by participants in “Money for Food” educational programs is likely to vary a great deal. Learners will be more enthusiastic about, and will benefit more from, lessons and activities that meet needs and interests that are specific to them.

There are numerous tool and activities that educators can use to assess the needs and interests of participants. A few suggested tools for use with “Money for Food” are included here.

I would like to learn about ...

Page vii

This interest assessment can help guide the direction and priorities of lessons to be taught to a group or individual.

Activity — Food Dollars and Me

Page viii

This group activity can open a general discussion of many of the topics that are included in the Money for Food lessons. The educator can gauge participant interest in certain topics by listening to comments and discussion around the sentences as they are completed by participants.

Activity — The \$20 Give Away

Page ix

This simple activity will encourage participants to express a few ideas and help the group learn a little about others in the class. Point out to the group that some of our values and needs are reflected in choices that we make.

Money for Food Checklists

Page xiii and xiv

The Checklist questions are designed to be used as a tool to document changes in participant behavior that occur subsequent to participation in the educational program. Also, examining the pretest answers to the checklist questions prior to beginning an educational program can provide the educator with valuable information about the needs of participants.

I WOULD LIKE TO LEARN ABOUT ...

Place a check mark (✓) by statements that you would like to learn more about.

This information will help the instructor plan for lessons and topics that interest you.

- How much money I should spend for food each week for my family.
Community programs that I could use to help me feed my family.**
Lesson 1
- How to make a spending plan for my family so that we will have enough
money to buy food all month.**
Lesson 2
- How to manage my food money so we don't run out before the end of the
month.**
Lesson 3
- How to tell the difference between foods I "want" and foods I "need."**
Lesson 4
- How to choose low cost, nutritious foods for my family.**
Lesson 5
- Advantages of planning meals.**
Lesson 6
- How to plan meals for my family.**
Lesson 7
- Hints for writing a grocery list that will help me save money.**
Lesson 8
- Tips for foods that every kitchen should have.**
Lesson 9
- How to decide if "specials" and coupons are really a good deal.**
Lesson 10
- Tips for shopping for food that will really save money.**
Lesson 11
- How to eat some meals away from home without going broke.**
Lesson 12
- How to use my Quest (EBT) card to purchase food.**
Lesson 13

ACTIVITY — FOOD DOLLARS AND ME

Pass around a bowl of M & M chocolate candies (or a bowl of slips of colored papers) in the colors listed below.

Each person should select 2 or 3 candies (or 2 or 3 colored papers), making sure that each person doesn't have 2 or 3 all the same color. Set the selected items in front of them.

Participants then take turns completing the following statements – based on the color of their candies (or papers).

RED: When I shop for food, something I often buy that I didn't plan to buy, is...

GREEN: If I had an extra \$10 to spend for food, I would buy...

YELLOW: A food that I think I spend too much on, is...

ORANGE: A food that I would like to know more about shopping for, is...

BROWN: When it comes to food shopping, I really don't like...

BLUE: When it comes to planning meals, I...

Optional:

Use the following page as an overhead. The overhead will be especially helpful if each statement on the overhead is colored or outlined in the appropriate color listed above.

When I shop for food, something I often buy
that I didn't plan to buy, is ...

If I had an extra \$10 to spend for food,
I would buy ...

A food that I think I spend too much on, is ...

A food that I would like to know more about
shopping for, is ...

When it comes to food shopping,
I really don't like ...

When it comes to planning meals, I ...

ACTIVITY — THE \$20 GIVE AWAY

Copy and cut out the pretend \$20.00 bill at the bottom of this page.

Tell participants that you want them to each pretend that they have an extra \$20.00 today that they must spend for food.

Give the \$20.00 bill to one participant and ask that person to tell the group what he or she would buy. Then, that person hands it to another participant, and so on until all have had a turn.



EVALUATING THE IMPACT OF “MONEY FOR FOOD” PROGRAMS

Evaluation Focus

Evaluation Purpose

The purpose of this evaluation is to assess the impact of educational programs about managing food dollars on the food security of participating families. Food security is defined as the ability of the family to obtain nutritionally adequate food for all family members at all times, from non-emergency food sources. Family food security, family food access, and use of specific strategies and skills will be measured by participant self-reports and educator observations.

Evaluation Use

The results of this evaluation will be used in the following ways:

- Communication to local, state and federal partners about the impact of educational programs on the abilities of families to obtain adequate nutritious food.
- Guidance for curriculum development in the area of family food resource management.
- Information for educators using the curriculum to guide their teaching.

Evaluation Questions

This evaluation will seek to address the following evaluation questions:

- 1. Are participants doing the following more frequently after participating in Money for Food educational programs?**
 - planning for how they will procure food for their families
 - using community food programs and resources appropriately
- 2. Are participants practicing the following behaviors more frequently after participating in Money for Food educational programs?**
 - planning meals before shopping
 - writing a shopping list before shopping for food
 - comparing prices when shopping
- 3. Are participants better able to make their money for food and food stamps last through the month?**

Indicators of Food Resource Management/Food Shopping Behaviors

- Positive change in the frequency of specific behaviors as reported by participants
- Positive change in participant use of community food programs
- End-of-lesson feedback from participants: what was learned, goals set
- Educator observations and notes about participant comments, learning, and/or behavior change

Procedures

Each of the lessons in the Money for Food Curriculum includes one or two end-of-session evaluation questions. The questions are designed to be asked orally of the group of learners who just completed the lesson.

At the conclusion of each lesson, the Educator is to ask the end-of-session questions appropriate to the lesson. Learners can be asked to respond to the questions by a show of hands, a verbal vote, or a simple paper ballot system. The Educator then records the responses onto the appropriate Educator Notes Form.

Human Subjects protection

The end of session evaluation questions that are designed for this evaluation project are intended to be asked of all willing adults who participated in the lesson being evaluated. Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a question (or questions) that will help us see what you have learned today. You do not have to answer the question(s) if you don’t want to. All of your answers will be private.”

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

Participant Comment Forms (“Money for Food Comment Form”)

Use of this form at the end of a lesson is optional. These forms are used to collect additional information from participants about their assessment of the lesson. Completion of these forms by participants is totally voluntary and all information should be kept confidential.

Comments can be compiled and used (anonymously) to enrich the description of the impacts of the lessons.

Educator Notes and observations

Educator records participant responses to the “Concluding the lesson” questions at the end of each lesson taught.

Educator records his/her observations and recollections of each lesson on the “Educator Notes” form

“MONEY FOR FOOD” EVALUATION RESULTS, 1999 AND 2000

Statewide Usage of Money for Food Curriculum

- Sixteen Wisconsin counties used the Money for Food evaluation tools during fiscal year 1999; nine counties contributed evaluation data in 2000.
- During the first two years of use, Money for Food lessons were taught 568 times, to individuals or in groups, for a total of 2484 educational contacts.

Statewide Impact

Over 81% of the learners reported that they had learned something or would do something differently after the lessons.

- After a lesson on using food stamps and other programs to put together a food budget, 292 learners were asked if they had learned something that would make it easier for them to get enough food or money for food--75% of the respondents said “yes.”
- Following Lesson 4 on food wants and needs, 85% of the 169 participants could name a food “want” (as opposed to a “need”) that they would try to buy less often.
- After a practice activity on developing a family spending plan during Lesson 2, 92% of the 170 learners reported that they intended to try to use a spending plan for their families.
- Following a teaching activity about food shopping strategies during Lesson 11, 97% of the 77 participants said they planned to use at least one new way to get more for their food dollars.
- After playing a game on saving money when eating away from home (Lesson 12), 76% of the 49 participants reported that they had learned a new way to eat away from home occasionally without spending too much.

What did we learn about our Participants?

- The learners enjoyed the hands-on nature of the activities—especially the lessons with cards and games. There were many, many comments from educators about how the activities helped keep the learners’ attention, and helped engage the interest of challenging participants.
- Educators found that the activities usually generated a lot of interest and discussion among the learners in the groups.
- Educators who taught the lessons to Hmong learners found specific challenges in both the inappropriateness of some messages and the activities. Learners who are unable to read or do the necessary math pose special challenges. Ways to help address these needs are part of the future evolution of the Money for Food project.

MONEY FOR FOOD CHECKLIST — BEGINNING OF PROGRAM

Name: _____ Date: _____

This is a survey about ways you plan and fix foods for your family. This is not a test. There are no wrong answers.

Read each statement below. Put a check in the box that best describes how often each statement is true for you or your family.

	Never	Seldom	Some-times	Most of the time	Almost Always
1. I plan meals ahead of time.					
2. I compare prices before I buy food					
3. I run out of food before the end of the month.					
4. I shop with a grocery list.					
5. We cut the size of our meals or skip meals because we don't have enough money for food.					
6. I use a written spending plan or budget.					
7. I know how much money I have to spend for food each month.					
8. I keep track of some or all of my expenses.					
9. How many times a week do you eat in a restaurant or fast food place?					Enter Number:
10. About how much money do you spend each week on food you eat away from home?					Enter Dollar Amount:
11. I use the following to help me feed my family:					
<input type="checkbox"/> Food Stamps		<input type="checkbox"/> SHARE or other food buying club			
<input type="checkbox"/> WIC		<input type="checkbox"/> Food pantry or community meals program			
<input type="checkbox"/> Other:					

MONEY FOR FOOD CHECKLIST — END OF PROGRAM

Name: _____ Date: _____

This is a survey about ways you plan and fix foods for your family. This is not a test. There are no wrong answers.

Read each statement below. Put a check in the box that best describes how often each statement is true for you or your family.

	Never	Seldom	Sometimes	Most of the time	Almost Always
1. I plan meals ahead of time.					
2. I compare prices before I buy food					
3. I run out of food before the end of the month.					
4. I shop with a grocery list.					
5. We cut the size of our meals or skip meals because we don't have enough money for food.					
6. I use a written spending plan or budget.					
7. I know how much money I have to spend for food each month.					
8. I keep track of some or all of my expenses.					
9. How many times a week do you eat in a restaurant or fast food place?					Enter Number:
10. About how much money do you spend each week on food you eat away from home?					Enter Dollar Amount:
11. I use the following to help me feed my family:					
<input type="checkbox"/> Food Stamps		<input type="checkbox"/> SHARE or other food buying club			
<input type="checkbox"/> WIC		<input type="checkbox"/> Food pantry or community meals program			
<input type="checkbox"/> Other:					

PLANNING FOR FOOD MONEY

LESSON 1 OF MONEY FOR FOOD

Learner Objectives

- Participant will determine a dollar amount to be spent each week (or month) for food for the family.
- Participant will become aware of community resources that are available to help meet family food needs.
- Participant will develop a plan for using food stamps, cash and other resources to meet family food needs.

Teaching materials needed

- “Worksheet — How Much Should You Spend for Food?”
This is a two-page worksheet. **DO NOT COPY BACK-TO-BACK!**
- “Planning for Food Money” take home reminder: make copies and cut sheets in half so each participant will have one half-sheet handout.
- “Family Member Cards”: copy pages 1 and 2 back-to-back; cut cards apart. You will need one to three sets of cards for individuals or small groups; three or more sets of cards for larger groups. (HINT: laminate the cards for repeated use).
- “Situation Cards”: copy the “fronts” and “backs” (2 of each) so the front of card 1 is backed by the back of card 1, and so on; cut cards apart. You will need one to three sets of cards for individuals or small groups; three or more sets of cards for larger groups. (HINT: laminate the cards for repeated use.)
- [VARIATION FOR NON READERS: use “Situation Cards” enlarged and projected on overhead to review and discuss with the group.]
- “Food Dollar Cards”: Multiple copies of each card.
- Pencils or pens
- Calculator-if available.
- Optional: Handout — “Community Help for Families” (Dollar Sense fact sheet). Available to print from the WNEP web site at:
<http://www.uwex.edu/ces/wnep/p6/dollarfact.html> (or use a local resource guide).

Background Information for the Educator

The dollar amount that is calculated in Steps 1 through 4 on the Worksheet is based on the **Thrifty Food Plan**, as expressed in the Cost of Food at Home. The **Thrifty Food Plan** assumes that food for all meals and snacks is purchased at the store and prepared at home. This is a very low cost plan—few or no convenience foods are used and basic food preparation skills are assumed.

Shopping for food and feeding a family according to the **Thrifty Food Plan** requires careful planning and good skills.

The Situations (cards or overhead) enable the participant to see how circumstances and choices will affect the amount of money spent for food for a family. The brief

explanations on the backs of each Situation tell whether the situation will increase or decrease food costs.

VARIATION: Using the Situation Cards without the explanations on the backs. Some Educators may choose to encourage the participants to discuss the Situation Cards and come to their own conclusions about how each situation might affect the amount of money the family spends for food. If you choose to use this variation, simply copy only the fronts of the Situation Cards. The Educator must be prepared to explain each Situation, as necessary.

After selecting the Situations that apply to his/her family, the participant is asked to decide on a dollar amount to budget for food **each week** (Step 3).

- If the family has more cards in Pile 1 (that decrease the amount spent for food), the food budget amount should be at or near the amount calculated in Step 1 on the Worksheet.
- If the family has more cards in Pile 2 (that increase the amount spent for food), the food budget amount should be \$10 to \$25 more than the amount calculated in Step 1.

The Weekly Total that is written in Step 4 is a good starting point for a family.

The next several steps will help the participant see how Food Stamps, cash and other resources can work together to enable a family to get the food needed each week or month. The Educator should be prepared to explain to participants that families do not receive enough Food Stamps to purchase all the food needed each week or month. ***It is expected that cash or other sources of food will be used with Food Stamps to get enough food.***

The “Food Dollar Cards” represent community resources or programs that can help a family meet their food needs without spending a lot of cash. Each “Food Dollar” card is specific to a resource or program and has a dollar value listed on it.

The dollar value on each “Food Dollar” card has been determined either by using actual costs provided by the community agency, or by calculating a value based on USDA data on the cost of food. For example, to calculate the dollar value of a meal served at Head Start the following the following steps were used:

- USDA Cost of Food at Home thrifty plan: \$70.00 per month to feed preschooler
- \$70.00 per month divided by 30 days = \$2.33 per day to feed preschooler
- \$2.33 per day divided by 3 meals per day = \$.75 per meal for preschooler

“Food Dollar” cards are provided for widely available community resources, such as WIC, Head Start, school meals, and SHARE. Use the blank “Food Dollar” cards to create cards specifically for locally available services or resources in your county/community. For example, a card for your local community meal program named “Broken Bread” will be most meaningful to participants.

Teaching Lesson 1

1. Distribute Worksheets to participants.
2. Place “Family Member Cards” on a table (with stick person drawing facing up) for all participants to see.
3. Work with participants to complete Step 1 on the Worksheet (use calculators if available).
4. Place “Situation Cards” on the table so the Situation sides of the cards are facing up (the side with the border). OR overheads with the “situations” lead a group discussion.
5. In Step 2, ask the participants to select from the table, all of the “Situation Cards” that describe situations that are true for his or her family.
6. The participants then are to place their selected “Situation Cards” into either Pile 1 or Pile 2, as describe on the Worksheet.
7. In Steps 3 and 4, help the participants decide on a weekly food budget to write in the space.
8. Calculate monthly amounts (use calculators, if available).
9. Give each participant a set of food dollar cards. Work with the participants to complete steps 6 and 7.
10. Ask the participants to think about “What will you have to do to live within this plan?”
11. Participants can fill out the information on the “Planning for Food Money” half sheet to take home as a simple reminder of the main parts of the lesson.

Concluding Lesson 1

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 1:

- Do you think this plan for the amount of cash you calculated, plus the other sources of food will work to help you feed your family?
- Did you learn anything today that will make it easier for you to get enough food or money for food for your family?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

WORKSHEET — HOW MUCH SHOULD YOU SPEND FOR FOOD?



Step 1 Select a “Family Member Card” for each person in your family or household.

For each person in your family, list his or her name or initial, and the dollar amount from the back of his or her card here:

Name or Initial:	Dollar Amount
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Add the dollar amounts to find **TOTAL**: \$ _____

Step 2 Think about situations that may affect how much your family needs to spend on food by looking at the Situation Cards.

How many cards describe situations that are **true** for your family? _____

Now look at the information on the backs of the cards that are true for your family.

Pile 1.
Place **HERE** the cards that describe situations that will **decrease** the amount of money you need to spend for food.

Pile 2.
Place **HERE** the cards that describe situations that will **increase** the amount of money you need to spend for food.

Step 3 Compare the numbers of Situation Cards you have in Pile 1 and Pile 2.

If you have more cards in Pile 1, you probably will need to spend an amount close to the Total in Step 1.

If you have more cards in Pile 2, you probably will need to spend more than the Total in Step 1.

Step 4 Write the amount of money you will plan to spend for food for your family each week:

Weekly Total: \$ _____

Step 5 Multiply your Weekly Total (from Step 4) times 4.3 to find out how much you should plan to spend for food for a month.

$$\frac{\text{_____}}{\text{(Weekly Total)}} \times 4.3 = \frac{\text{_____}}{\text{(Monthly total)}}$$

Step 6

Look at the Food Dollar Cards and choose the ones that you use or could use for your family. List the cards you chose here:

Type of Card (“WIC”, “School Meal”):	Dollar Value:
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Total of Food Dollar Cards: _____

Step 7 Using the resources that are on the Food Dollar Cards can help you spend less cash for food. But, most families still need some cash, along with their food stamps and other resources to get the food they need for their family.

To find out how much cash you will need to buy food each month, subtract the Total of the Food Dollar Cards (from step 6) from the Monthly Total (from step 5).

$$\frac{\text{_____}}{\text{(Monthly Total)}} - \frac{\text{_____}}{\text{(Total of Food Dollar Cards)}} = \frac{\text{_____}}{\text{(Cash Needed Each Month)}}$$

Step 8 What will you have to do to live within this plan?



PLANNING FOR FOOD MONEY

Resources I am using to feed my family:

Other resources I plan to start using:

Cash I need to set aside for
buying food each month: \$ _____



Wisconsin Nutrition Education Program

Money for Food • Lesson 1

UW-Extension provides equal opportunities in employment and programming, including Title IX requirements.



PLANNING FOR FOOD MONEY

Resources I am using to feed my family:

Other resources I plan to start using:

Cash I need to set aside for
buying food each month: \$ _____



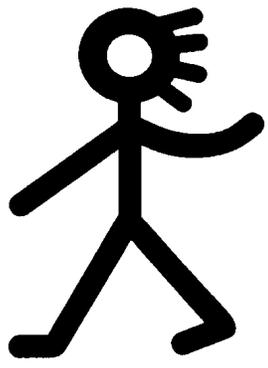
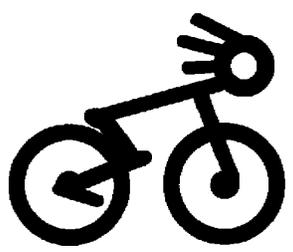
Wisconsin Nutrition Education Program

Money for Food • Lesson 1

UW-Extension provides equal opportunities in employment and programming, including Title IX requirements.

Family Member Cards, page 1 of 2:

Make backed copies of these two pages. Cut into pieces along lines.

