

PLANNING: TO GET ENOUGH MONEY FOR FOOD

LESSON 1 OF MONEY FOR FOOD

Learner Objectives

- 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.

Teaching materials needed

- “Worksheet —“What Does Your Family Need to Spend for Healthy Food?” This is a three-page worksheet. **DO NOT COPY BACK-TO-BACK!** This will need to be updated at least once per year with the cost of food amounts
- OPTIONAL “\$\$ Spent on Food” checklist: make and have copies available for participants
- Activity Cards (Recommend a set for each participant and copy sets on 2 different colors of cardstock paper and laminate):
 - **“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: VARIATION FOR NON READERS: use enlarged “Situation Cards” projected on overhead to review and discuss with the group
 - **“Food Dollar Cards”**: copy the “fronts” and “backs” (3 of each) so the front of card 1 is backed by the back of card 1, and son, on; cut cards apart. Make multiple copies of each card. **(These will be updated at least once per year with new “Cost of Food at Home” amounts and resource dollar amounts.)**
- White board or flip chart
- Pencils or pens
- Calculator
- OPTIONAL: Handouts —
A locally developed resource guide or contact information sheet for assistance programs in your county or use “Wisconsin Connections” <http://www.uwex.edu/ces/connections/>

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.

The “**Cost of Food at Home**” is updated on a monthly basis by the Center for Nutrition Policy and Promotion (CNPP) and may be accessed at the following website:

<http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>

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 Card 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.

The Worksheet leads the participant through the steps to come up with a dollar amount planned to be spent for food **each month** (Step 4). This Adjusted Monthly Total is a good starting point for a family.

The next several steps will help the participant see how FoodShare (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 at home using the thrifty plan. For example, to calculate the dollar value of a school lunch the following steps were used:

- USDA Cost of Food at Home thrifty plan: about **\$33.25** per week to feed elementary school student (age 9-11 years)
- **\$33.25** per week divided by 7 days = **\$4.75** per day to feed an elementary school student (age 9-11 years)
3 meals (75%) and 1 snack (25%)
- **\$4.75** per day times 75% = **\$3.56** for 3 meals
- **\$3.56** divided by 3 meals per day = **\$1.18 per meal** to feed an elementary school student (age 9-11 years)

“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.

r

Teaching Lesson 1

1. Ask participants to share briefly with a partner about a recent situation or circumstance that impacted the amount of money they had to spend on food.
2. Share with participants that the topic for today's session is about developing plans for using money and other resources for food.
3. Ask participants what they would like to get out of this session. Record their responses on flip chart or board. Expect "not knowing how or the steps for doing this" to be offered. Use the responses as an introduction to the activity by over viewing that you will be going through the steps for developing a plan for using food dollars.
4. Distribute "What Does Your Family Need to Spend for Healthy Food?" Worksheet to participants.
5. Work with participants to complete Step 1 (use calculators if needed)
6. Distribute "Situation Cards," with graphic on top, to participants OR use enlarged "Situation Cards" and lead a group discussion.

OPTIONAL: Ask participants what other situations they suggest. Add these suggestions to the blank Situation Cards.

7. In Step 2, ask each participant to select the "Situation Cards" that describe situations that are true for his or her family. Set aside cards that do not apply.
8. Step 3: Looking at the "Situation Cards" that were selected as applying to his or her family, ask participants to review the Situation described on each Card by flipping the card over to read the other side.

The participants then are to place their selected "Situation Cards" into either Pile 1 (those situations that would decrease a family's food costs) or Pile 2 (those situations that would increase a family's food costs).

- 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 increased from \$40 to \$90 more per month than the amount calculated in Step 1. (The difference in range between the thrifty food plan and the low cost plan)
9. Step 4: Help the participants decide on the Adjusted Monthly Total amount they plan to spend; write the amount in the space.
 10. Step 5: Give each participant a set of "Food Dollar" cards. Participants should choose those that are used or could be used by their family. Total the Dollar Values of the selected "Food Dollar" cards.
 11. Step 6: Follow the directions on the Worksheet to subtract the Total of the Food Dollar Cards (from step 5) from the Adjusted Monthly Total (from step 4) to find out how much cash the family will need to set aside for food each month (in addition to their FoodShare and other resources).
 12. Step 7: Ask the participants to think about "What will you have to do to live within this plan?" and record their responses on flip chart. If time permits ask responders to elaborate on their answers.

