

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 **education** is 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 using learner centered approaches 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 for session discussions
- 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: To Get Enough Money For Food”

- Participant will determine a dollar amount to be spent each month for food for the family.
- Participant will name at least one community resource available to help meet family food needs.
- Participant will develop a plan for using FoodShare (Food Stamps), cash and other resources to meet family food needs.

Lesson 2A. “The MONEY Game”

- Participant will list income sources (money and other financial resources) that are available to families.
- Participant will list regular and irregular expenses that many families experience.
- Participants will identify at least three needs and three wants for their household.
- Optional: Participant will practice and demonstrate the roles of planning and decision making in resource management.

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 identify and record expenses for a month, using a case study.

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 demonstrate how to use the envelope method to manage food money and food stamps for a week or a 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 using MyPyramid”

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

Lesson 6. “Why Plan Meals?”

- Participant will state three advantages of planning meals ahead.

Lesson 7. “Planning Meals”

- Participant will become knowledgeable about ways to plan main meals for 2 days for his or her family.

Lesson 8. “Making a Grocery List”

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

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

- Participant will practice using in-store special announcements 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 makes lower cost food choices when eating away from home.
- Participant includes meals eaten away from home when planning spending for food.

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
Basics of Food Spending	1 and 11
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

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
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(s) and complete the “Educators Notes” form. These questions can be completed by having participants raise their hands or using a paper ballot.

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 ...

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

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

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.

Activity — The “Happy Family” Puzzle

The puzzle is designed to be used as a tool to get participants to talking about what is important to them for having and maintaining a happy family. Used as a visual for learners and a way to get them to talking the choices that they make.

Money for Food Checklists

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 and time.**
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

ACTIVITY — FOOD DOLLARS AND ME

Pass around a bowl of slips of colored papers, erasers, ribbon or string in the colors listed below.

Each person should select 2 or 3 colored items, 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 items.

RED/PINK: 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...

PURPLE: 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.

Or

Have the statements listed on the corresponding color of paper. List the statement multiple times on the paper and copy onto appropriate color and cut into strips containing the statement.

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.



ACTIVITY — THE HAPPY FAMILY PUZZLE

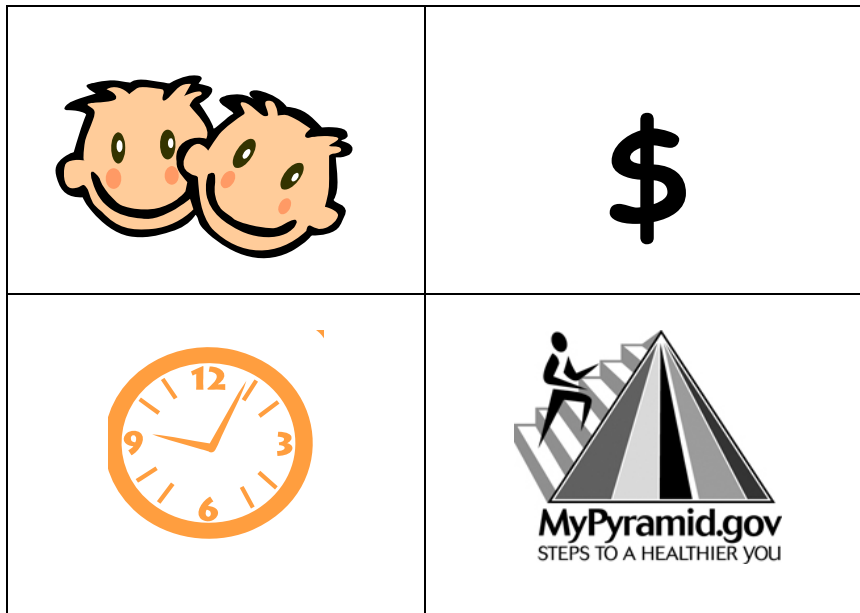
This can be used as a warm-up to help the participants “see” why they choose to buy the food they buy at the grocery store. Its purpose is self-exploration.

Materials needed: 8 ½” X 11” copies of the puzzle (one for each participant), cut out and paper-clip the four pieces together

Pencils or markers (one for each participant)

A chalk or dry erase board and chalk or marker

What to do: Draw the following illustration on the board:



Explain as you draw the face that sometimes we buy food because it makes us or our family happy.

The dollar sign represents the amount of money we have to spend on food. If we have a lot of money, we might buy more convenience food or go out to eat. If we don't have very much money we might make all of our food from “scratch.”