 <p>Teenage Girl</p> <p>MFF 1</p>	 <p>Man</p> <p>MFF 1</p>	 <p>Woman</p> <p>MFF 1</p>
 <p>Child (1 - 3)</p> <p>MFF 1</p>	 <p>Infant</p> <p>MFF 1</p>	 <p>Teenage Boy</p> <p>MFF 1</p>
 <p>Child (9 - 11)</p> <p>MFF 1</p>	 <p>Child (6 - 8)</p> <p>MFF 1</p>	 <p>Child (3 - 5)</p> <p>MFF 1</p>

Family Member Cards, page 2 of 2:

Make backed copies of these two pages. Cut into pieces along lines.

Woman

\$25

Man

\$27

Teenage Girl

\$25

Infant

Teenage Boy

\$28

Age up to 6 months,
choose one:

Breast milk only — **\$ 0**

Some infant formula — **\$ 7**

Infant formula only — **\$ 21**

Age 6 to 12 months,
choose one:

Breast milk plus food — **\$ 8**

Formula plus food — **\$ 29**

Child (1 - 3)

\$15

Child (3 - 5)

\$17

Child (6 - 8)

\$20

Child (9 - 11)

\$24

Situation Cards - Fronts, page 1 of 2:

Make backed copies of these four pages (2 fronts, 2 backs). Cut into pieces along lines.

<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>1. You grow vegetables in a garden</p> <p style="text-align: right;">MFF 1</p>	<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>2. Your family eats at friend's or family's home 1 or 2 times a week</p> <p style="text-align: right;">MFF 1</p>
<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>3. Children eat lunch at school or child care</p> <p style="text-align: right;">MFF 1</p>	<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>4. You are able to cook most of your family's meals, preparing many foods from "scratch"</p> <p style="text-align: right;">MFF 1</p>
<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>5. You hunt or fish for 1 meal each week</p> <p style="text-align: right;">MFF 1</p>	<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>6. Your family eats out at a restaurant 2 or more times a week</p> <p style="text-align: right;">MFF 1</p>
<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>7. An adult in the family eats at a restaurant 3 or more times a week</p> <p style="text-align: right;">MFF 1</p>	<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>8. Teenagers eat away from home 3 or more times a week</p> <p style="text-align: right;">MFF 1</p>

Situation Cards - Fronts, page 2 of 2:

Make backed copies of these four pages (2 fronts, 2 backs). Cut into pieces along lines.

<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>9. Other adults eat at your home 1 or 2 times a week</p> <p style="text-align: right;">MFF 1</p>	<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>10. You are able to shop for food at a low-cost supermarket</p> <p style="text-align: right;">MFF 1</p>
<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>11. You have limited food storage areas at home</p> <p style="text-align: right;">MFF 1</p>	<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>12. You participate in SHARE each month</p> <p style="text-align: right;">MFF 1</p>
<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>13. Infant is breastfed</p> <p style="text-align: right;">MFF 1</p>	<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p>14. Someone in the family participates in WIC</p> <p style="text-align: right;">MFF 1</p>
<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p style="text-align: right;">MFF 1</p>	<p style="text-align: center;">❖❖❖  ❖❖❖</p> <p style="text-align: right;">MFF 1</p>

Situation Cards - Backs, page 1 of 2:

Make backed copies of these four pages (2 fronts, 2 backs). Cut into pieces along lines.

2. Will **decrease** your food costs.
1. Will **decrease** your food costs during the summer months (or longer, if you freeze or can some vegetables for later use.
4. Will **decrease** your food costs if low cost foods are purchased and prepared.
3. If you qualify, your children could get free or reduced price lunches (and maybe breakfasts) at school or child care. Will **decrease** your food costs.
6. Will **increase** the amount of money you spend for food.
5. May **decrease** your food costs.
8. Will **increase** your food spending if teens are buying the food at a fast food restaurant or convenience store.
OR
Will **decrease** your food spending if teens are eating food provided by their work place or by friends or family.
7. Will **increase** the amount of money you spend for food.

Situation Cards - Backs, page 2 of 2:

Make backed copies of these four pages (2 fronts, 2 backs). Cut into pieces along lines.

10. Will **decrease** your food costs.

9. Will **increase** the amount you must spend for food.

12. Will **decrease** your food costs, if the foods you receive are acceptable to your family.

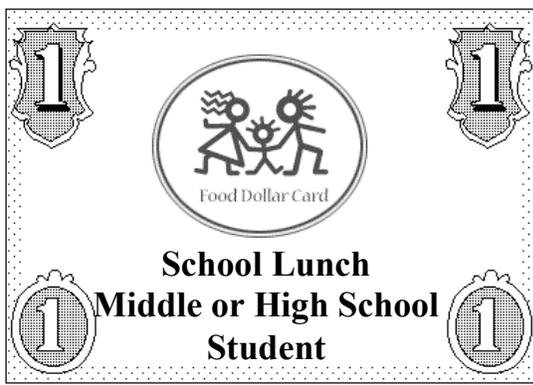
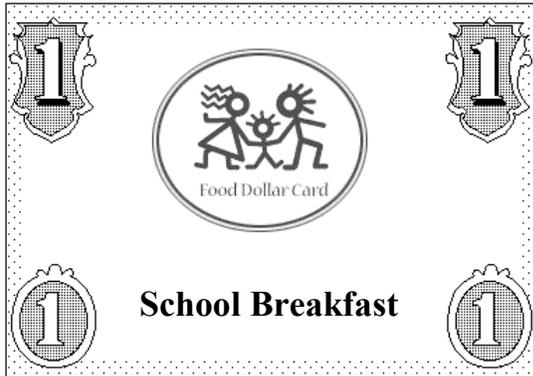
11. Will **increase** your food costs if you are unable to buy larger size packages when they are the best buys.

14. Will **decrease** your family food costs.

13. Will **decrease** your food costs – no formula to buy.

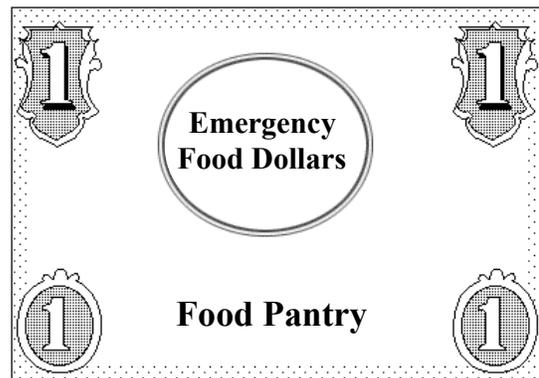
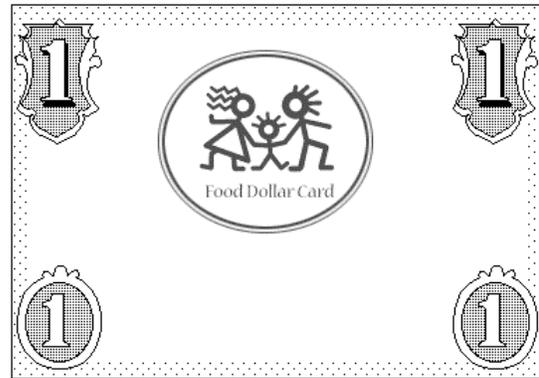
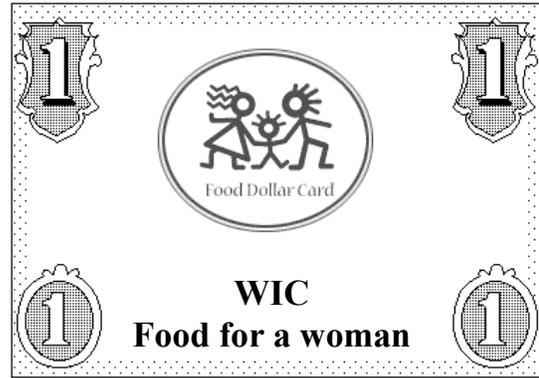
Food Dollar Cards – Fronts, page 1 of 2:

Make backed copies of these four pages (2 fronts, 2 backs). Cut into “dollars”.



Food Dollar Cards – Fronts, page 2 of 2:

Make backed copies of these four pages (2 fronts, 2 backs). Cut into “dollars”.



Food Dollar Cards – Backs, page 1 of 2:

Make backed copies of these four pages (2 fronts, 2 backs). Cut into “dollars”.

**School Lunch –
Elementary School Student**

Each free school lunch saves an eligible family about \$1.10

Value per month:

Up to \$ 24.00

(during the school year)

**Food Buying Clubs
(SHARE, Food for All)**

One food package

Value per month:

\$ 15.00

**Summer Meals Program
for School-age Children**

Each summer meal saves a family about \$.95

Value per month:

Up to \$ 20.00

(June, July, August)

**WIC–
Formula for an infant**

Value per month:

Up to \$ 87.00

School Breakfast

Each free school breakfast saves an eligible family about \$1.00

Value per month:

Up to \$ 22.00

(during the school year)

**School Lunch – Middle
or High School Student**

Each free school lunch saves an eligible family about \$1.15

Value per month:

Up to \$ 25.00

(during the school year)

**Head Start
Meals and Snacks**

Each day a preschool child eats 1 meal and 1 snack saves a family about \$1.00 (usually 4 days per week)

Value per month:

Up to \$ 17.00

(during the school year)

Child Care Meals

Each day a child eats free meals at a reimbursed child care program saves an eligible family about \$.95

Value per month:

Up to \$ 21.00

Food Dollar Cards – Backs, page 2 of 2:

Make backed copies of these four pages (2 fronts, 2 backs). Cut into “dollars”.

WIC
Food for a woman

Value per month:
Up to \$ 40.00

Food Stamps

Value per month:
Up to \$

Food Pantry

Value per month:
Up to \$

WIC
Food for a child age 1 to 5
years

Value per month:
Up to \$ 40.00

Commodity Food

Value per month:
Up to \$

Senior Meal Program or
Meals on Wheels

Up to \$1.00 per meal

Free Community Meals

Up to \$ 1.00 per meal

Today's topic was "Planning for Food Money"

We are very interested in your comments about today's lesson. Your completion of this form is voluntary and implies your consent to participate. All answers will be confidential to the extent allowed by law. Summary reports or other uses of the information will not identify you in any way. We may use your comments to help us describe the work that we do and to make future lessons better. If you have any questions, please contact Bev Phillips (608) 262-0384.
Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

EDUCATOR NOTES – LESSON 1

Educator name: _____

County: _____

Date: _____

Location: _____

Number in group (enter "1" if individual learner) _____

Participant responses to "Concluding the lesson" questions:**Do you think this plan for the amount of cash you calculated, plus the other sources of food, will work to help you feed your family?**

number of participants responding "YES" _____

number of participants responding "NO" _____

number of participants responding "unsure" or "don't know" _____

Did you learn anything today that will make it easier for you to get enough food or money for food for your family?

number of participants responding "YES" _____

number of participants responding "NO" _____

number of participants responding "unsure" or "don't know" _____

Educator assessment of the lesson and how lesson was received by participants:**Other comments from participants:****Note to Educator:**

Complete this form after each time you teach this lesson. Turn in to your supervisor.

THE MONEY GAME

LESSON 2A OF MONEY FOR FOOD

Note to Educator: This lesson will take longer than 20 minutes to teach in most group settings. The optional wrap-up activity will add even more time.

Learner Objectives

- Participant will be able to list income sources (money and other financial resources) that are available to families.
- Participant will be able to list regular and irregular expenses that many families experience.
- Participants will begin to think about needs and wants.
- Optional: Participant will appreciate the role of decision making in resource management.

Teaching materials needed

- MONEY cards (1 per participant)
- Pencils or pens
- Worksheet—Family Income and Expenses
- Optional: Three inexpensive prizes for use in the “Which Prize?” activity

Background information for the Educator

The MONEY Game is designed to provide a visual framework to show many of the factors that make a difference in family money management. In order to “win” the MONEY Game, a family must consider all of their options and make good decisions.

Participants are asked to identify:

- Possible sources of Money or income (listed under column M)
- A variety of Expenses:
 - Expenses on which families often Overspend (listed under O)
 - Expenses which are Needs (listed under N)
 - General Expenses (listed under E)
 - Expenses which are encountered irregularly or Yearly (listed under Y)

Within each category of expenses, families and individuals have many options, and therefore must make decisions about how they will spend their money. The activity also shows the differences in families related to sources of money and what they value. There are NO right and wrong answers. Some items may show up under more than one column.

Decision making is a skill that can be learned. Making good decisions based on the information available is a tool that can help families be in better control of their resources. The wrap-up activity (“Which Prize?”) can be used to illustrate decision-making.

Pre-filled cards with pictures may be an option for low literacy learners.

Teaching Lesson 2A

1. Introduce the lesson by briefly talking in general terms about family (or personal) income and expenses. Income is money (or other financial resources) that is coming “in” to the family. Expenses are those items for which money must be spent.
2. Play the MONEY Game

Preparing to Play:

Give each participant a blank MONEY card. Direct participants to fill in examples of income and expenses under each of the category columns on their card. An example is filled in under each category to get participants started. Explain each category and be prepared to give additional examples, as necessary.

M Money sources or income

O Overspending (expenses where families often spend more money than necessary)

N Needs (basic expenses for the family or person)

E General Expenses for the family or person

Y Yearly or irregular expenses (families often forget to plan for these)

Examples and suggestions for items that could be found in MONEY categories:

M Money	O Overspending	N Needs	E Expenses	Y Yearly
wages/salaries tips/commissions Social Security Unemployment compensation pension/retirement interest income rent income earned income tax credit child support alimony WIC coupons SSI gifts/inheritance school loan medical assistance fuel assistance child care subsidy food stamps reduced/free school lunches commodity foods housing assistance	cable TV long distance calls credit charges finance charges for overdue bills name brand clothes convenience foods alcohol, tobacco rent-to-own check cashing fees parking fines eating away from home food from vending machines video rentals toys/fun	very basic needs: food and water shelter clothing general needs: water/sewage healthcare transportation electricity heat for home education special needs: care for dependent family members medicine	groceries eating away from home rent, mortgage home repairs utilities furniture phone car loan bus pass parking fees babysitter child support payments insurance medicines clothing laundry/cleaning credit/bills pet supplies loan payments cable TV video rentals vacation hobbies gifts savings	security deposit for apartment taxes on home fuel oil/propane car license drivers license some insurance payments health and vision exams back-to-school supplies tuition gift giving holiday/family celebrations

Playing the game:

Play the MONEY Game like Bingo. Discuss each item, as appropriate.

- Option 1: Participants take turns naming one item they have listed on their card. (First participant names an item under “M”, the second from “O”, and so on.) Other participants look on their MONEY card to see if they have the item that was read; if they do, they should circle it (or cover with a penny, M&M, or cereal).

OR

- Option 2: Write or type all the possible items under each category on small pieces of paper and place these in a cup. Participants take turns drawing papers from the cup and read the item aloud. Other participants look on their MONEY card to see if they have the item that was read; if they do, they should circle it. (i.e. M=child support, might also be under E)

The first player to circle 5 items in a row—across, vertically, or diagonally—should say “MONEY” and is the winner. Continue to play until 3 or more persons have “won.”

3. **Optional: Wrap-up Activity — “Which Prize?”**

This activity can be used to initiate a discussion of decision making. The activity can demonstrate that information is useful in helping us make good decisions.

- Offer each of the 3 winners their choice of 3 nearly identical, wrapped prizes (ask them to not open packages, yet).
- Ask each person why they chose the prize that they did. (Only criteria available is appearance—color of package)
- Now allow first winner to feel all 3 packages and choose one; then 2nd winner can choose one based on feel. Again, ask why a particular package was chosen.
- Now ask each to open their package.
- Allow first winner to look at all prizes and choose one; then 2nd winner can choose.
- Discuss how decisions are made—especially how **the amount of information one has makes a difference in the choice made.**

4. Summarize by reminding participants of these three steps for planning for spending:

- Identify sources and amounts of income and other financial resources that are coming into the family or household
- Identify where family money is going. Some must go to meet needs, some is spent for regular and irregular expenses, some is spent for fun or optional items we choose.
- Managing your resources is all about making choices.

Concluding Lesson 2A

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 2A:

- Did you learn about sources of money or other resources that a family could use that you had not known about before?
- Did you learn about some irregular or unplanned expenses that you might have to start planning for in your family?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

THE MONEY GAME

Fill in the squares with words that fit the category. As a term is discussed, circle it. First one to get five across, vertically, or diagonally wins.

<p style="text-align: center;">M</p> <p style="text-align: center;">Money</p> <p style="text-align: center;">MONEY and other resources</p>	<p style="text-align: center;">O</p> <p style="text-align: center;">Overspending</p> <p style="text-align: center;">OVERSPENDING on these items is common</p>	<p style="text-align: center;">N</p> <p style="text-align: center;">Needs</p> <p style="text-align: center;">Items we NEED to buy or spend money on</p>	<p style="text-align: center;">E</p> <p style="text-align: center;">Expenses</p> <p style="text-align: center;">Flexible and inflexible EXPENSES</p>	<p style="text-align: center;">Y</p> <p style="text-align: center;">Yearly</p> <p style="text-align: center;">YEARLY or irregular expenses</p>
<p style="text-align: center;">Advanced Earned Income Tax Credit</p>				
	<p style="text-align: center;">Nationally advertised brands</p>			
		<p style="text-align: center;"><i>Free</i></p>		
				<p style="text-align: center;">Gift for son's birthday</p>
			<p style="text-align: center;">Telephone bill</p>	

Today's topic was "The Money Game"

We are very interested in your comments about today's lesson. Your completion of this form is voluntary and implies your consent to participate. All answers will be confidential to the extent allowed by law. Summary reports or other uses of the information will not identify you in any way. We may use your comments to help us describe the work that we do and to make future lessons better. If you have any questions, please contact Bev Phillips (608) 262-0384.

Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

EDUCATOR NOTES – LESSON 2A

Educator name: _____

County: _____

Date: _____

Location: _____

Number in group (enter “1” if individual learner) _____

Participant responses to “Concluding the lesson” questions:**Did you learn about sources of money or other resources that a family could use that you had not known about before?**

number of participants responding “YES” _____

number of participants responding “NO” _____

number of participants responding “unsure” or “don’t know” _____

Did you learn about some irregular or unplanned expenses that you might have to start planning for in your family?

number of participants responding “YES” _____

number of participants responding “NO” _____

number of participants responding “unsure” or “don’t know” _____

Educator assessment of the lesson and how lesson was received by participants:**Other comments from participants:****Note to Educator:**

Complete this form after each time you teach this lesson. Turn in to your supervisor.

MONEY COMES AND GOES

LESSON 2B OF MONEY FOR FOOD

Learner Objectives

- Participant will record all sources and amounts of family income for a month, using either a case study or personal records.
- Participant will track all expenses for a month, using either a case study or personal records.

Teaching materials needed

- Worksheet—“Looking at Your Income”
- Worksheet—“Where Does the Money Go?”
- Case Studies—descriptions of Family #1, Family #2 and Family #3 (educator should choose 1 or more case studies to use with individual or group-or potentially adapt a case study so that it may more closely resemble the particular audience.)
- Calculators, pens or pencils

Background information for the Educator

Many people find it uncomfortable to reveal details of their personal or family finances, especially in a group. This activity uses case studies—detailed descriptions of family finances of typical families, to allow participants to keep personal information private. Participants are encouraged to look at the incomes and expenses of the case study families and practice thinking about choices we make.

The case study details can be recorded on the Worksheets provided—allowing participants to practice using the forms, in preparation for their use of the same Worksheets to document their family financial situation.