OPTIONAL: Use "\$\$ Spent on Food" worksheet and discuss. Participants can take home as a reminder of the main parts of the lesson and actions they agree to take.

Concluding Lesson 1

Review main points of lesson.

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 plan to do after today’s session. 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: See Educator Notes – Lesson 1 Form

- 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.

Thank people for participating, and ask them to take a few minutes to complete the brief “Comment Form” about the lesson.


What Does Your Family Need To Spend for Healthy Food?




Based on USDA Cost of Food at Home per month (April 2010)

Age Groups	Number of people in my Family in each Age Group	Usual Cost to Feed a Person in this Age Group for a Month	Food Costs for my Family Members (Multiply (x) the number of family members in each group by the amount of money needed.)
Infant, birth to 6 months		<ul style="list-style-type: none"> • Breast milk only--\$0 • Some infant formula \$62 • Infant formula only--\$123 	\$
Infant, 6 to 12 months		<ul style="list-style-type: none"> • Breast milk plus food--\$48 • Formula plus food--\$159 	\$
Child, Age 1 to 3 years		\$95	\$
Child, Age 4 to 5 years		\$99	\$
Child, Age 6 to 8 years		\$126	\$
Child, Age 9 to 11 years		\$145	\$
Teen Age Female, 12 to 19 yrs		\$155	\$
Teen Age Male, 12 to 19 yrs		\$160	\$
Female, over age 20 years		\$155	\$
Male, over age 20 years		\$172	\$
Step 1. Total Family Food Budget for a Month:			\$ _____

Step 2. Choose the Situation Cards that apply to your family. Place the Cards that apply to your family in either Pile 1 or Pile 2, based on the descriptions on the back of the Cards.



Pile 1
**Situations that Decrease
 Food Costs**



Pile 2
**Situations that Increase
 Food Costs**

Step 3. Compare the numbers of Situation Cards you have in Pile 1 with 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. Use what you learned from the Situation Cards to come up with a new Total. Write the amount of money you will plan to spend for food for your family each month:

“Adjusted Monthly Total”: \$ _____

Step 5. 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:
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

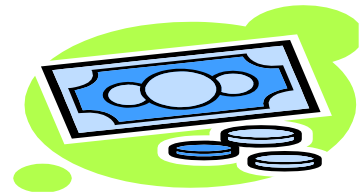
Total of Food Dollar Cards: _____

Step 6. 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 5) from the **Adjusted Monthly Total** (from step 4).

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

Step 7. What will you have to do to live within this plan?











\$\$ Spent on Food

Ideas for Getting More Money for Food	I already do this	I am going to start doing this	I am not interested in trying this
Know how much I can spend each week on food. Stick to my budget.			
Put more available money into my food budget, so I have enough healthy food for my family.			
Share and eat meals at friend's or family's home 1 or more times a week			
Check into enrolling in FoodShare (Food Stamp Program)			
Enroll my children in the school lunch program			
Sign up for WIC to get food for my baby or preschooler			
Look for a local food pantry or free meal program			
Take a lunch and snacks when going away from home			
Cook and prepare meals at home			
Breastfeed if I have an infant.			
Join and participate in SHARE or other food buying clubs			
Grow vegetables in a garden or buy from a farmers' market			
If I am a senior adult participate in Senior Meals Program at my local Senior Dining Site			









Situation Cards - Fronts, page 1 of 2:

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

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

Situation Cards - Fronts, page 2 of 2:

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

 <p>9. Other adults eat at your home 1 or 2 times a week</p> <p>MFF 1</p>	 <p>10. You are able to shop for food at a low-cost supermarket</p> <p>MFF 1</p>
 <p>11. You have limited food storage areas at home</p> <p>MFF 1</p>	 <p>12. You participate in SHARE each month</p> <p>MFF 1</p>
 <p>13. Infant is breastfed</p> <p>MFF 1</p>	 <p>14. Someone in the family participates in WIC</p> <p>MFF 1</p>
 <p>15. You buy food items when on sale.</p> <p>MFF 1</p>	 <p>16. Know how much I spend each week on food and stick to a budget.</p> <p>MFF 1</p>

Situation Cards - Backs, page 1 of 2:

Make backed copies of these six pages (3 fronts, 3 backs). Cut into pieces along lines.