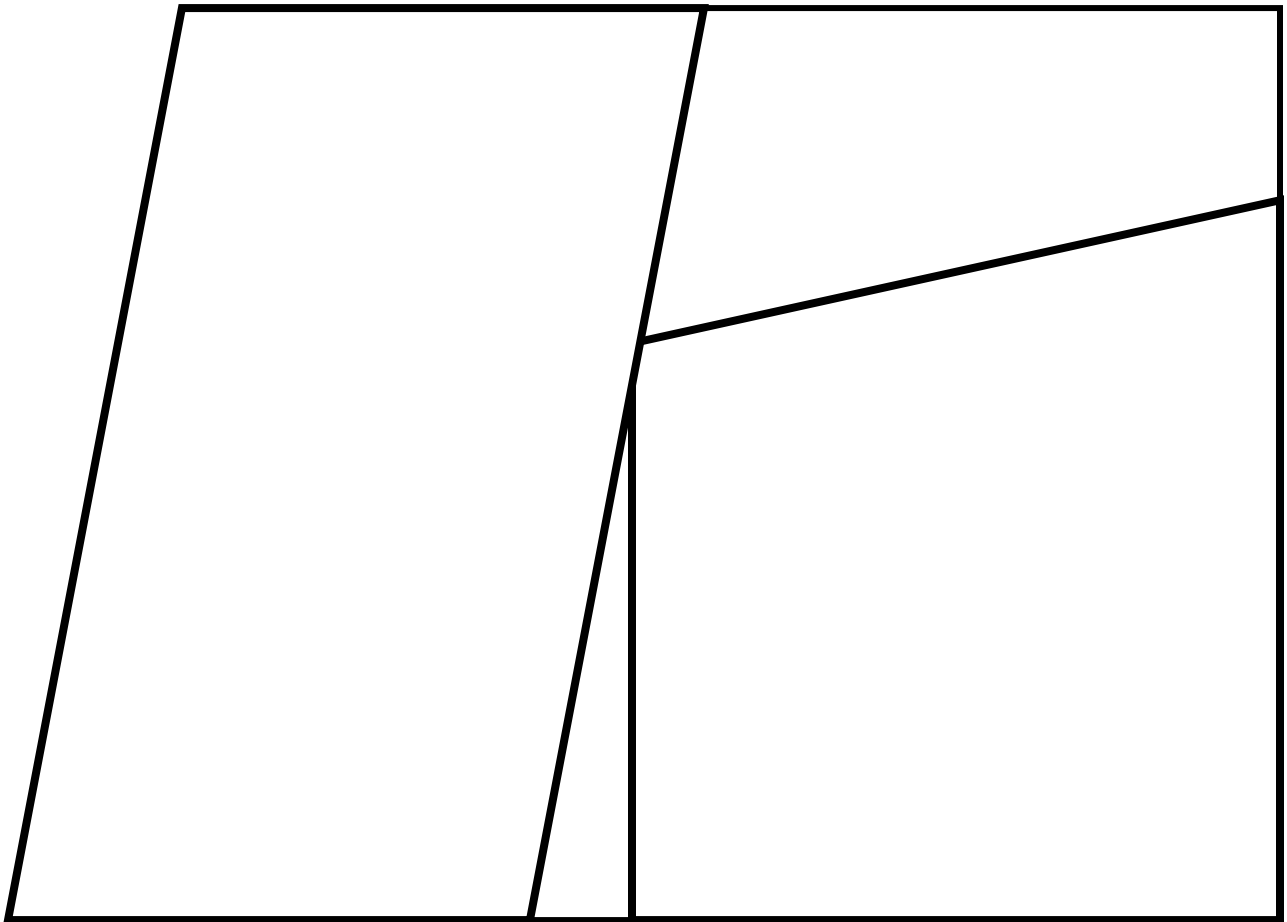
The clock represents the time that we have to shop for food and to cook. Again, if we have lots of time, we might prepare more of our food from “scratch.” If we are very busy or rushed for time, we might buy convenience foods or go out to eat.

Last, but hopefully not least, we buy foods because they are good for us. The MyPyramid represents nutritious food choices.

Using the four pictures drawn on the board, have the participants draw the picture representing what is most important to them on the largest piece of the puzzle. Then they should draw the picture of the next most important thing on the second biggest piece of the puzzle. Continue in this manner with the least important picture on the smallest piece.

Have the participants put the puzzle together and tell them that it is a picture of why they buy the food they buy.

Ask the participants to introduce themselves and to comment, if they want, on their puzzles.



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 to meet their dietary needs for a productive and healthy life, 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.
- Inform Educators about the quality and value of their teaching activities

Evaluation Questions

This evaluation will seek to address the following evaluation questions:

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

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

Are participants better able to make their money for food and food stamps last through the month?

- run out of food less often, especially at end of month
- shopping for food items weekly or more frequently than once per month
- less reliance on food pantries and emergency food sources

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

Collecting Impact Data from Money for Food Participants

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 if you have learned something 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

Data Entry

Evaluation data related to the questions for the Statewide Evaluation Project on Food Resource Management will be entered directly into the WNEP client statistics/teaching events database.

“MONEY FOR FOOD” EVALUATION RESULTS, FY 2006

Statewide Usage of Money for Food Curriculum

- Eighteen Wisconsin counties used the Money for Food evaluation tools during fiscal year 2006.
- During FY 2006, lessons pertaining to Food Resources Management were taught on the topics of , “Shopping for food”; “Determining resources for food”, “Eating away from home on a budget”, “Tracking money and making a spending plan”, and “Living within a spending plan” to individuals or in groups, for a total of 33,433 educational contacts.

Statewide Impact

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

- After Lesson 1 on using food stamps and other programs to put together a food budget, 182 learners were asked if they had learned something that would make it easier for them to get enough food or money for food--91% of the respondents said “yes.”
- Following Lesson 4 on food wants and needs, 94% of the 33 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.