Teaching Lesson 2B

1. Introduce the lesson. Review the concepts discussed in Lesson 2a:
 - There are many possible sources of income and financial resources that families use.
 - There are a nearly limitless number of ways families can choose to spend their money. Some family expenses are items and services that we need (these are usually routine and fixed expenses, such as housing, food, utilities), other family expenses are flexible or not routine (these may be entertainment, special foods, gifts, etc.)
2. Select a case study that is most appropriate for the individual or group with whom you are working.
 - Family #1 is a single mother of one, who is participating in the Wisconsin Works (W-2)/TANF program in her county.
 - Family #2 is a married couple, parents of three children, one-income.
 - Family #3 is a married couple, parents of two children, two-incomes.
3. If your group is large, divide participants into pairs or small groups to work on the case study that you have selected. Distribute copies of the Worksheets to each group and direct them to fill-in the appropriate spaces on the Worksheets with information provided about the family in the case study.

The goal of this exercise is to figure the Total Income and Total Expenses for the family. Use calculators, if available.
4. Discussion of Income and Expenses.

Lead the group in a brief discussion of family income and expenses. Use the following questions, as appropriate:

 - Were the numbers and types of income and expenses in the “family” realistic?
 - What are some other sources of income that you may have, or have heard of?
 - What are some other types or expenses or bills that a family may experience?
5. Distribute to each participant additional copies (blank) of the Worksheets. If time allows, begin filling-in the worksheets with real information about the participant’s family income and expenses. Ask the participants to take the worksheets home and complete all relevant income and expenses. During the next session, you will be working on using the information about income and expenses to build a spending plan.

Concluding Lesson 2B

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 2B:

- Can you see how keeping track of the money that comes in and goes out for your family can help you?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

WORKSHEET - LOOKING AT YOUR INCOME

Think about and list the amounts of money you receive each month:

Wages, pay checks, salaries: _____

W-2 or TANF: _____

Tips, commissions or overtime: _____

Unemployment Compensation: _____

Child Support and Alimony: _____

Social Security or pensions: _____

Other: _____

Total Income for the Month \$ _____

Think about resources other than money, that you receive each month. Place a check (✓) by the programs you are using regularly:

- Medical assistance
- Earned Income Credit (EIC)
- Food Stamps
- WIC
- Free or reduced price school meals for children
- Commodity foods
- Free food from food pantry or community food program
- SHARE or FairShare program
- Fruits or vegetables from a garden
- Energy assistance
- Child care assistance
- Free Clothing, Furniture, etc.
- Housing Assistance
- Other: _____

WORKSHEET — WHERE DOES THE MONEY GO?

Write in the amounts you spend monthly in each category below:

Housing and Utilities

- \$ _____ Rent or house payment
- \$ _____ Electricity, gas, oil
- \$ _____ Phone
- \$ _____ Home maintenance, cleaning supplies
- \$ _____ Garden and lawn supplies
- \$ _____ Water/sewer
- \$ _____ Furnishings, appliances
- \$ _____ Property taxes
- \$ _____ Other: _____

\$ **TOTAL**

Food

- \$ _____ Groceries
- \$ _____ Eating out or snacks
- \$ _____ School lunches
- \$ _____ Infant formula
- \$ _____ Special occasions
- \$ _____ Other: _____

\$ **TOTAL**

Clothing & personal care

- \$ _____ Clothing
- \$ _____ Diapers
- \$ _____ Shoes and boots
- \$ _____ Laundry
- \$ _____ Hair cuts
- \$ _____ Personal products
- \$ _____ Child(ren)'s allowances
- \$ _____ Other: _____
- \$ _____ Other: _____

\$ **TOTAL**

Education & recreation

- \$ _____ Tuition, school supplies
- \$ _____ Lessons (sports, music, etc.)
- \$ _____ Books, papers, magazines
- \$ _____ Cable TV
- \$ _____ Video rentals
- \$ _____ Vacations, weekend trips
- \$ _____ Hobbies, sports
- \$ _____ Other: _____
- \$ _____ Other: _____

\$ **TOTAL**

Contributions & gifts



- \$ _____ Contributions
- \$ _____ Gifts/birthday, holiday
- \$ _____ Other: _____
- \$ _____ Other: _____

\$ **TOTAL**

Child care



- \$ _____ Child care/day care
- \$ _____ Baby-sitting
- \$ _____ Child support
- \$ _____ Other: _____

\$ **TOTAL**

Transportation



- \$ _____ Car/truck payment
- \$ _____ Bus pass/cab
- \$ _____ Tires and repairs
- \$ _____ Gas, oil, etc.
- \$ _____ License and insurance
- \$ _____ Parking
- \$ _____ Other: _____

\$ **TOTAL**

Medical & dental



- \$ _____ Insurance
- \$ _____ Doctor
- \$ _____ Dentist
- \$ _____ Eye care
- \$ _____ Prescriptions
- \$ _____ Hospital
- \$ _____ Other: _____

\$ **TOTAL**

Credit payments



- \$ _____ Payment: _____
- \$ _____ Other: _____
- \$ _____ Other: _____

\$ **TOTAL**

Other expenses

- \$ _____ Savings, emergency fund
- \$ _____ Checking account, money order
- \$ _____ Stamps, postage
- \$ _____ Union, work expenses
- \$ _____ Pet food and care
- \$ _____ Other: _____

\$ **TOTAL**

TOTAL of all Expenses for a Month:
(add all the TOTALS from each category)

\$

FAMILY #1: JUANITA AND CARLOS

Juanita is a single mother who is presently looking for work with the help of her local W-2 agency. She has an 8 month-old baby boy named Carlos. Her neighbor watches Carlos while Juanita takes part in job training classes and job search activities.

Income

Her income is \$628 per month from participation in W-2 transitions. She also receives \$90 per month in food stamps; and WIC vouchers enable her to get formula, juice and cereal for her baby.

Expenses

Juanita has 2 dogs and 1 cat. Her car is a 1979 model, which is paid for. Her other expenses are listed below.

Rent	\$345 each month
Heat/electricity	75 each month
Telephone	50 each month
Rental for TV	12 each week
Basic cable TV	16 each month
Diapers – 1 large package each week.....	12 each week
Groceries	25 each month
Food eaten away from home – 1 trip to fast food restaurant each week.....	7 each week
Pet food, pet care	15 each month
Gasoline, car maintenance.....	40 each month
Car insurance.....	30 each month
Infant formula.....	5 each month

Each month Juanita finds that she must choose between paying less on one or two of her bills, or borrowing food or money from her Mom.

FAMILY #2: FRED AND JUDY AND THEIR 3 CHILDREN

Fred and his wife Judy and three young children live in a small rented home. The children are: Tina (3 years), Crystal (2 years), and Christopher (3 months).

Income

Fred works at a convenience store, while he looks for another job in construction. He makes \$813 each month. Judy receives \$147 in child support payments for care of Tina, since Tina is her child from a previous relationship. She also receives \$57 in food stamps each month.

Expenses

Fred and Judy rent their home and pay for utilities on the year-round budget plan. Judy prepares almost all of their meals at home and Fred eats a sack lunch at work each day. They do not own a car. Their other expenses are listed below.

Rent	\$380 each month
Family health insurance.....	67 each month
Telephone	30 each month
Bus pass.....	25 each month
Diapers and clothing.....	25 each month
Infant formula.....	20 each month
Natural gas for heat (budget plan).....	60 each month
Electricity – costs between \$27 and \$33 each month	
Food – Judy saved her receipts from the grocery store last month. They were: \$92, \$59, \$95, \$21, \$97, and \$16.	

FAMILY #3: ANNA AND JORDAN AND THEIR 2 CHILDREN

Anna and Jordan rent their three bedroom home in the country from Jordan's father. They have a 3-year-old son, and Anna has an 8-year-old daughter from a previous marriage. They are expecting a baby in five months. They have two small dogs.

Income

Jordan works full-time at a window factory and makes \$850 each month. Anna works at a fast food restaurant and makes \$550 each month. Anna gets \$200 each month for child support.

Expenses

Jordan had some medical expenses last year that were not covered by his medical insurance. They borrowed money from Anna's parents to pay the bill, and are repaying that debt \$100 each month. They own an old car and last month had to have \$250 worth of repairs done—a bill they have not yet paid. Details of their other expenses are below.

Rent	\$450 each month
Heat, electricity	150 each month
Telephone	50 each month
Home maintenance	20 each month
Gasoline.....	80 each month
Prescriptions.....	15 each month
Clothing.....	15 each month
Personal products	20 each month
Cable TV	26 each month
Video rentals, 2 each week.....	5 each week
Contributions.....	15 each week
Child care	250 each month
Credit payment	100 each month
Pet food	10 each month
Grocery store receipts for the last month were:	
	\$125, \$13, \$75, \$62, \$25
Eating away from home.....	25 each week
License and insurance for car, bills must be paid in October:	
Car license	50 each year
Car insurance.....	750 each year

Anna and Jordan are falling behind each month on their payments for rent and utilities.

Today's topic was "Money Comes and Goes"

We are very interested in your comments about today's lesson. Your completion of this form is voluntary and implies your consent to participate. All answers will be confidential to the extent allowed by law. Summary reports or other uses of the information will not identify you in any way. We may use your comments to help us describe the work that we do and to make future lessons better. If you have any questions, please contact Bev Phillips (608) 262-0384.

Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

EDUCATOR NOTES – LESSON 2B

Educator name: _____

County: _____

Date: _____

Location: _____

Number in group (enter “1” if individual learner) _____

Participant responses to “Concluding the lesson” question:**Can you see how keeping track of the money that comes in and goes out for your family can help you?**

number of participants responding “YES” _____

number of participants responding “NO” _____

number of participants responding “unsure” or “don’t know” _____

Educator assessment of the lesson and how lesson was received by participants:**Other comments from participants:**

Note to Educator: Complete this form after each time you teach this lesson. Turn in to your supervisor.

A FAMILY SPENDING PLAN

LESSON 2C OF MONEY FOR FOOD

Learner Objectives

- Participant will name at least one way a typical family could spend less on housing, food, transportation, clothing and personal care, recreation, or another common expense.
- Participant will develop a family spending plan based on family income and expenses, using either a case study or personal records.

Teaching materials needed

- Activity sheet—“Ways to Spend Less”
- Worksheet—“Family Spending Plan”
- Pencils, calculators
- Optional handout—“Getting More for your Money” (Dollar Sense fact sheet). Available to print from WNEP web site at: www.uwex.edu/ces/wnep/p6/dollarfact.html
- Optional handout—“Tracking Your Spending” (Dollar Sense fact sheet). Available to print from WNEP web site at: www.uwex.edu/ces/wnep/p6/dollarfact.html

Background information for the Educator

This lesson is the logical conclusion to Lesson 2B. During Lesson 2B, the participants looked at the income and expenses of an imaginary family and were encouraged to do the same for their own family. During this lesson, the information from Lesson 2B will be used to make decisions about future spending plans for the family—in the form of a Family Spending Plan (sometimes called a “Budget”).

Teaching Lesson 2C

1. Introduce this lesson by reviewing what was done during lessons 2A and 2B.
2. Activity: Ways to Spend Less
Use the attached Activity to begin a brief discussion of ways that many families could, or do, spend less for items that they want or need.
Optional handout to accompany this activity: “Getting More for your Money” from the Dollar Sense series.
3. Activity: Make a Spending Plan for the Case Study Family
Use the Worksheet “Family Spending Plan” to design a spending plan for the case study family used in Lesson 2B.
Incorporate some of the suggestions for spending less that were discussed in the previous activity. For example, Family #3 could spend less for food if more meals were eaten at home. Total Expenses Planned on the bottom of the spending plan worksheet should be less than, or equal to, the Total Income for the family.
4. Activity: Make a Family Spending Plan
Distribute copies of the Worksheet “Family Spending Plan” to participants. Assist participants in using the worksheet to record their personal monthly income and expenses totals (from Worksheets used during lesson 2B.) If necessary, suggest that participants complete the worksheet at home.

Special instructions for “Food” spending category on the “Family Spending Plan”:
Participants who have completed Lesson 1 already have calculated an amount of money their family should spend for food. The dollar amount written in Step 7 on the Worksheet “How Much Should You Plan to Spend for Food?” can be used in the Family Spending Plan as the amount planned for “Food” for a month.
5. Optional: Lead a discussion about methods or systems families can use to track their spending each month. Distribute the Dollar Sense fact sheet “Tracking Your Spending.” The fact sheet describes the Envelope method, the Calendar method, the Receipts can method, and the Notebook method of keeping track of expenses.

Concluding Lesson 2C

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 2C:

- Have you learned at least one new way to save money?
- Do you use a spending plan?
- IF YOU HAVE NOT BEEN USING A SPENDING PLAN, are you going to try to use one?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

ACTIVITY — WAYS TO SPEND LESS

Participants take turns picking a slip of paper from the cup. Each is asked to read the spending category on their paper and try to think of a way that a family could spend less on that particular type of expense. For example, if the spending category is “Recreation and fun” the suggestion could be, “Spend less for cable TV.” After the first suggestion is given, encourage other participants to give other suggestions. Discuss or make lists of the suggestions, as time allows.

If a participant can’t think of a suggestion, they are allowed to say, “Pass.”

Refer to pages 25 to 31 in “Planning to Stay Ahead” for many good suggestions.

Spending Categories—

Cut on the lines and place each of the following in a cup or hat, to draw from.

Housing (rent or house payment)	Furnishings for your home
Utilities (heat and electricity)	Telephone
Transportation	Medical and dental
Food	Clothing
Personal care	Education
Recreation and fun	Contributions and gifts
Child care	Credit payments
Insurance	Other expenses

WORKSHEET — FAMILY SPENDING PLAN

Is there enough money each month?

Your **TOTAL MONTHLY INCOME** \$ _____

Your **TOTAL MONTHLY EXPENSES** \$ _____

If your **TOTAL MONTHLY EXPENSES** are greater than your **TOTAL MONTHLY INCOME**, you need to make some changes. A family spending and saving plan can help you balance your income and expenses so you come out even each month.

For each spending category decide on an amount of money you will plan to spend each month.

FAMILY SPENDING PLAN

SPENDING CATEGORY	TOTAL AMOUNTS PLANNED
Housing & utilities	\$ _____
Food	\$ _____
Transportation	\$ _____
Medical & dental	\$ _____
Clothing & personal care	\$ _____
Education & recreation	\$ _____
Contributions & gifts	\$ _____
Child care	\$ _____
Credit payments	\$ _____
Other expenses	\$ _____
TOTAL EXPENSES PLANNED*	= \$ _____

**Make sure this amount is less than or equal to TOTAL MONTHLY INCOME.*

Today's topic was "A Family Spending Plan"

We are very interested in your comments about today's lesson. Your completion of this form is voluntary and implies your consent to participate. All answers will be confidential to the extent allowed by law. Summary reports or other uses of the information will not identify you in any way. We may use your comments to help us describe the work that we do and to make future lessons better. If you have any questions, please contact Bev Phillips (608) 262-0384.

Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

EDUCATOR NOTES – LESSON 2C

Educator name: _____

County: _____

Date: _____

Location: _____

Number in group (enter "1" if individual learner) _____

Participant responses to "Concluding the lesson" questions:**Have you learned at least one new way to save money?**

number of participants responding "YES" _____

number of participants responding "NO" _____

number of participants responding "unsure" or "don't know" _____

Do you use a spending plan?

Number of participants responding "YES" _____

IF YOU HAVE NOT BEEN USING A SPENDING PLAN, are you going to try to use one?

number of participants responding "YES" _____

number of participants responding "NO" _____

number of participants responding "unsure" or "don't know" _____

Educator assessment of the lesson and how lesson was received by participants:**Other comments from participants:****Note to Educator:**

Complete this form after each time you teach this lesson. Turn in to your supervisor.

MANAGING YOUR FOOD MONEY

LESSON 3 OF MONEY FOR FOOD

Learner Objective

- Participant will know how to use the envelope method to manage food money and food stamps for a week, or month, of food buying.

Teaching materials needed

- Food Shopping Cards: make one set for each “family” group of five participants.
- Practice Envelope with “Food Money” record glued on the front: one for each group of participants
- Calculators (optional)
- Pens or pencils
- Blank business size envelopes: one for each participant to take home
- Optional: other examples of containers families may use to help manage food money — for example: zip lock bags, coin purse, coffee can.
- Play Money and simulated EBT or Quest cards: \$72.00 in play money for each group of five participants and one simulated EBT or Quest card for each group.

Background Information for the Educator

This lesson is designed to give participants actual practice using the envelope method to keep track of money set aside for food and record how it is spent. The Shopping Cards (examples of grocery buying, eating out, “run to the store” situations, and buying non-food items) are used to illustrate purchases that **should** and **should not** be paid for with money and food stamps.

Electronic Benefits Transfer (EBT) were phased-in in Wisconsin counties during 2000. EBT cards for food stamps are called “Wisconsin Quest” cards. The card works like a debit card when purchasing food at a participating food store. For details on EBT refer to background materials from the Department of Workforce Development (DWD) which are available on the WNEP web site (<http://www.uwex.edu/ces/wnep/p6/einfo.html>)

Teaching Lesson 3

1. Divide participants into groups of 5 or less. Each group should pretend to be a family. Suggest that each “family” choose a name (ie “Smith family”, “Lopez family”, etc)
2. Distribute the practice envelopes (one to each “family”) and explain that the amount of money printed on it is the money that the “family” has to spend for food for a week.
3. Give each “family” \$72.00 in play money and one EBT or Quest card. Each Quest card has a dollar value of either \$40 or \$45. (This represents the amount of food stamp money the “family” has on their Quest card). The “family” should place their Quest card in the Envelope.
4. On the Food Money Envelope is printed the amount of money the “family” has planned to spend for the week (\$76.00). Each “family” needs to decide (by subtraction) how much cash they will need to add to the dollar value of their Quest card to come up with \$76.00.

They should place that amount of cash in the Food Money Envelope, and decide on a safe place to keep the remainder of the cash they have for the week's purchases.

5. Give each “family” a set of the Shopping Cards
6. Each member of the “family” chooses a Shopping Card, reads it to their group and decides whether it is a purchase that **should**, or **should not**, be paid for with cash or Quest card dollars from the Food Money Envelope
 - If the item to be purchased is a **food item**, the “family” can use either cash or Quest dollars to pay for the item. After paying for the item, the “family” should write the amount spent on the outside of the envelope (Optional: and subtract the amount from the previous total to always have a current balance). After recording the spending, the Shopping Card should be placed in the envelope, to represent a receipt.
 - If the item to be purchased is a **non-food item**, the “family” will pay for that item with **other** cash they have available for purchases.
7. Continue until all of the Shopping Cards have been used.

NOTE to Educator: If the “family” pays for only food items with the play money and Quest card dollars from the envelope, they will have just enough food money for all the **foods** on the Shopping Cards.

Discussion Questions and Additional Information for Lesson 3

1. During the activity, the Educator should be prepared to answer questions, such as:
 - What do you do with “change” when you make a food purchase?
 - Why is it a good idea to write down each purchase and subtract it from the total each time?
2. After the activity, lead a discussion about the following questions:
 - What if there is food money left in the envelope at the end of the month?
 - What if you run out of money in the envelope before the end of the month?
 - Where could you keep a Food Money Envelope in your home? Why?
 - What are the advantages of using the Envelope method to keep track of food money?
 - What are the disadvantages of using the Envelope method?
 - Did it make a difference whether you used cash or food stamps (Quest card) for the purchases in the game? How and where can you use food stamps to make purchases?
3. Show the participants other examples of containers that could be used to keep family money that is set aside for food. (zip-lock baggies, coin purse, coffee can, etc.)
4. Distribute blank business size envelopes to each participant to take home. On the outside of their envelope, ask the participant to write “FOOD MONEY”. If possible, have each participant write the amount of money they plan to spend for food for a week or a month on their envelope.