<p>2. Will decrease your food costs.</p>	<p>1. Will decrease your food costs during the summer months (or longer, if you freeze or can some vegetables for later use.</p>
<p>4. Will decrease your food costs if low cost foods are purchased and prepared.</p>	<p>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.</p>
<p>6. Will increase the amount of money you spend for food.</p>	<p>5. May decrease your food costs.</p>
<p>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.</p>	<p>7. Will increase the amount of money you spend for food.</p>

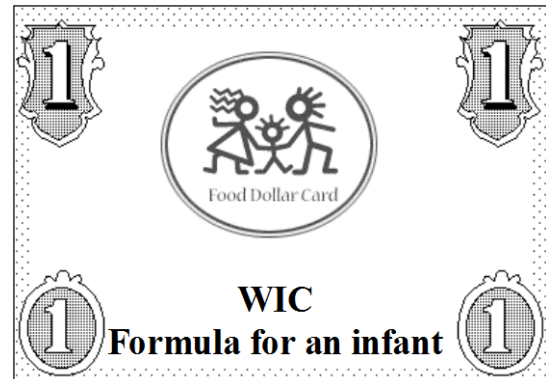
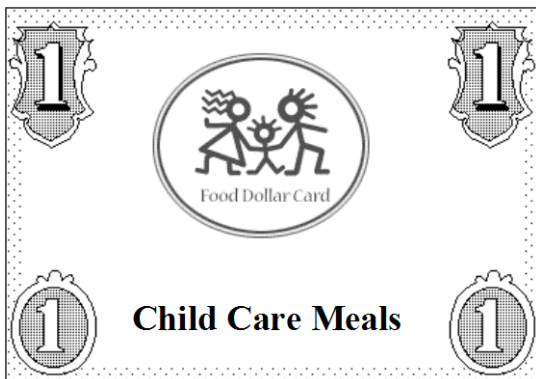
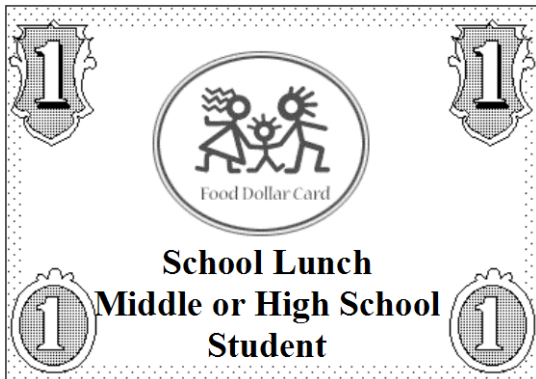
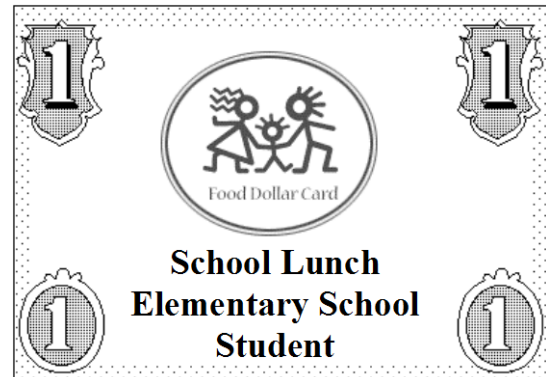
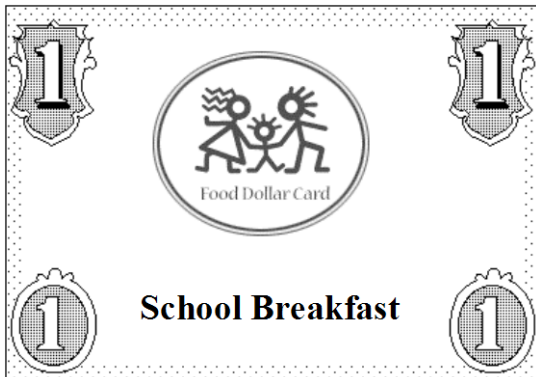
Situation Cards - Backs, page 2 of 2:

Make backed copies of these six pages (3 fronts, 3 backs). Cut into pieces along lines.