Concluding Lesson 3

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 3:

- Are you going to use the envelope method for keeping track of your food money at home?
- Have you learned anything today that will help you to manage your food stamp dollars that are on your EBT card?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner's names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

SHOPPING CARDS — 1 OF 2

Copy and cut along lines.

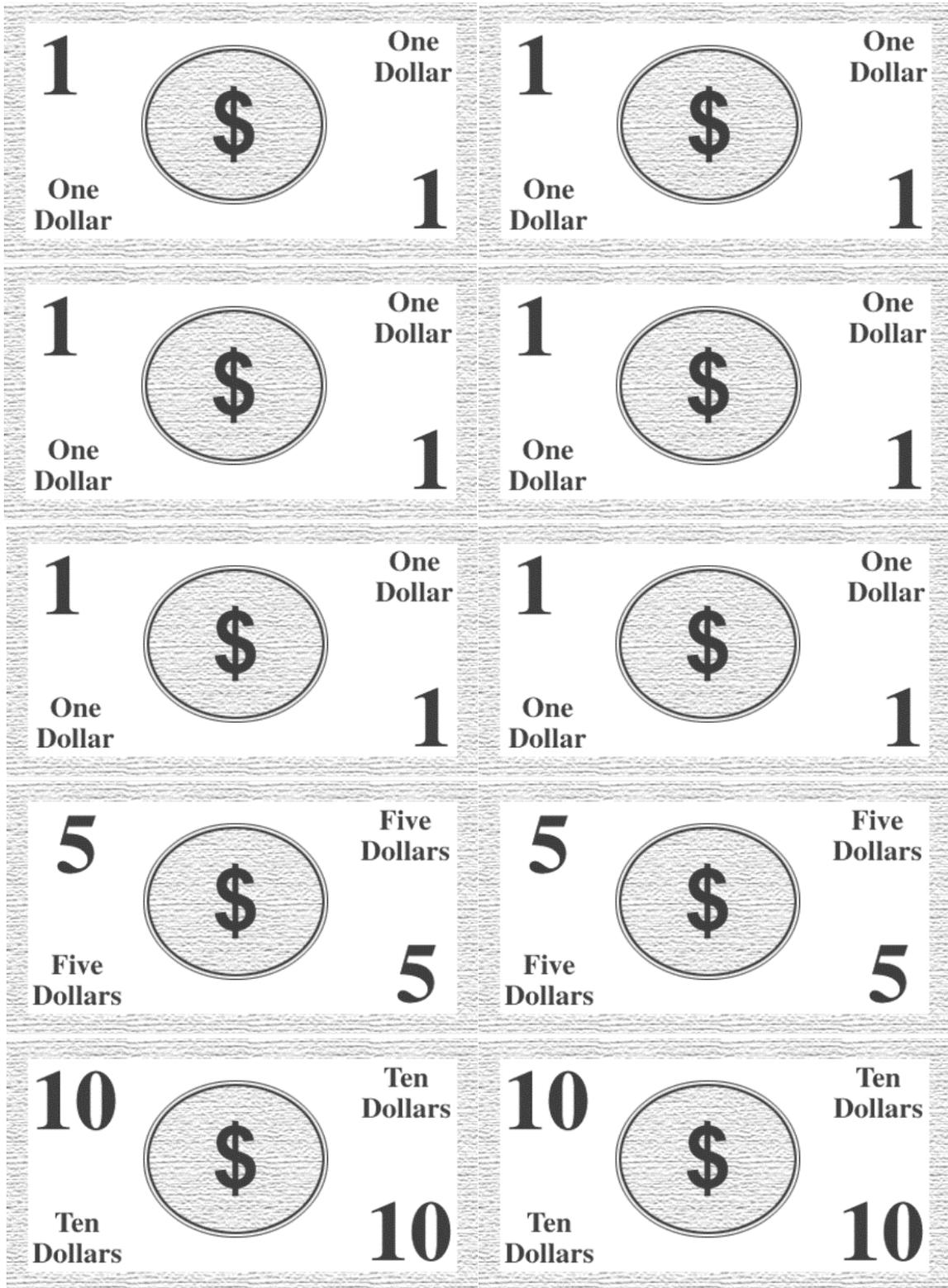
<p>Buy milk, bread, and soda at convenience store.</p> <p>Spend \$5.00</p> <p>MFF 3</p>	<p>Pick up fried chicken on your way home.</p> <p>Spend \$8.00</p> <p>MFF 3</p>
<p>Buy 10 pounds of potatoes from a roadside stand.</p> <p>Spend \$2.00</p> <p>MFF 3</p>	<p>Buy one can of soda each day from vending machine at work.</p> <p>Spend \$2.00</p> <p>MFF 3</p>
<p>Buy hamburger and noodles for next meal.</p> <p>Spend \$3.00</p> <p>MFF 3</p>	<p>Buy groceries.</p> <p>Spend \$18.00</p> <p>MFF 3</p>
<p>Pick up two pizzas for children and their friends.</p> <p>Spend \$8.00</p> <p>MFF 3</p>	<p>Discover you are out of lunch meat. Pick up sandwich and soda on your way to work.</p> <p>Spend \$4.00</p> <p>MFF 3</p>
<p>Buy ingredients for tuna casserole.</p> <p>Spend \$3.00</p> <p>MFF 3</p>	<p>Get hot dogs and soda at QuickTrip on way to ball game.</p> <p>Spend \$4.00</p> <p>MFF 3</p>
<p>Buy lunch at fast food restaurant near work.</p> <p>Spend \$5.00</p> <p>MFF 3</p>	<p>Buy groceries.</p> <p>Spend \$9.00</p> <p>MFF 3</p>

SHOPPING CARDS — 2 OF 2

Copy and cut along lines.

<p>Go to farmers market. Buy tomatoes, carrots, and squash.</p> <p>Spend \$5.00</p> <p>MFF 3</p>	<p>Buy a newspaper and some gum.</p> <p>Spend \$1.00</p> <p>MFF 3</p>
<p>Buy a large box of diapers.</p> <p>Spend \$7.00</p> <p>MFF 3</p>	<p>Buy lottery tickets.</p> <p>Spend \$2.00</p> <p>MFF 3</p>
<p>Buy Cigarettes.</p> <p>Spend \$6.00</p> <p>MFF 3</p>	<p>Buy laundry detergent.</p> <p>Spend \$3.00</p> <p>MFF 3</p>
<p>Put gas in car.</p> <p>Spend \$5.00</p> <p>MFF 3</p>	<p>Buy a birthday card for your sister.</p> <p>Spend \$2.00</p> <p>MFF 3</p>
<p>Buy shampoo.</p> <p>Spend \$2.00</p> <p>MFF 3</p>	<p>Buy cat food.</p> <p>Spend \$3.00</p> <p>MFF 3</p>
<p>MFF 3</p>	<p>MFF 3</p>

PLAY MONEY



SIMULATED EBT CARDS



Dollar amount: \$40.00



Dollar amount: \$45.00



Dollar amount: \$40.00



Dollar amount: \$45.00



Dollar amount: \$40.00



Dollar amount: \$45.00



Dollar amount: \$40.00



Dollar amount: \$45.00

Today's topic was "Managing Your Food Money"

We are very interested in your comments about today's lesson. Your completion of this form is voluntary and implies your consent to participate. All answers will be confidential to the extent allowed by law. Summary reports or other uses of the information will not identify you in any way. We may use your comments to help us describe the work that we do and to make future lessons better. If you have any questions, please contact Bev Phillips (608) 262-0384.

Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

EDUCATOR NOTES – LESSON 3

Educator name: _____

County: _____

Date: _____

Location: _____

Number in group (enter “1” if individual learner) _____

Participant responses to “Concluding the lesson” question:**Are you going to use the envelope method for keeping track of your food money at home?**

Enter number of participants responding: “YES” _____

“NO” _____

“Unsure” or “Don’t know” _____

Have you learned anything today that will help you to manage your food stamp dollars that are on your EBT card?

Enter number of participants responding: “YES” _____

“NO” _____

“Unsure” or “Don’t know” _____

Educator assessment of the lesson and how lesson was received by participants:**Other comments from participants:****Note to Educator:**

Complete this form after each time you teach this lesson. Turn in to your supervisor.

FOOD NEEDS, FOOD WANTS

LESSON 4 OF MONEY FOR FOOD

Learner Objectives

- Participant will recognize that spending priorities for families and individuals vary depending on wants and needs.
- Participants will be able to distinguish between wants and needs when choosing food for his or her family.

Teaching materials needed

- Handout: Food Needs and Wants — What’s the Difference?
- Flip chart or blackboard
- FOOD MONEY Game

Background information for educator

The purpose of this lesson is to help participants begin to distinguish between basic needs and wants in general, and between food needs and food wants, specifically.

It is important to recognize and appreciate individual differences in food choices that result from a person’s beliefs, values, health, and numerous other factors that affect what one eats. A food that is a “want” for one person may be a “need” for someone else.

Teaching Lesson 4

1. Introduce the lesson:

There is no shortage of things to buy in our food stores today. But, when a family or person is trying to get along on a limited amount of money, many decisions have to be made about **what** to buy and **what not** to buy. One strategy to use when making these decisions is to decide if each item you are thinking of buying is a “need” or a “want.”

2. Group Discussion—Wants and Needs

Challenge the group to define or describe the word “NEEDS”. Record all responses on the flip chart paper or on the chalk board for all to see. Possible answers: for survival, unavoidable, necessities, absolutes, essentials, basics.

Next, ask the group to define or describe the word “WANTS”. Record all responses on the flip chart paper or on the chalk board for all to see. Possible answers: convenience, niceties, luxuries, vary a lot from person to person, preferences, optional things.

If necessary, provide the group with the following definitions of wants and needs:

- “**Needs**” are those items that are basic or necessary to our survival.
- “**Wants**” are those items that make our survival more comfortable.

Lead the group in a brief discussion about wants and needs in each of the following areas of our lives:

- Shelter: we **need** housing; many people **want** to own their own home.
- Clothing: we **need** basic clothing; you may find that your children **want** clothes that are a specific brand or style.

A third area of needs and wants is in decisions about Food. The rest of this lesson will cover choices we all must make about food to buy.

3. Activity: Food Needs and Food Wants—What’s the Difference?

Distribute the handout to participants.

Ask participants to decide whether items on the list are “needs” or “wants” for them and their family.

There are no right or wrong answers—just decisions that each family or person has to make.

Discussion questions: Were there some items that were especially hard to classify? Why?

4. Summarize

Conclude the group discussion of needs and wants by summarizing the following points:

- Needs and wants are not the same for everyone.
- Needs and wants change with time and family situations.
- When planning for spending money, both needs and wants are considered.
- All families must make sure that basic needs for shelter, clothing and food are met first, before planning for other items to buy.
- After basic needs are met, then you can choose to buy some of your “wants.”
- People who spend first and think about needs and wants later, often feel broke all the time or find they can’t pay necessary bills or buy food.

5. Play the FOOD MONEY Game.

The FOOD MONEY Game is played like BINGO.

- The goal of the game is to review the following concepts:
- There are many resources families use to get food to put on the table — “**Money**”, cash, food stamps, other food/nutrition programs (items under letter “**M**”)
- “**Overspending**” on certain food items is a common problem (items under letter “**O**”)
- Every household or family has certain food items that are considered “**Needs**” (items under letter “**N**”)
- Some foods are “**Extras**” or wants (rather than needs) for by most families (items under letter “**E**”)
- Some food items are purchased “**Yearly**” or only occasionally by most families (items under letter “**Y**”)

Concluding Lesson 4

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 4:

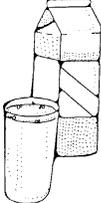
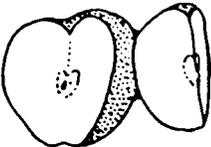
- Can you name at least one food that is a “want” (not a “need”) that you are going to try to buy less?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

FOOD NEEDS AND WANTS – WHAT’S THE DIFFERENCE?

Put a ✓ in the box that best describes the food for you.

This is something I NEED		This is something I WANT
	 <p>Ice Cream</p>	
	 <p>Water</p>	
	 <p>Milk</p>	
	 <p>Fresh Fruit</p>	
	 <p>Salt and Pepper</p>	
	 <p>Hamburger</p>	
	 <p>Rice</p>	

Needs:

- Basic
- Essential

Wants:

- Optional
- Makes life comfortable and enjoyable

THE FOOD MONEY GAME

Preparing to Play:

1. Distribute FOOD MONEY cards and pencils to each participant.
2. Direct participants to fill in the blank spaces on their cards with resources or foods that fit in the categories for each letter in the word “MONEY.” The next page of this teaching guide offers many suggestions for items that could be written in each space. Be prepared to offer suggestions, as necessary.
3. HINT: Remind participants to think of items that are common, to increase their chance of winning.

Playing the Game:

1. Have participants take turns naming one item that they had written on their card.
2. Participants look on their FOOD MONEY card to see if they have the item that was read; if they do, they should circle it.
3. The first player to circle 5 items in a row – across, vertically, or diagonally – should say “MONEY” and is the winner.
4. Continue playing as long as the participants are having fun.

Examples and suggestions for items that could be in FOOD MONEY categories:

M Money	O Overspending	N Needs	E Extras	Y Yearly
Food Stamps WIC vouchers pay check/wages tips EIC alimony child support gifts interest income disability/SSI payments unemployment compensation savings winnings W-2 grant school meals, free or reduced price	national brand foods convenience foods TV dinners foods from the deli meat that is cut-up for you fresh fruits and vegetables out-of- season exotic fruits juice blends premium ice cream	bread group foods milk, yogurt, cheese fruits vegetables meat or alternates water	soda pop cake cookies candy chips beer, alcoholic beverages drink boxes single serving containers snack cakes coffee	holiday treats (Valentines, Easter, Halloween, Christmas, etc.) birthday cakes for kids treats for end-of- school party pumpkins apples from orchard strawberries from pick-your-own farm special dish for family reunion apple cider caramel apples Thanksgiving turkey, cranberry sauce

THE FOOD MONEY GAME

Fill in the squares with words that fit the category. As a term is discussed, circle it. First one to get five across, vertically, or diagonally wins.

<p style="text-align: center;">M</p> <p style="text-align: center;">Money</p> <p style="text-align: center;">Money, food stamps and other resources</p>	<p style="text-align: center;">O</p> <p style="text-align: center;">Overspending</p> <p style="text-align: center;">OVERSPENDING on these foods is common</p>	<p style="text-align: center;">N</p> <p style="text-align: center;">Needs</p> <p style="text-align: center;">Foods we NEED to buy or spend money on</p>	<p style="text-align: center;">E</p> <p style="text-align: center;">Extras</p> <p style="text-align: center;">EXTRA food that we want but don't need</p>	<p style="text-align: center;">Y</p> <p style="text-align: center;">Yearly</p> <p style="text-align: center;">YEARLY or irregular food expenses</p>
<p style="text-align: center;">Food Stamps</p>				
	<p style="text-align: center;">TV Dinners</p>	<p style="text-align: center;"><i>Free Space</i></p>		
				<p style="text-align: center;">Cake for Child's Birthday</p>
			<p style="text-align: center;">Single serving containers</p>	

Today's topic was "Food Needs, Food Wants"

We are very interested in your comments about today's lesson. Your completion of this form is voluntary and implies your consent to participate. All answers will be confidential to the extent allowed by law. Summary reports or other uses of the information will not identify you in any way. We may use your comments to help us describe the work that we do and to make future lessons better. If you have any questions, please contact Bev Phillips (608) 262-0384.
Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

CHOOSING FOODS FROM THE FOOD GUIDE PYRAMID

LESSON 5 OF MONEY FOR FOOD

Learner Objectives

- Participant will be able to name low cost, nutritious foods from each of the Pyramid food groups that he or she could buy and eat at home.

Teaching materials needed

- Blank Food Guide Pyramid handout: one copy for each participant or small group.
- Grocery store ads or fliers from local supermarkets: one for each participant or small group.
- Pens or pencils
- Scissors and tape or glue (optional)
- “Saving Money on Foods from the Pyramid” handout: one copy for each participant.

Background Information for the Educator

- The Food Guide Pyramid is a tool for helping individuals and families choose nutritious foods to build a healthy, balanced diet. If necessary, review the basics of the Pyramid with participants.
- The Pyramid does not offer guidance or information about choosing lower cost foods. The goal of this lesson is to blend information about low cost foods with information about nutritious choices from the Pyramid food groups.
- This lesson relies on the Educator having basic knowledge of good prices for foods (i.e. is \$0.99 per pound a good price for broccoli).

Teaching Lesson 5

1. Review the Food Guide Pyramid with participants.
Major messages to teach include:
 - We need some foods from each of the 5 groups to make a balanced, nutritious diet;
 - There are many choices within each food group—some choices are more nutritious than others, some choices cost less than others.
2. Distribute copies of the handout “Saving Money on Foods from the Pyramid” to participants.
3. Divide participants into small groups (2 to 4 persons per group). Assign each group one (or more) food group(s).
4. Distribute blank Pyramid handouts and copies of grocery store ads to each group.
5. Each group uses their grocery store ad to find foods in their food group that are advertised at a good price. Write name of food (or cut-out and tape or glue) on the correct area of the blank Food Guide Pyramid. If time allows, each group could do the same for a second (and a third) food group. Refer to the Handout: “Saving Money on Foods from the Pyramid” for ideas, as needed.
6. Have each group share the foods they found with the other groups, after all have finished.
7. Discuss the following question:
 - Are the low cost foods that you found also nutritious? (If you don’t know, how could you find out?)
8. Using a marker or brightly colored pen, circle the foods that the participants placed on their Pyramids that are nutritious choices (rather than those that should be eaten rarely or occasionally.)
9. Discuss the following question:
 - We have talked about choosing foods based on their cost and based on nutrition; what are some other things that you think about when choosing what to buy or what to eat?

Concluding Lesson 5

Before asking the end of session evaluation questions, say the following to the learners:

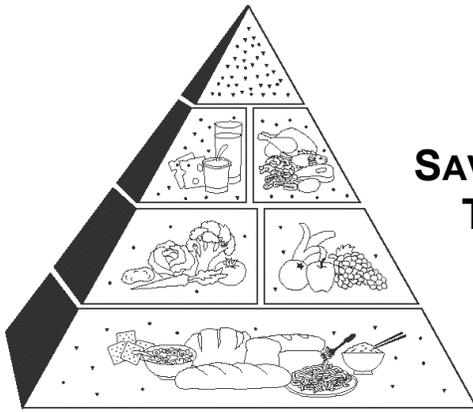
“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 5:

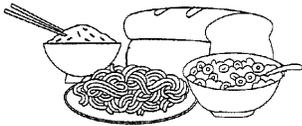
- Can you name a low cost nutritious food that you could buy and eat?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

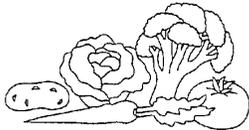


SAVING MONEY ON FOODS FROM THE FOOD GUIDE PYRAMID



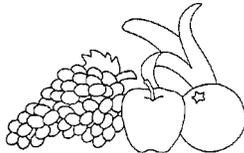
Bread, Cereal, Rice & Pasta

Enriched regular white rice, regular or quick-cooking hot cereals, plain enriched macaroni or spaghetti, some brands (especially store brands) of enriched white or wheat bread or buns, homemade bread and cornbread, unsweetened ready-to-eat cereals in bags or large boxes, plain crackers such as saltines and graham crackers



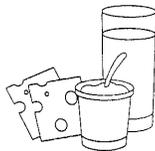
Vegetables

Fresh vegetables when they are in season, frozen vegetables without sauces, canned vegetables (especially store brands).



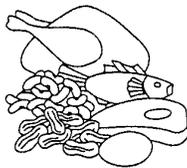
Fruits

Fresh fruits when they are in season, canned fruits (especially store brands), frozen juice concentrates.



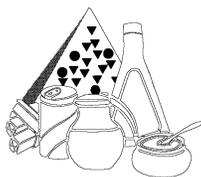
Milk, Yogurt & Cheese

Lowfat or fat free (skim) milk in large containers, instant non-fat dry milk, pasteurized process cheese, cheese in blocks rather than slices or shredded, store brands of yogurt.



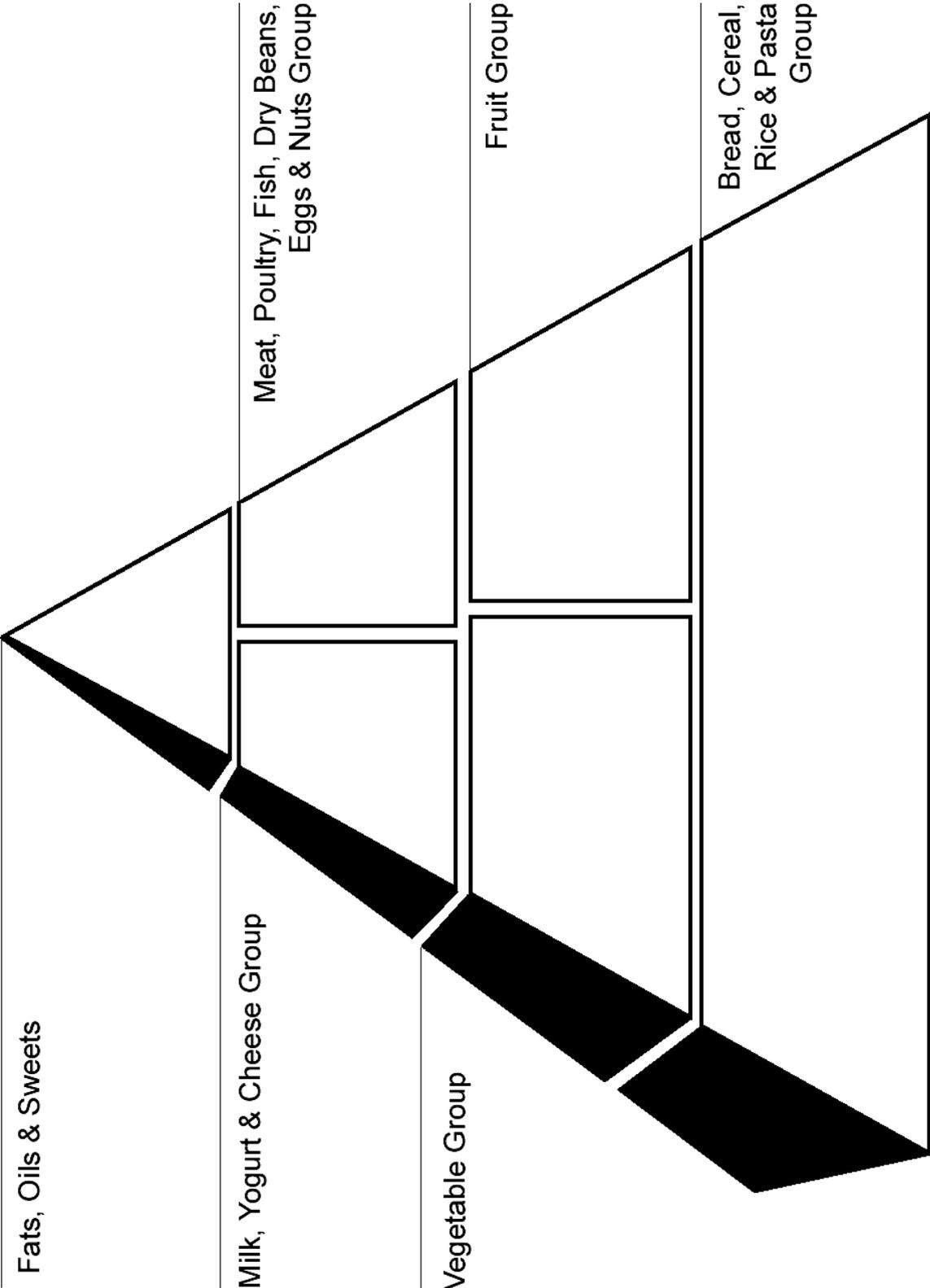
Meat, Poultry, Fish, Dry Beans, Eggs & Nuts

Ground beef, large roasts to cut-up for several meals, whole chickens, less tender cuts like chuck or shoulder roasts, whole turkey or legs, dry beans — canned or dry, fresh eggs, plain frozen fish such as cod, peanut butter, canned tuna.



Fats, Oils & Sweets

Store brands of cooking oils, margarine, sugar, salad dressings.



THE FOOD GUIDE PYRAMID

Today's topic was "Choosing Foods from the Food Guide Pyramid"

We are very interested in your comments about today's lesson. Your completion of this form is voluntary and implies your consent to participate. All answers will be confidential to the extent allowed by law. Summary reports or other uses of the information will not identify you in any way. We may use your comments to help us describe the work that we do and to make future lessons better. If you have any questions, please contact Bev Phillips (608) 262-0384.
Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

WHY PLAN MEALS?

LESSON 6 OF MONEY FOR FOOD

Learner Objective

- Participant will be able to state 3 advantages of planning meals ahead.

Teaching materials needed

- Activity: “Meal Planning—More or Less” (attached to this teaching guide)
- Activity: “What are we going to Eat?” game (attached to this teaching guide)

Teaching Lesson 6

1. Introduce the topic of planning meals ahead by doing the activity, “Meal Planning—More or Less.”
2. Play “What are we going to Eat?” game. Use this game to introduce a discussion of the advantages of planning meals ahead of time.

Concluding Lesson 6

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 6:

- Do you plan to do more planning of your meals ahead?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

MEAL PLANNING—MORE OR LESS — ACTIVITY

Cut the activity pieces on the lines to make cards.

Place the “More Planning” and “Less Planning” cards on opposite ends of a desk or table.

Ask participants to work together place the other 5 cards on an imaginary line between “More Planning” and “Less Planning” based on how much planning occurs if the statement on the card is true.

After the group has agreed on the placement of the cards on the table, ask participants to each stand next to the card that is closest to the amount of meal planning that he or she usually does.

Conclude this activity by stating that people and families plan meals in many different ways, and there is not one right way. Research has shown, however, that families who plan ahead for the meals they will eat, are better able to control their food spending.

<p style="text-align: center;">More Planning</p>	<p style="text-align: center;">I write a plan of 1 or 2 meals each day for a couple days ahead.</p>
<p style="text-align: center;">Less Planning</p>	<p style="text-align: center;">I think about meals for the next few days and foods I will need before going to the grocery store.</p>
<p style="text-align: center;">I write a plan for all meals for my family for each week.</p>	<p style="text-align: center;">I think about the meal I am going to eat or fix when I get to the grocery store.</p>
	<p style="text-align: center;">I think about what I am going to fix or eat when I am hungry and my family is ready to eat.</p>

“WHAT ARE WE GOING TO EAT?” GAME

Directions for Play—A game for 2, 3 or 4 players

The purpose of this game is to provide simulated examples of the “costs” and “savings” of planning meals and snacks. Participants gain or lose time, money and/or nutrition, depending on the situation they choose from those on the game cards.

Materials needed:

Situation cards—16 cards

Tokens—Make enough copies so each player will have 4 of each, plus extras will be needed on the table to draw from.

Envelope for storing game pieces and instructions

Note: Use game set provided or make additional sets by duplicating masters onto heavy card stock or pasting copies onto cards.

Set up:

Each participant receives 12 tokens, 4 each of:

- time (clock)
- money (dollar bills)
- nutrition (pyramid)

Remaining tokens are placed in a pile for all to add to or draw from as the situation card directs. Situation cards are placed face down on the table.

To play:

One player is selected to begin. The first player picks a situation card from the table. The player reads the card aloud, and gives up or gains tokens as directed on the card. Set the used card aside - do not put it on the table to be reused. The second player picks a card and does as directed. Play proceeds until all cards have been used once. If a player runs out of a particular type of token the player passes her turn to another player who has enough tokens. Player with the most tokens can be declared the winner.

Adapted from: “What's for Supper” game, Fond du Lac County Group Lessons

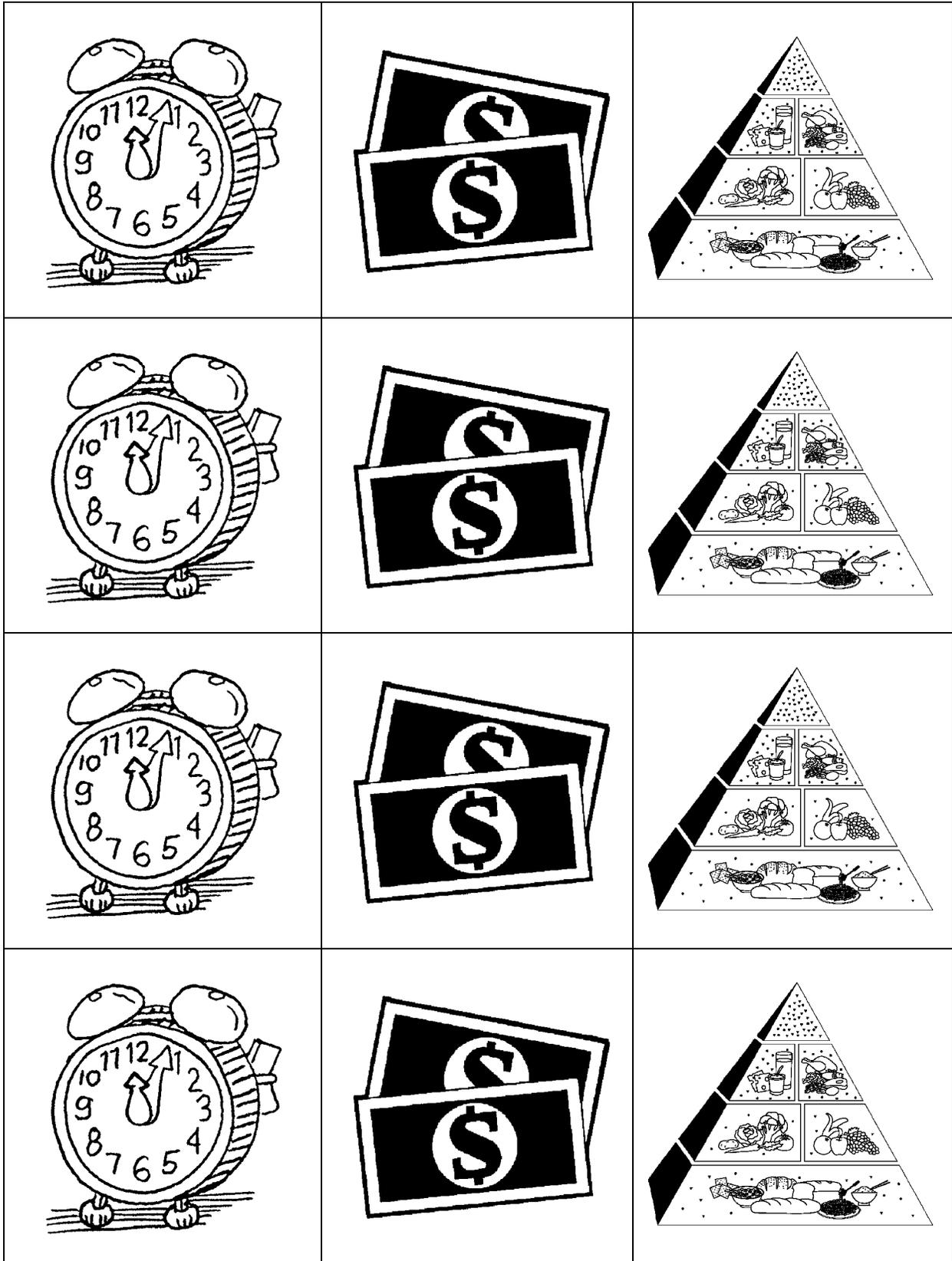
Situation Cards - Page 1 of 2 Make copies of these two pages. Cut into pieces along lines.

<p>You have nothing ready for supper, fix frozen TV Dinners</p> <hr/> <table border="0"> <tr> <td>Lose 2 Money</td> <td>\$\$</td> </tr> </table>	Lose 2 Money	\$\$	<p>Kids get home from school and find only chips to snack on.</p> <hr/> <table border="0"> <tr> <td>Lose 1 nutrition</td> <td></td> </tr> </table>	Lose 1 nutrition					
Lose 2 Money	\$\$								
Lose 1 nutrition									
<p>You forgot to make grocery list. Get home from store and find there is no milk for supper.</p> <hr/> <table border="0"> <tr> <td>Lose 1 nutrition</td> <td></td> </tr> <tr> <td>Lose 1 time</td> <td></td> </tr> </table>	Lose 1 nutrition		Lose 1 time		<p>You fix enough casserole for two meals and put half in the freezer to use later in the week.</p> <hr/> <table border="0"> <tr> <td>Gain 1 nutrition</td> <td></td> </tr> <tr> <td>Gain 2 time</td> <td> </td> </tr> </table>	Gain 1 nutrition		Gain 2 time	 
Lose 1 nutrition									
Lose 1 time									
Gain 1 nutrition									
Gain 2 time	 								
<p>You have 2 days of meals planned before shopping.</p> <hr/> <table border="0"> <tr> <td>Gain 1 nutrition</td> <td></td> </tr> <tr> <td>Gain 1 time</td> <td></td> </tr> <tr> <td>Gain 1 money</td> <td>\$</td> </tr> </table>	Gain 1 nutrition		Gain 1 time		Gain 1 money	\$	<p>Your kids complain there is nothing to eat for breakfast; they go to school hungry.</p> <hr/> <table border="0"> <tr> <td>Lose 1 nutrition</td> <td></td> </tr> </table>	Lose 1 nutrition	
Gain 1 nutrition									
Gain 1 time									
Gain 1 money	\$								
Lose 1 nutrition									
<p>You use yesterday's leftover roast to make sandwiches for lunch.</p> <hr/> <table border="0"> <tr> <td>Gain 1 nutrition</td> <td></td> </tr> <tr> <td>Gain 1 money</td> <td>\$</td> </tr> </table>	Gain 1 nutrition		Gain 1 money	\$	<p>You decide to fix a meal from food on hand instead of going out for fast food.</p> <hr/> <table border="0"> <tr> <td>Gain 1 nutrition</td> <td></td> </tr> <tr> <td>Gain 1 money</td> <td>\$</td> </tr> </table>	Gain 1 nutrition		Gain 1 money	\$
Gain 1 nutrition									
Gain 1 money	\$								
Gain 1 nutrition									
Gain 1 money	\$								

Situation Cards - Page 2 of 2

<p>You plan tomorrow's family meal using leftover meatloaf.</p> <hr/> <p>Gain 1 money Gain 1 time</p> <p style="text-align: right;">\$ </p>	<p>Your family complains about having cheese sandwiches 3 days in a row.</p> <hr/> <p>Lose 1 nutrition</p> <p style="text-align: right;"></p>
<p>You go to store at 5:00 p.m. to get something quick for supper</p> <hr/> <p>Lose 2 money Lose 1 time</p> <p style="text-align: right;">\$\$ </p>	<p>You forget to use leftovers; food spoils.</p> <hr/> <p>Lose 1 money</p> <p style="text-align: right;">\$</p>
<p>You have 3 days of meals planned before shopping.</p> <hr/> <p>Gain 2 nutrition Gain 2 time Gain 2 money</p> <p style="text-align: right;">    \$\$</p>	<p>You plan a casserole for tomorrow's meal.</p> <hr/> <p>Gain 2 time Gain 1 money</p> <p style="text-align: right;">  \$\$</p>
<p>You don't feel like fixing a meal. Family snacks all evening.</p> <hr/> <p>Lose 1 nutrition Lose 1 money</p> <p style="text-align: right;"> \$</p>	<p>You are tired, hadn't thought of anything for meal. Family goes to fast food restaurant.</p> <hr/> <p>Lose 1 nutrition Lose 1 money</p> <p style="text-align: right;"> \$</p>

Game Tokens: Make copies of this page. Cut into pieces along lines.



Today's topic was "Why Plan Meals?"

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Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

EDUCATOR NOTES – LESSON 6

Educator name: _____

County: _____

Date: _____

Location: _____

Number in group (enter "1" if individual learner) _____

Participant responses to "Concluding the lesson" question:**Do you plan to do more planning of your meals ahead?**

Enter number of participants responding: "YES" _____

"NO" _____

"Unsure" or "Don't know" _____

Educator assessment of the lesson and how lesson was received by participants:**Other comments from participants:****Note to Educator:**

Complete this form after each time you teach this lesson. Turn in to your supervisor.

PLANNING MEALS

LESSON 7 OF MONEY FOR FOOD

Learner Objective

- Participant will be able to plan main meals for 2 days for his or her family.

Teaching materials needed

- Index cards (5 by 7 inches) – several for each participant
- Inexpensive white paper plates – 3 for each participant
- Pencils, pens
- Colored pencils or markers (optional)
- Variety of food pictures or food models
- Sample meal plans
- “Create a one-dish meal” handout – one for each participant

Background Information for the Educator

- ▲ This activity aims to have the learner plan one meal for his or her family for each of two days. An assumption is made that the families represented by participants do, in fact, eat at least one meal at home each day. In addition, it is implied that a main meal each day is eaten as a family. Educators must use their judgment and knowledge of the individuals or families being taught to decide if these assumptions are appropriate. The activity should be adapted for families who do not, or cannot, eat a meal at home together. Possible adaptations to consider:
 - Variations for persons living alone or with only 1 other person,
 - Variation for families in which the only time they eat together is morning,
 - Variation for families who eat together only on weekends.
- ▲ Take care to include food examples and food pictures that are likely to be consumed by your learners.
- ▲ Reference for this method of teaching meal planning: Camelon, K.M. et al. “The Plate Model: A visual method of teaching meal planning,” *Journal of the American Dietetic Association*, vol. 98 (10): 1155, Oct. 1998.
- ▲ Ordering information for life size cardboard food models:
“Food Models for General Audiences”, 185 cardboard models: from National Dairy Council, 10255 W. Higgins Rd., Suite 900, Rosemont, IL 60018-5616, phone (800) 426-8271, cost \$23.00.

Teaching Lesson 7

Planning Meals using Paper Plates

1. Prior to class, prepare a paper plate to use for demonstration—draw the lines to divide the plate into 6 sections and label each section according to the diagram.
2. Give each participant 2 paper plates and one index card

3. Show the prepared paper plate to the group. Explain that this is simply a tool to help make meal planning easier. We can use the paper plate guide to help us “fill our plate.”
4. Choose one of the sample menus: select food models to represent the foods on the menu. Demonstrate use of the paper plate, by placing the cardboard food models on the plate in the appropriate sections.
5. Instruct participants to prepare their paper plates by drawing the lines and labeling the sections as on the sample. (To save class time, instructors may want to prepare paper plates ahead of time for participants to use.)
6. Distribute sample meal plans and a variety of food models to the participants. Have participants work individually, or in small groups, find the appropriate food models and place them on the paper plate as described on the sample meal plan.

Planning One-Dish Meals

7. Distribute “Create a One-Dish Meal” handout to participants. Discuss how creative meals can be made using a mix and match idea of choosing foods from the lists on the handout. (Give example)
8. Give each participant 2 index cards and ask them to choose foods from the lists on the handout to create 2 one-dish meals, and write them on the index cards. (For example - Tuna Rice Meal made from: broccoli, tuna, cheese sauce or soup, and cooked rice.)
9. Using another paper plate, as above, describe how the one-dish meals that were created would “fit” onto the paper plate plan for a meal.
10. Ask participants to share their one-dish meal ideas with each other.

Planning Meals for Your Family

11. Distribute additional paper plates and index cards to participants.
12. Allow time for participants to write down meal ideas from other participants on their index cards to take home.
13. Explain that the paper plate can be used at home as a reminder of a good way to “fill a plate.”

Concluding Lesson 7

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 7:

- Will you use this way of thinking about planning a meal for your family?
- Were you able to plan a one-dish meal that you will consider preparing for your family?

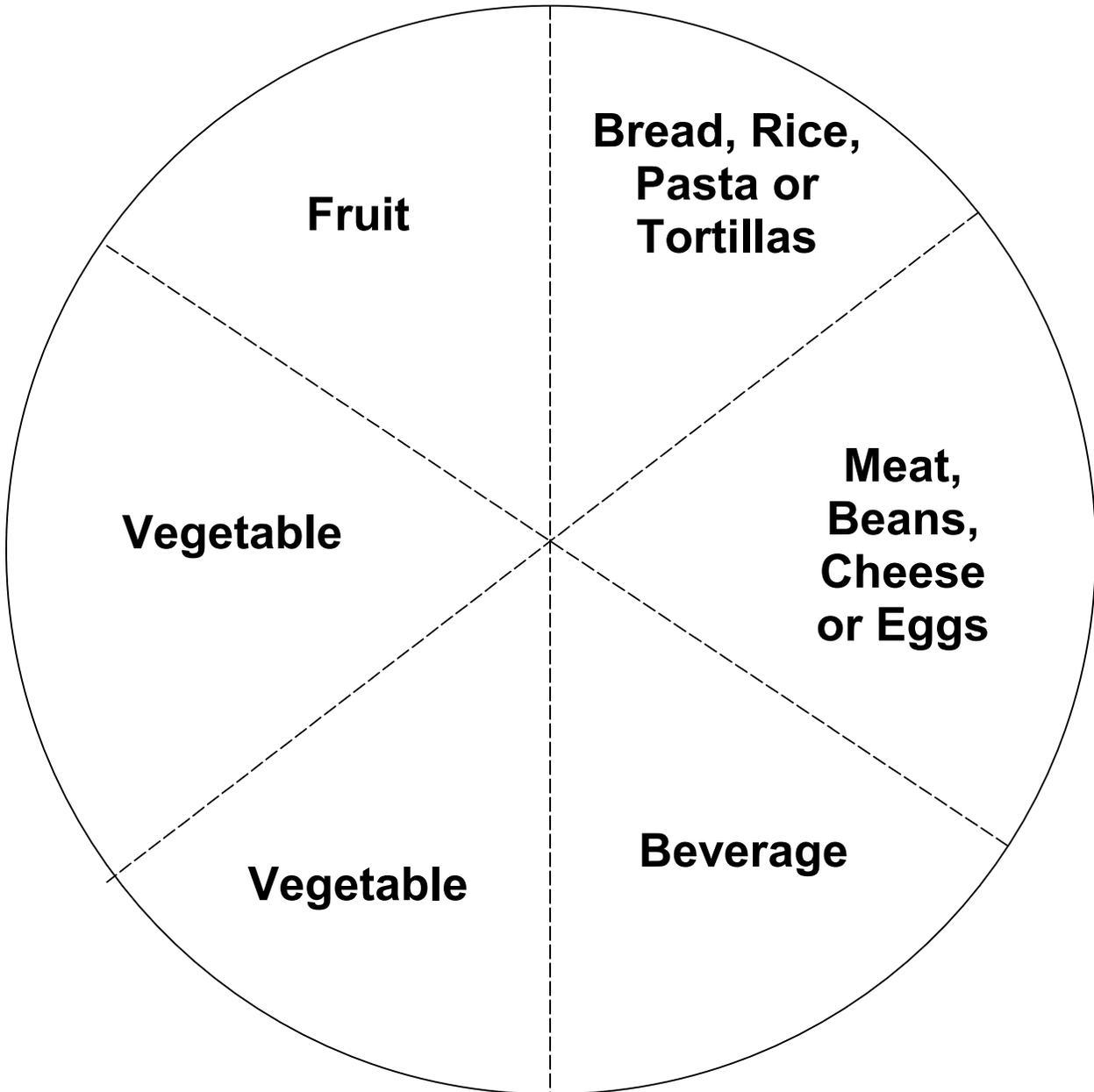
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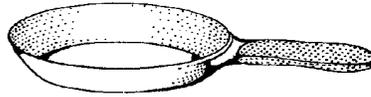
SAMPLE MEAL PLANS

<p>Baked chicken Baked potato Green beans Bread Baked apples Milk</p> <p style="text-align: right;">MFF 7</p>	<p>Hamburger on bun Oven French fries Raw carrot and celery sticks Canned peach slices Milk</p> <p style="text-align: right;">MFF 7</p>
<p>Black beans Rice Tomatoes or salsa Lettuce salad Orange slices Milk</p> <p style="text-align: right;">MFF 7</p>	<p>Meat loaf Buttered egg noodles Corn Cole slaw Apple juice Chocolate pudding</p> <p style="text-align: right;">MFF 7</p>

PLANNING A MEAL



CREATE A ONE-DISH MEAL



Prepare a one-dish meal by following these steps:

- ◆ Choose one or more ingredient(s) from each list below.
- ◆ Add other optional ingredients you like for flavor: onion, spices, herbs.
- ◆ Mix ingredients together.
- ◆ Cook using one of these methods:

Oven: Place ingredients in a covered casserole dish. Add optional toppings: bread crumbs, cracker crumbs, Parmesan cheese. Bake at 350° for 45 minutes. Uncover last 15 minutes to brown topping. Serve hot.

Stove-top: Place ingredients in a large skillet. Simmer on top of stove until bubbly. Serve hot. Add optional topping to each serving: Parmesan cheese, croutons.

Vegetables	Chicken, fish, meat, eggs, dried beans or peas	Liquid ingredients	Bread, rice or noodles
about 1½ cups	1½ to 2 cups	1 to 1½ cups	1 to 1½ cups
mixed vegetables tomatoes corn green beans cooked and cubed: acorn squash zucchini potatoes broccoli peas cabbage	tuna fish canned meat cooked meat: chicken hamburger lean sausage pork turkey hard cooked eggs cooked lentils cooked split peas cooked navy or pinto beans	cheese sauce white sauce cream soups: broccoli celery chicken mushroom cheese soup tomato soup tomato sauce shredded cheese plus milk evaporated milk	bread, cubed cooked rice cooked macaroni cooked spaghetti cooked noodles cooked barley cooked bulgar

Today's topic was "Planning Meals"

We are very interested in your comments about today's lesson. Your completion of this form is voluntary and implies your consent to participate. All answers will be confidential to the extent allowed by law. Summary reports or other uses of the information will not identify you in any way. We may use your comments to help us describe the work that we do and to make future lessons better. If you have any questions, please contact Bev Phillips (608) 262-0384.

Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

EDUCATOR NOTES – LESSON 7

Educator name: _____

County: _____

Date: _____

Location: _____

Number in group (enter “1” if individual learner) _____

Participant responses to “Concluding the lesson” questions:**Will you use this way of thinking about planning a meal for your family?**

Enter number of participants responding: “YES” _____

“NO” _____

“Unsure” or “Don’t know” _____

Were you able to plan a one-dish meal that you will consider preparing for your family?

Enter number of participants responding: “YES” _____

“NO” _____

“Unsure” or “Don’t know” _____

Educator assessment of the lesson and how lesson was received by participants:**Other comments from participants:****Note to Educator:**

Complete this form after each time you teach this lesson. Turn in to your supervisor.

MAKING A GROCERY LIST

LESSON 8 OF MONEY FOR FOOD

Learner Objective

- Participants will be able to prepare a grocery list of foods needed for family meals for at least 3 days, based on planned meals and snacks.

Teaching materials needed

- Meal cards – 1 to 3 per participant. Select the meal cards you wish to use, giving consideration to the preparation skills of the learners. If teaching in a one-to-one situation, consider using 2-3 meal cards, one at a time.
- Handouts:
 - “What’s in the Kitchen?” 1 per participant. This represents foods someone might have in their kitchen.
 - “Grocery list” 2 per participant
- “Making a Grocery List” poster or overhead (optional)

Teaching Lesson 8

1. Introduce the lesson by asking participants to share some examples of times when they didn’t have a grocery list when they were shopping. What kind of problems occurred?
2. Making a Grocery List—Activity
 - Distribute handouts “What’s in the Kitchen?” and “Grocery List” to each participant.
 - Distribute one to three meal card(s) to each participant or small group. Each meal card contains a menu, including recipes. On the right-hand side of the card there is an ingredient list for the entire meal.
 - Practice making out a grocery list by working through the steps in making a grocery list as given in the “Making a Grocery List” chart.
 - Step 1. Check to see what you already have – in your kitchen cupboards, refrigerator or freezer. Using the “What’s in the Kitchen?” handout, participants place a check by the items needed for the meal on the selected card that are in the kitchen. At the same time, cross the items off on “What’s in the Kitchen?” indicating that the food will be used.
 - Step 2. Using the “Grocery List” handout, write down the items that would need to be purchased in order to make this meal.
 - Step 3. Think about foods you will need for breakfast (for up to three days). Are they in the kitchen, or do they need to be added to the list?
 - Step 4. Think about foods you will need for lunches (for up to three days). Are they in the kitchen, or do they need to be added to the list? Might there be leftovers for lunches?
 - Step 5. Think about foods you will need for snacks. Again, are they in the kitchen, or do they need to be added to the list?

3. Review and share other helpful hints about grocery shopping lists.

These may include:

- When you are getting low on a basic food (like flour, cornmeal, sugar or salt) add that food to your list for the week.
 - Write the list in the order in which you find foods in the store where you shop.
 - Write your list on the back of an old envelope (you can put coupons you plan to use in the envelope)
 - Make your list as specific as possible. Include amounts needed.
 - Use a pen or pencil to cross items off your list as you shop.
4. Give each participant a clean copy of the Grocery List handout to use at home, if they would like to try it.

Concluding Lesson 8

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 8:

- Have you learned at least one new thing about making a grocery list?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

MAKING A GROCERY LIST

Step 1. Check to see what you have on-hand

Step 2. Look at ingredients needed to fix main meals you have planned.

Write on the list any foods that you don't already have.

Step 3. Write breakfast foods on your list

Step 4. Write foods for lunches on your list.

Step 5. Write foods for snacks on your list.

RECIPES — PAGE 1 OF 3

<p>Meat Loaf 1 small onion ¼ teaspoon pepper 1 stalk celery ¾ cup quick-cooking oatmeal 2 eggs, beaten 1½ pounds ground beef or ground turkey ½ cup catsup Chop onion and celery. Mix all ingredients together. Shape into a loaf and place in 9x5x3 inch baking pan. Bake at 350° for about 1 hour. <i>Makes 8 servings, 300 calories; 17g. fat per serving</i></p>	<p>Foods Needed 1½ pounds ground beef or turkey ¾ cup oatmeal ¼ teaspoon pepper ½ cup catsup 2 eggs 1 stalk celery 1 small onion</p>
<p>Menu Suggestion: Meat Loaf Baked Potatoes Green Beans Bread or rolls Baked Apples Milk</p>	<p>4 baking potatoes green beans – frozen or canned bread or rolls 4 Tablespoons brown sugar cinnamon 4 apples milk</p>

<p>Oven Stew 1½ pounds meat (beef or venison), cut into chunks 2 medium onions, chopped 3 stalks celery, sliced 4 medium carrots, sliced 1 cup (8 oz. can) tomato sauce 1 teaspoon salt (optional) 1 Tablespoon sugar ¼ teaspoon pepper ½ teaspoon basil 2 medium potatoes, cut in 1-inch chunks 1 cup frozen peas Combine all the ingredients, except potatoes and peas, in a 2-½ quart casserole. Cover and cook in 300° oven for 1½ hours. Add potatoes and peas to stew and cook uncovered 1 hour longer. Stir occasionally. <i>Makes 8 servings, 342 calories; 16 g. fat per serving</i></p>	<p>Foods Needed 1½ pounds beef or venison 2 onions 3 stalks celery 4 medium carrots 2 medium potatoes 1 cup frozen peas 1 Tablespoon sugar 1 teaspoon salt ¼ teaspoon pepper ½ teaspoon basil 8 ounce can tomato sauce</p>
<p>Menu Suggestion: Oven Stew Biscuits Tossed Salad with Dressing Pudding Iced tea or milk</p>	<p>1 tube refrigerated biscuits lettuce, tomato, salad dressing pudding mix 2 cups milk iced tea or milk</p>

RECIPES — PAGE 2 OF 3

<p>Broccoli, Rice & Cheese Casserole</p> <p>¼ cup green pepper, chopped 1 cup (4 oz.) cheddar or colby cheese, shredded ½ cup onion, chopped 1 10 ounce can condensed cream soup - (mushroom, chicken or celery work well) ¼ cup celery, chopped 2 cups cooked rice 1 package (10 oz.) frozen chopped broccoli ½ cup lowfat milk</p> <p>Mix all ingredients together in a 2-quart casserole. Bake at 350° for 20 to 30 minutes.</p> <p><i>Makes 6 servings, 241 calories; 10 g fat per serving</i></p>	<p>Foods Needed</p> <p>½ green pepper 1 small onion 1 stalk celery 2 cups cooked rice ½ cup lowfat milk 1 cup cheddar or colby cheese, shredded 1 can cream soup 1 package frozen chopped broccoli</p>
<p>Menu Suggestion:</p> <p>Baked Chicken Broccoli, Rice & Cheese Casserole Bread Carrot sticks Oatmeal Cookies Milk</p>	<p>2-½ to 3 pounds chicken bread fresh carrots 1 package oatmeal cookies or ingredients to bake them milk</p>
<p>Graham Cracker Apple Pie</p> <p>5 whole graham crackers 4 Tablespoons margarine, melted 2 cups applesauce 2 Tablespoons brown sugar</p> <p>Crush graham crackers into fine crumbs. Add melted margarine and mix well. Save ¼ cup of the mixture for the top of the pie and press the rest onto bottom and sides of a 9-inch round pie pan. Mix applesauce and brown sugar. Pour into crust. Sprinkle with saved graham cracker crumbs. Bake at 350 degrees for 10-12 minutes. Cool in refrigerator before cutting.</p> <p><i>Makes 6 servings, 129 calories; 8 g fat per serving</i></p>	<p>Foods Needed</p> <p>graham crackers – 5 margarine – 4 tablespoons apple sauce – 2 cups brown sugar</p>
<p>Menu Suggestion:</p> <p>Spaghetti sauce with meat Green beans Rolls Graham cracker apple pie Milk</p>	<p>prepared spaghetti sauce ½ pound ground meat spaghetti noodles milk green beans – canned or frozen rolls</p>

RECIPES — PAGE 3 OF 3

<p>Oven French Fries</p> <p>4 medium potatoes 1 Tablespoon oil</p> <p>Preheat oven to 425 degrees. Cut potatoes into long strips about ½ inch thick. (Can peel the potatoes, but don't have to.) Dry strips well on paper towels. (Potatoes will stick to pan if not dry enough.) Toss potato strips in a bowl with the oil as if tossing a salad. When potatoes are coated well, spread them in a single layer on a cookie sheet. Place in oven. Bake for 35 to 40 minutes, turning now and then so they brown on all sides.</p> <p><i>Makes 6 servings, 96 calories; 2 g fat per serving</i></p>	<p>Foods Needed</p> <p>potatoes – 4 vegetable oil</p>
<p>Menu Suggestion:</p> <p>Hamburgers on a bun Oven French fries Raw vegetables Chocolate pudding with sliced bananas Milk</p>	<p>hamburger or ground beef hamburger buns fresh carrots, celery, and/or green peppers chocolate pudding mix ½ banana per person milk</p>
<p>Chicken Pot Pie</p> <p>1 15 ounce can mixed vegetables, drained 1½ cups cooked chicken, cut up 1 can cream of chicken soup ⅓ to ½ cup of milk or water from vegetables 1 package of refrigerated biscuits</p> <p>Preheat oven to 400 degrees. Mix soup and milk (or water from vegetables) in large bowl. Add chicken and vegetables. Stir lightly. Pour into casserole dish. Flatten biscuits and put on top of mixture. Bake 10 minutes – until biscuits are brown. Turn biscuits over and bake for 5 more minutes.</p> <p><i>Makes 5 servings, 269 calories; 9 g fat per serving</i></p>	<p>Foods Needed</p> <p>cooked chicken – 1½ cups cream of chicken soup 15 ounce can of mixed vegetables 1 package refrigerated biscuits</p>
<p>Menu Suggestion:</p> <p>Chicken Pot Pie Lettuce salad Orange smoothie</p>	<p>1 head lettuce salad dressing frozen orange juice concentrate milk</p>

GROCERY LIST

Fresh Fruits and Vegetables

Canned Foods

Staples, Dry Beans, and Peas

Refrigerated Foods and Dairy Products

Frozen Foods

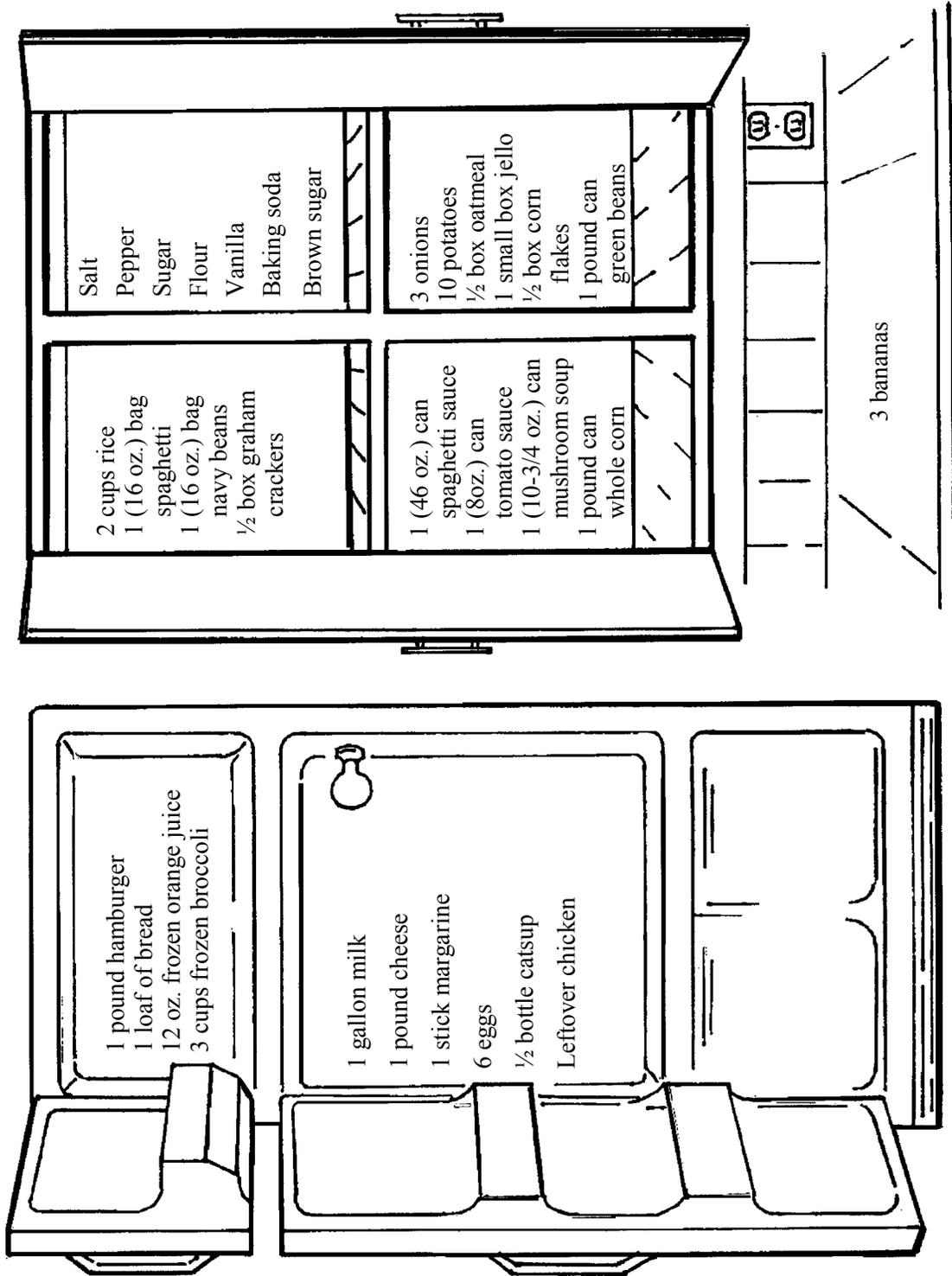
Meats

Breads, Cereals, and Pasta

Paper and Non-food Items

Other

What's in the Kitchen?



Today's topic was "Making a Grocery List"

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Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

GOOD FOODS TO HAVE ON HAND

LESSON 9 OF MONEY FOR FOOD

Learner Objectives

- Participant will be able to name foods that could be kept on-hand and used to prepare a meal for the family when little other food is available.

Teaching materials needed

- “The Well Stocked Kitchen” handout
- “What’s in the Cupboard?” handout

Teaching Lesson 9

1. Staple Foods to Keep On-Hand

Distribute “The Well Stocked Kitchen” handout to participants. This handout is a list of “staple” foods that could be kept on-hand in a home kitchen. “Staple” foods are those that are basic to many meals or recipes. Many people find that keeping these types of foods on-hand make it easier to put meals together.

Ask participants to add foods to the list that would be basic staple foods for their families. Remember, staple foods will vary with participant’s background and ethnic group.

2. Planning Meals from Foods On-Hand

Distribute “What’s in the Cupboard?” handout and/or set up a display of empty cans and boxes representing the foods listed on the handout. The foods on the handout represent foods that might be found in the kitchen cupboard of a typical home at the end of the month, when little or no money is left for food.

Ask participants (individually or in pairs) to see how many meals they can create using the foods on hand (in the “Cupboard”).

After 3 to 5 minutes ask individuals or groups to describe 1 or 2 of the meals they were able to plan. Record the meals on a flip chart or board.

3. Planning for an End-of-the-Month Meal

Sometimes, families run out of food money before the end of the month, or before more food money is available. Families who plan for this will not have to go hungry or go to a food pantry as often as families who are unprepared.

One way to prepare for the possibility of running out of food money is to keep an “end-of-the-month” meal in your cupboard, just in case you need it. Some families put the basic ingredients for a meal together in a bag and keep the bag in the cupboard.

An example of an end-of-the-month meal in a bag might be: a box of macaroni and cheese mix, a can of tuna, a can of peas. Ask participants to think of other ideas.

Using the back of their handout, ask participants to write down a meal in a bag or box that they plan to keep on-hand to use when little other food is available.

Concluding Lesson 9

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 9:

- Did you write down a meal (and the foods you will need) that you could keep on-hand when other food is not available?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

THE WELL-STOCKED KITCHEN

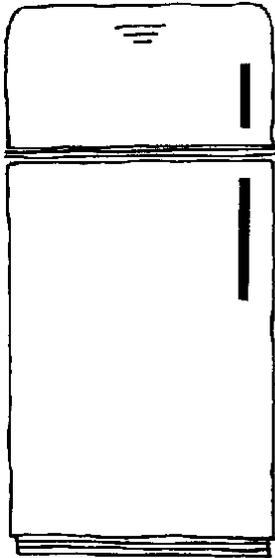


In the cupboard:

Biscuit mix or Master mix	Potatoes
Canned fruits	Powdered milk
Canned or dry beans	Rice, noodles or pasta
Canned vegetables	Salt, pepper, spices
Cereals (hot and cold)	Spaghetti sauce
Condensed soups	Sugar
Crackers	Tortillas
Flour	Tuna
Onions	Vegetable oil
Peanut butter	Vinegar

In the freezer:

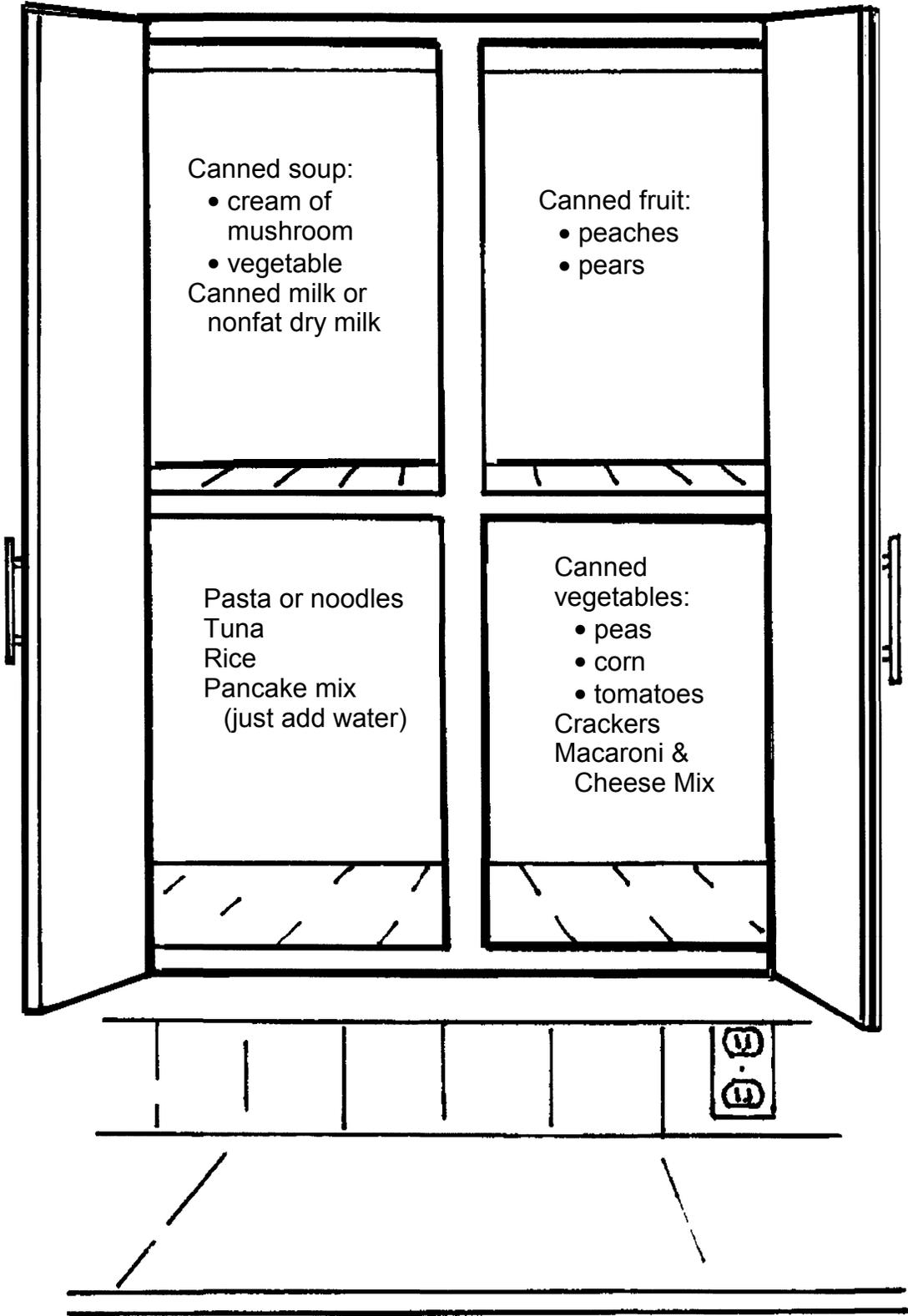
Bread
 Juice concentrates
 Meats, fish and chicken



In the refrigerator:

Milk
 Cheese
 Eggs
 Margarine or butter
 Carrots
 Flour tortillas

WHAT'S IN THE CUPBOARD?



Today's topic was "Good Foods to Have On-Hand"

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Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

MAKING CHOICES TO SAVE MONEY ON FOOD

LESSON 10 OF MONEY FOR FOOD

Learner Objectives

- Participant will know how to use store specials and coupons to make good use of food dollars

Teaching materials needed

- Coupons and specials cards - copy and cut-out the coupons and specials cards, **OR** use actual coupons and grocery store advertisements of specials.
- Coupons, grocery store advertisements, and in-store special announcements from local grocery stores (optional)
- “Is this a Good Deal?” handout—one for each participant.
(Note: Save printing costs by laminating or using a plastic sheet protector on handouts and marking with an erasable marker so that handouts can be used multiple times.)

Teaching Lesson 10

1. Introduce the lesson

Lead a brief discussion on how participants have used coupons and store specials to save money at the grocery store.

Some items that may be shared include:

- clipping coupons from magazines and newspapers,
- using coupons from in-store flyers,
- looking for in-store special prices noted on signs or flyers,
- looking for manufacturer’s specials as noted on item labels,
- discuss grocery store savings card.

2. Activity: Coupons and Specials—Is this a Good Deal?

- Distribute worksheet to each participant.
- Distribute 3 or 4 coupons or specials to each participant.
- For each coupon or special, have the participants answer the questions on the handout.
- Encourage participants to share their decision on if the coupon or special is a good deal. Why or why not? How did they decide?

*Note to Educator: Some of the items on the sample coupons are foods that would **not** always be good choices for a family that is trying to spend food dollars wisely.

Concluding Lesson 10

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 10:

- Have you learned something new about store specials and coupons?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

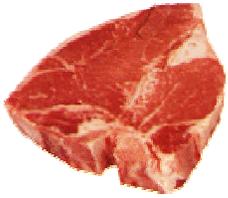
COUPONS AND SPECIALS — IS THIS A GOOD DEAL?

For each coupon or special:

- Write the name of the food in the top row
- Answer the questions
- Make a decision — is this a good deal for you?

Name of the food:					
Do I need a coupon?	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>
Is this a food I normally use?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is this food perishable?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is this a good price compared to a store-brand or low-cost brand of this food?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
↓	<input type="checkbox"/>				
Make a decision: Would I use this coupon or special?	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>

COUPONS AND SPECIALS – PAGE 1 OF 2

<p style="text-align: center;">In-Store Coupon</p> <p style="text-align: center;">Asparagus</p> <p style="text-align: center;">\$2.99 lb.</p> 	<p style="text-align: center;">In-Store Coupon</p> <p style="text-align: center;">Cauliflower</p> <p style="text-align: center;">98¢ lb.</p> 
<p style="text-align: center;">Tomato Sauce</p> <p style="text-align: center;">16 oz. can</p> <p style="text-align: center;">59¢</p> 	<p style="text-align: center;">Bagels</p> <p style="text-align: center;">79¢</p> 
<p style="text-align: center;">Manufacturer Coupon Expiration Date 11/1/XX</p> <p style="text-align: center;">Bread</p> <p style="text-align: center;">Save \$.40 on any loaf of Bread</p> 	<p style="text-align: center;">Fresh T-Bone Steak</p> <p style="text-align: center;">Sale Price \$3.49 per lb.</p> 
<p style="text-align: center;">Manufacturer Coupon Expiration Date 12/31/XX</p> <p style="text-align: center;">Save 35¢</p> 	<p style="text-align: center;">In-Store Coupon</p> <p style="text-align: center;">Red Delicious Apples</p> <p style="text-align: center;">\$.48 per lb.</p> <p style="text-align: center;">Limit 3 pounds with coupon</p> 
<p style="text-align: center;">Colby Block Cheese</p> <p style="text-align: center;">\$3.99 lb.</p> 	<p style="text-align: center;">In-Store Coupon Expires 11/30/XX</p> <p style="text-align: center;">Fresh Pumpkin Pie</p> <p style="text-align: center;">\$4.59 each</p> 

COUPONS AND SPECIALS – PAGE 2 OF 2

<p style="text-align: center;">In-Store Special Freshly Sliced Baked Ham</p>  <p style="text-align: center;">\$2.99 lb.</p>	<p style="text-align: center; border: 1px solid black; padding: 5px;">Manufacturers Coupon Expires 1/31/XX</p>  <p style="text-align: center;">EGGS Save 20¢</p>
<p style="text-align: center; border: 1px solid black; padding: 5px;">Manufacturers Coupon No Expiration Date</p>  <p style="text-align: center;">Cola</p> <p style="text-align: center;">12-pack of Soda Pop Save \$.75</p>	<p style="text-align: center;">All Pre-Packaged Gift Packages</p>  <p style="text-align: center;">20% off (good through 12/31/XX)</p>
 <p style="text-align: center;">Fresh Ripe Tomatoes</p> <p style="text-align: center;">\$.29 lb.</p>	 <p style="text-align: center;">Fresh Green Pepper</p> <p style="text-align: center;">\$.98 lb.</p>
<p style="text-align: center; border: 1px solid black; padding: 5px;">In-Store Coupon Expires 12/31/XX</p>  <p style="text-align: center;">Choice of Holiday Cookies</p> <p style="text-align: center;">\$1.99/dozen</p>	<p style="text-align: center;">Fresh Sweet Corn</p> <p style="text-align: center;">\$1.99/dozen</p> 
 <p style="text-align: center;">Fresh Squash Your Choice</p> <p style="text-align: center;">\$.49 per lb.</p>	<p style="text-align: center;">Carrots</p> <p style="text-align: center;">\$.79/bunch</p> <p style="text-align: center;">(good through 7/31/XX)</p> 

Today's topic was "Making Choices to Save Money on Food"

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Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

EDUCATOR NOTES – LESSON 10

Educator name: _____

County: _____

Date: _____

Location: _____

Number in group (enter "1" if individual learner) _____

Participant responses to "Concluding the lesson" questions:**Have you learned something new about store specials and coupons?**

Enter number of participants responding: "YES" _____

"NO" _____

"Unsure" or "Don't know" _____

Educator assessment of the lesson and how lesson was received by participants:**Other comments from participants:****Note to Educator:**

Complete this form after each time you teach this lesson. Turn in to your supervisor.

FOOD SHOPPING TIPS

LESSON 11 OF MONEY FOR FOOD

Learner Objective

- Participant will select, and plan to try, three or more shopping tips that can help save money when buying food.

Teaching materials needed

- Game board.
- Envelope for each group containing a set of Shopping Tips Cards (Activity envelope).
- Pencils.
- Optional – Flip Chart or Board (to record additional ideas)
- Handout: “To get the MOST for my money when food shopping I will try to...”

Teaching Lesson 11

1. Divide the class into groups of 3 to 4 people. Give each group an activity envelope and a game board.
2. The instructor should display a game board while explaining the three boxes on the board.
3. Within each group, the participants take one Shopping Tips Card at a time from the envelope and read it aloud. The group should discuss the tip and decide where to put it on the board.
4. After the time is used up, the groups can come back together for discussion. The instructor asks the group for additional tips and records them on a flip chart or board.
5. At the end of session have each person complete the goal sheet, “To get the MOST for my money when food shopping I will try to...”

Concluding Lesson 11

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 11:

- Did you write at least 1 new way to get more for your food money that you plan to use in the next month or so? (refer to handout)

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

GETTING THE MOST FOR YOUR MONEY WHEN FOOD SHOPPING — GAME BOARD

Place the Shopping Tips Cards on one of these three boxes:

ALREADY DO IT

WILL TRY IT

**NOT PRACTICAL FOR ME
OR
DON'T WANT TO DO IT**

Shopping Tips – Page 1: Make backed copies, cut on lines and put in envelopes.

Buy day-old bread or rolls—use them quickly, freeze them, or use them in recipes.	Buy unsweetened cereals. Adding a little sugar yourself costs less than buying sweetened cereal.
Buy store brands instead of national brands – they often cost less.	Buy plain pasta shapes like macaroni – they are cheaper than fancy shapes.
Buy brown rice, regular white rice and converted rice – they cost less than instant rice.	Choose store brands of canned fruits and vegetables to get good quality at a lower price.
Buy plain frozen vegetables instead of ones with special sauces or seasonings.	Buy a boneless chuck roast to cut up for soup, stew and stir-fry.
Cut whole chicken into pieces yourself, it usually costs less.	Watch for special prices on meat, fish and chicken. Plan meals to use the type of meat you can buy at a good price.
Cut down on the amount of luncheon meat and sausages you buy. Pick store brands to save money.	Buy dried beans, peas and lentils to make hearty, low-cost soups and casseroles.
Buy the largest container of milk you can use by the date printed on the container.	Save money by buying a block of cheese and slicing or grating it yourself.

Shopping Tips – Page 2: Make backed copies, cut on lines and put in envelopes.

Buy fewer snacks and desserts that are high in sugar and fat, and cost a lot of money.	Bake cookies from recipes instead of buying mixes or ready-made cookies.
Buy paper products, tooth paste, soaps and shampoo at a discount store, if prices are less than at the grocery store.	Eat before going food shopping. If you are hungry, you will be more tempted to buy foods that are not on your list.
Shop alone, if possible. You will be less distracted.	If you shop with children, help them learn to be good shoppers.
Learn the layout of the store you usually shop at, so you can find foods quickly.	Go down only the aisles where you can find foods on you list. “Sight-seeing” in other aisles may tempt you to buy something you don’t need.
Use a calculator to keep a total of what you are spending as you put foods in your cart.	Buy fruits or vegetables from a farmer.
Avoid foods packaged in individual servings—you pay a lot more for the extra packaging.	Pick your own berries, fruits or vegetables.
Buy fruits and vegetables that are in season.	Limit buying foods from the deli.

Shopping Tips – Page 1: Make backed copies, cut on lines and put in envelopes.

Use a grocery list every time you shop for food.	Know how much you can spend for food each week.
Use coupons for items you usually buy.	Buy foods displayed on end of the aisles only if they are really at a good price.
Look for in-store specials and coupons near the entrance of the store and throughout the aisles.	Check to see if multiple item specials are really a good price.
Buy foods that you use a lot in large size packages, only if you can use it all before it spoils.	Buy frozen juice concentrate instead of ready-to drink juice.
Use an envelope to hold your coupons and list when shopping.	Don't pay for food preparation that you can do yourself. For example, ground beef made into patties and vegetables that are cut and washed will cost more
If the store displays unit prices on the shelves, use this information to compare cost per ounce or cost per pound.	Buy some foods in bulk. Bulk foods are displayed in bins so you can select and package only the amount you need.

Shopping Tips – Backs: Make backed copies, cut on lines and put in envelopes.

<i>Shopping Tips</i> <small>MFF 11</small>	<i>Shopping Tips</i> <small>MFF 11</small>
<i>Shopping Tips</i> <small>MFF 11</small>	<i>Shopping Tips</i> <small>MFF 11</small>
<i>Shopping Tips</i> <small>MFF 11</small>	<i>Shopping Tips</i> <small>MFF 11</small>
<i>Shopping Tips</i> <small>MFF 11</small>	<i>Shopping Tips</i> <small>MFF 11</small>
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<i>Shopping Tips</i> <small>MFF 11</small>	<i>Shopping Tips</i> <small>MFF 11</small>

GETTING THE MOST FOR YOUR MONEY WHEN FOOD SHOPPING

— HANDOUT CUT ALONG DOTTED LINES TO MAKE TWO HANDOUTS

<p>To get the MOST for my money when food shopping I will try to...</p>	\$	\$	\$	\$	\$
	_____	_____	_____	_____	_____
	\$	\$	\$	\$	\$

<p>To get the MOST for my money when food shopping I will try to...</p>	\$	\$	\$	\$	\$
	_____	_____	_____	_____	_____
	\$	\$	\$	\$	\$

Today's topic was "Food Shopping Tips"

We are very interested in your comments about today's lesson. Your completion of this form is voluntary and implies your consent to participate. All answers will be confidential to the extent allowed by law. Summary reports or other uses of the information will not identify you in any way. We may use your comments to help us describe the work that we do and to make future lessons better. If you have any questions, please contact Bev Phillips (608) 262-0384.

Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one shopping tip that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

EDUCATOR NOTES – LESSON 11

Educator name: _____

County: _____

Date: _____

Location: _____

Number in group (enter “1” if individual learner) _____

Participant responses to “Concluding the lesson” questions:**Did you write at least 1 new way to get more for your food money that you plan to use in the next month or so? (refer to handout)**

Enter number of participants responding: “YES” _____

“NO” _____

“Unsure” or “Don’t know” _____

Educator assessment of the lesson and how lesson was received by participants:**Other comments from participants:****Note to Educator:**

Complete this form after each time you teach this lesson. Turn in to your supervisor.

EATING AWAY FROM HOME

LESSON 12 OF MONEY FOR FOOD

Learner Objectives

- Participant will be able to make lower cost food choices when eating away from home.
- Participant will plan for meals eaten away from home when planning food spending.

Teaching materials needed

- “Let’s Eat Out” situation cards
- “I Say No” cards – one per participant
- “I Have a Better Idea” cards – one per participant
- Play money

Background Information for the Educator:

This lesson uses the game “Let’s Eat Out” to illustrate the costs of eating meals away from home, especially when eating out is the result of not planning ahead (for example, you forgot to go to the store and decide to take your hungry family to the fast food place, on the spur of the moment).

It is anticipated that the game will generate healthy conversation about eating out. The participants may especially have some good ideas for lower cost alternatives to some of the situations described in the game.

To ensure that the information shared during the discussion is accurate, it is important that the instructor is prepared and has some current information on the actual local costs of some of the situations described in the game. It may be necessary to change some of the details (ie. costs) of some situations in order to be more realistic for your particular community.

Teaching Lesson 12

1. Introduce the topic by asking participants to create a list of ways they plan ahead for food they are going to eat. List all the answers that they can state in one minute on a flip chart or chalk board. (If the group is large, split into two smaller groups and see which group is able to generate a longer list.)
2. Transition the discussion to **eating away from home** with comments such as, “We also need to plan for the times when we will be eating away from home.”
3. Ask participants to state reasons for eating away from home. Write as many as possible on the flip chart or chalk board for all to see. Possible answers include: to save time, it is easier than cooking, I don’t like to cook, we often aren’t home when it is meal time, we can get foods that we can’t make at home, the kids like it better.

4. Set up the game and introduce it as a fun way to think about the costs of eating away from home.
 - Place the situation cards face down on a table and encourage participants to gather around so all can see.
 - Give each participant \$20 in play money –this represents the amount of money each family has set aside to pay for food to be eaten away from home during the week.
 - Give each participant one “I Say No” card. This card can be used by the participant at any point in the game to avoid the temptation of eating out. Use of this card is similar to situations when it is necessary to say “no” to friends or children when eating out is not a good idea.
 - Give each participant one “I Have a Better Idea” card. Explain that this card can be used at any time during the game to respond to a Situation Card. If a participant uses a “Better Idea” card, he or she must share with the rest of the group an idea that would cost less than what is described in the Situation Card.
 - The first participant selects a situation card from the table and reads it aloud. The participant must either do what the card says, use his or her “I Say No” card or use a “Better Idea” card to avoid spending money at that time.
 - After the participant decides what to do, encourage group discussion of the situation by asking questions such as: Is this a situation you have been in? What could you do differently to save money if you are in a similar situation?
 - Continue until all Situation Cards are used.
5. Summarize strategies we can use to keep spending for food away from home from getting out of control:
 - set money aside each week or month and don’t spend over that amount for eating out.
 - take advantage of coupons or specials when eating out.
 - carry-out can be much less expensive than eating at the restaurant if you buy just part of the meal and fix other foods at home (ie. Fix a salad or fruit and milk instead of buying fries and soda)
 - take an apple or carrot sticks in your pocket, to eat along with your food when you eat out—you will need to order less, and your meal will be better for you.

Concluding Lesson 12

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 12:

- Have you learned a new way to eat away from home once in a while without spending too much?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

SITUATION CARDS — PAGE 1 OF 2

<p>You take advantage of a “2 for 1” coupon and eat lunch with a friend at a local café.</p> <p style="text-align: center;">Spend \$4.00</p> <p style="text-align: right;">MFF 12</p>	<p>You don’t feel like cooking. Call for pizza to be delivered.</p> <p style="text-align: center;">Spend \$10.00</p> <p style="text-align: right;">MFF 12</p>
<p>No time to pack a lunch for work. You get chips and soda from the vending machine.</p> <p style="text-align: center;">Spend \$2.00</p> <p style="text-align: right;">MFF 12</p>	<p>You plan a family treat once a month treat, it is your son’s turn to pick the place. He wants to go to Dairy Treat. Costs you \$19.00, you have \$10.00 saved.</p> <p style="text-align: center;">Spend \$9.00</p> <p style="text-align: right;">MFF 12</p>
<p>You are worn out from job interviews. You see an ad for \$.99 hamburgers so you go to the drive-up window for 5 hamburgers. The fries and sodas tempt you and you buy them also.</p> <p style="text-align: center;">Spend \$15.00</p> <p style="text-align: right;">MFF 12</p>	<p>It is your day off. As a once a week treat, you take your 3 year-old son to a local restaurant and share an order of the daily special. Today it is spaghetti—his favorite.</p> <p style="text-align: center;">Spend \$3.00</p> <p style="text-align: right;">MFF 12</p>
<p>It is your daughter’s birthday. You take her and 4 friends to a fast food restaurant for lunch and a party.</p> <p style="text-align: center;">Spend \$18.00</p> <p style="text-align: right;">MFF 12</p>	<p>Your son earns a \$4.00 coupon for pizza by reading 10 books at school. Pizza costs \$11.00.</p> <p style="text-align: center;">Spend \$7.00</p> <p style="text-align: right;">MFF 12</p>
<p>You just got paid. Take your family to an all-you-can-eat buffet.</p> <p style="text-align: center;">Spend \$18.00</p> <p style="text-align: right;">MFF 12</p>	<p>You go shopping on your lunch break. Instead of eating lunch you buy a large candy bar and a soda.</p> <p style="text-align: center;">Spend \$2.00</p> <p style="text-align: right;">MFF 12</p>

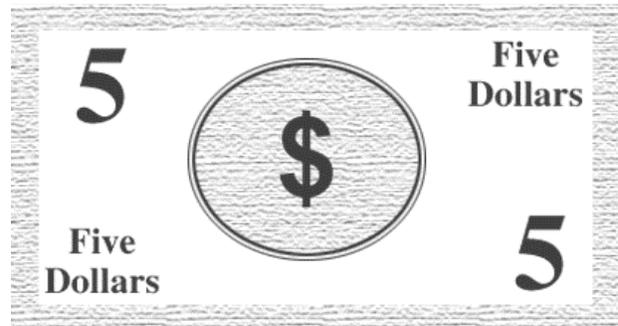
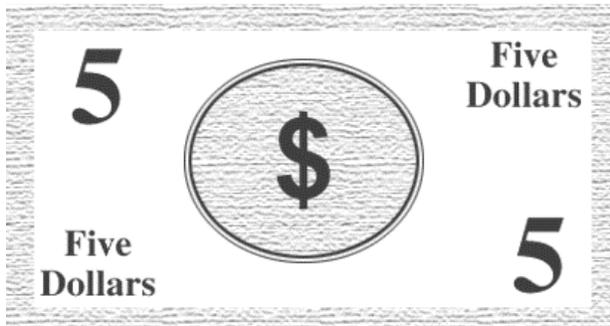
SITUATION CARDS — PAGE 2 OF 2

<p>The school open house starts one hour after work. You pick up \$.59 hamburgers to eat at home. You fix carrot sticks, apple slices and glasses of milk to go with the hamburgers.</p> <p style="text-align: center;">Spend \$3.00</p> <p style="text-align: right;">MFF 12</p>	<p>Your daughter’s ball game runs late. You are all hungry so you pick up a bucket of chicken on the way home.</p> <p style="text-align: center;">Spend \$8.00</p> <p style="text-align: right;">MFF 12</p>
<p>You love the smell of brats cooking at the fund raising food stand. You buy two and enjoy.</p> <p style="text-align: center;">Spend \$3.00</p> <p style="text-align: right;">MFF 12</p>	<p>You take advantage of “taco Tuesday” at the local Mexican restaurant. You drink water instead of ordering soda.</p> <p style="text-align: center;">Spend \$2.00</p> <p style="text-align: right;">MFF 12</p>
<p>It is a beautiful sunny day. Your co-workers invite you to walk with them to get lunch at the deli two blocks away.</p> <p style="text-align: center;">Spend \$5.00</p> <p style="text-align: right;">MFF 12</p>	<p>It is Friday night. Your 15-year-old asks for money so he can eat with his friends on their way to the basketball game.</p> <p style="text-align: center;">Spend \$5.00</p> <p style="text-align: right;">MFF 12</p>
<p style="text-align: right;">MFF 12</p>	<p style="text-align: right;">MFF 12</p>
<p style="text-align: right;">MFF 12</p>	<p style="text-align: right;">MFF 12</p>

PLAY MONEY



PLAY MONEY



I say
"NO"

MFF 12

I
have a
Better Idea!

MFF 12

I say
"NO"

MFF 12

I
have a
Better Idea!

MFF 12

I say
"NO"

MFF 12

I
have a
Better Idea!

MFF 12

Today's topic was "Eating Away from Home"

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Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one shopping tip that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

USING YOUR EBT CARD FOR FOOD PURCHASES

LESSON 13 OF MONEY FOR FOOD

Learner Objective

- Participants will become familiar with using Wisconsin Quest EBT Cards
- Participants will develop strategies to control EBT expenditures

Teaching materials needed

- Simulated EBT (Quest) cards – to distribute one per participant. (Use master in this lesson to make copies on two sides, as indicated.)
- Video – “Wisconsin EBT Customer Training”: 11½ minute training video on EBT. Available for loan from Bev Phillips (608-262-0384) or Department of Workforce Development EBT Coordinator—Sharon Pomo (608-266-5636)
- Flip chart and pens
- POS (point of sale) electronic device (available for loan from DWD)

Background Information for the Educator

- EBT (Electronic Benefit Transfer) cards are so new that many of the state procedures are just being developed. Therefore, it’s important to check with the local EBT coordinator (at the local food stamp office) to get details and latest changes.
- Background materials are available from DWD and are on WNEP website (<http://www.uwex.edu/ces/wnep/p6/einfo.html>)
- Attached background piece: “Key Features of Electronic Benefit Transfer Card”

Teaching Lesson 13 — Using Paper Food Stamps

1. Give each person a mock “EBT” card (Wisconsin Quest Card)
2. Ask the group: What do you need to know to use an EBT or Wisconsin Quest card? List questions on flip chart or board as group shares:
 - a. What is it?
 - b. What can it be used for?
 - c. Where can it be used?
 - d. How much is it worth?
 - e. How do I manage it?
 - f. Where to go with questions?(Group may have other questions, as well)
3. Discuss each question. (Get group actively involved.)
 - a. *What is it?*

The Wisconsin Quest Electronic Benefit Transfer Card is only for food stamps at this time. A separate card is available for health benefits. In some states one EBT card may be used for many types of benefits.

b. *What can it be used for?*

The card is used for food items (food stamp eligible items). No cigarettes, diapers, paper and/or other non-food items can be charged with the card. You can use it for the same things that the stamps were used for.

c. *Where can it be used?*

Grocery stores and stores displaying the Quest sign.

Can Wisconsin card be used in Illinois, Minnesota, Michigan, etc.?

Arrangements have been made with many grocers across state lines to accept Quest cards. Again, look for the sign. Many other states also accept Quest cards.

d. *How do I know how much its worth?*

Your caseworker has gathered information from you to determine your food stamp account. The balance is on your card at the same time each month. If the entire amount isn't used in a given month it will carry over and the total new amount is added.

e. *How do I manage it?*

- Do not give your card or PIN number to anyone else to use.
- Keep receipts in an envelope and write the amount spent and balance on the envelope.
- The balance in your account is printed on each receipt.
- If you do not know your balance you can check on your account balance and transactions by calling 1-877-415-5164. Have your PIN number with you.

f. *Where do I go with questions?*

- The food stamp staff or our caseworker can answer your personal questions.
- Also, calling the 1-877-415-5164 phone number can provide help with PIN numbers and the account balance.

Optional activities:**Role play activity:**

1. Get two volunteers for total group activity or divide in pairs to role play. Use real or mock POS device.
2. One person is the cashier at store.
3. The second is the person making the purchase.
4. Total is given by cashier.
5. Person gives cashier the EBT card or runs it through the POS machine.
6. When asked for PIN number -types it in. It shouldn't be kept with the card.
7. Given receipt ... What do you do with it?
 - *Check the balance on the receipt.*
 - *Put receipt in envelope.*
 - *Record amount on envelope.*
8. When you get home ...
(total the amount spent for month and figure out how much is left).

OR....

View Video—“Wisconsin EBT Customer Training” (produced by DWD)

Other questions?

4. Now ... turn the example EBT card over and WRITE down reminders to yourself on using your card.

To best use this card I will:

1. _____

2. _____

3. _____

Signature

Now sign your card. Your signature is security.

(Optional: Handout to take home.)

Concluding Lesson 13

Before asking the end of session evaluation questions, say the following to the learners:

“I am going to ask you a couple questions that will help us see what you have learned today. You do not have to answer the questions if you don’t want to. All of your answers will be private.”

End of session questions for Lesson 13:

- Did you learn anything today that will help you use EBT (Quest card) to get food for your family?

Record participant responses and other information about the lesson on the Educator Notes form.

Do not record individual learner’s names on evaluation forms or questions. Do not share individual answers or comments made by the learners with other teachers or staff.

SIMULATED EBT CARDS — FRONTS



SIMULATED EBT CARDS — BACKS

To best use this card I will:

1. _____
2. _____
3. _____

Signature

To best use this card I will:

1. _____
2. _____
3. _____

Signature

To best use this card I will:

1. _____
2. _____
3. _____

Signature

To best use this card I will:

1. _____
2. _____
3. _____

Signature

To best use this card I will:

1. _____
2. _____
3. _____

Signature

To best use this card I will:

1. _____
2. _____
3. _____

Signature

To best use this card I will:

1. _____
2. _____
3. _____

Signature

To best use this card I will:

1. _____
2. _____
3. _____

Signature

EBT

Key Features of Electronic Benefit Transfer (EBT)... for Food Stamps

- Each month, benefits (the dollar amount of food stamps which is due to the recipient) are added to the Quest card account automatically.
- The exact date on which benefits are available to a food stamp recipient is based on the 8th digit of his or her Social Security number.

If the number is... Benefits are available on...

0	2 nd day of each month
1	3 rd day of each month
2	5 th day of each month
3	6 th day of each month
4	8 th day of each month
5	9 th day of each month
6	11 th day of each month
7	12 th day of each month
8	14 th day of each month
9	15 th day of each month

- PIN's (Personal Identification Numbers) are chosen by the recipients when they receive their Wisconsin Quest card. Recipients can change their PIN anytime through the toll free Automated Response Unit (ARU) by calling 1-877-415-5164.
- The account balance is shown on the receipt each time the Quest card is used. A recipient can also check their balance by calling 1-877-415-5164.
- It is expected that most stores that accept paper food stamps will also accept the Quest cards. Participating stores should have a "Quest" sign on their door.
- Food stamp benefits that aren't used in the month will stay in the account until they are used. However, if a card isn't used for 90 days, the benefits will be "frozen" as a security precaution. "Frozen" benefits can be released ("unfrozen") upon request by the recipient. Benefits that are unused after 365 days will be unavailable.
- If a recipient purchases a product with their Quest card, then returns the item to the store, a credit will be made to their Quest card account. Cash will not be given for returned items.
- Contact the local EBT Coordinator or case worker for more information.

Sources:

DWD and CITICORP.

Summarized by Carolyn Krueger, UW-Extension Family Living Programs Specialist.

February 2000

Today's topic was "Using Your EBT Card for Food Purchases"

We are very interested in your comments about today's lesson. Your completion of this form is voluntary and implies your consent to participate. All answers will be confidential to the extent allowed by law. Summary reports or other uses of the information will not identify you in any way. We may use your comments to help us describe the work that we do and to make future lessons better. If you have any questions, please contact Bev Phillips (608) 262-0384.
Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one shopping tip that you learned today that you will try to do at home:

What is one thing you would like to learn more about to help you manage your food money better?

EDUCATOR NOTES – LESSON 13

Educator name: _____

County: _____

Date: _____

Location: _____

Number in group (enter "1" if individual learner) _____

Participant responses to "Concluding the lesson" question:**Have you learned anything today that will help you to USE your EBT card (Quest) to get food for your family?**

Enter number of participants responding: "YES" _____

"NO" _____

"Unsure" or "Don't know" _____

Educator assessment of the lesson and how lesson was received by participants:**Other comments from participants:****Note to Educator:**

Complete this form after each time you teach this lesson. Turn in to your supervisor.