<p>10. Will decrease your food costs.</p>	<p>9. Will increase the amount you must spend for food.</p>
<p>12. Will decrease your food costs, if the foods you receive are acceptable to your family.</p>	<p>11. Will increase your food costs if you are unable to buy larger size packages when they are the best buys.</p>
<p>14. Will decrease your family food costs.</p>	<p>13. Will decrease your food costs – no formula to buy.</p>
<p>16. Will decrease your family food costs</p>	<p>15. Will decrease your food costs.</p>

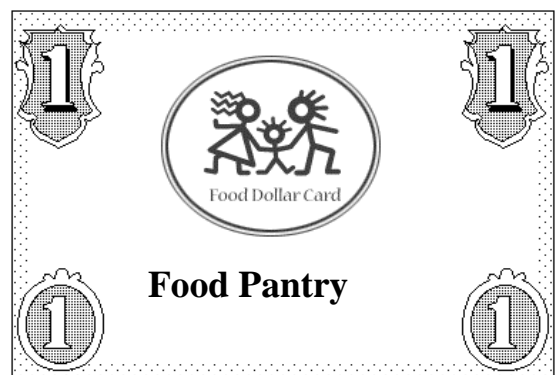
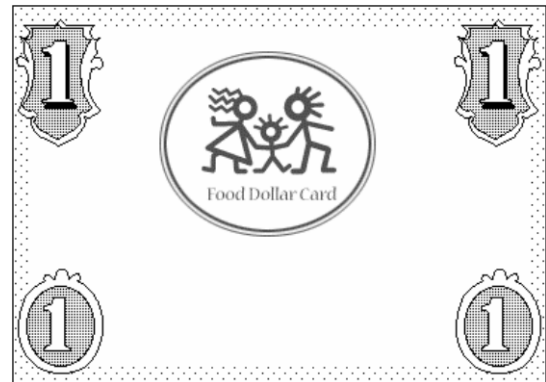
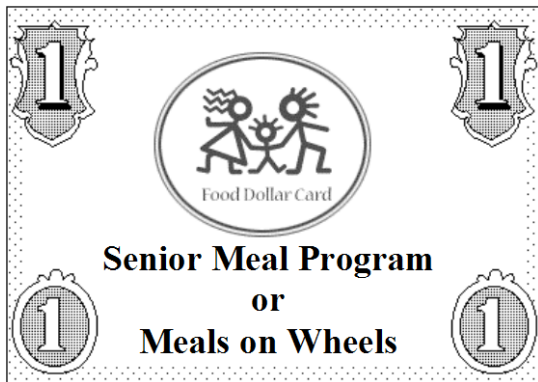
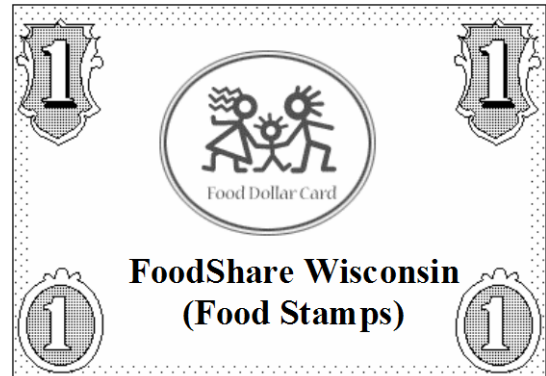
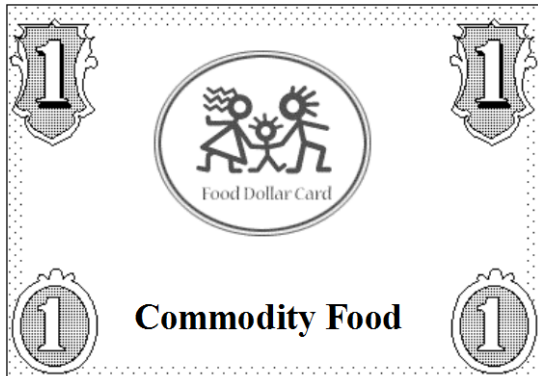
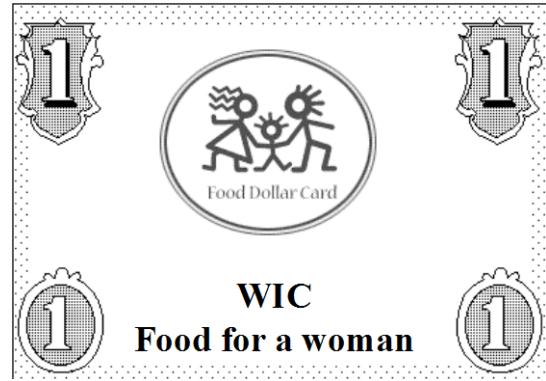
Food Dollar Cards – Fronts, page 1 of 3:

Make backed copies of these six pages (3 fronts, 3 backs). Cut into pieces along lines.



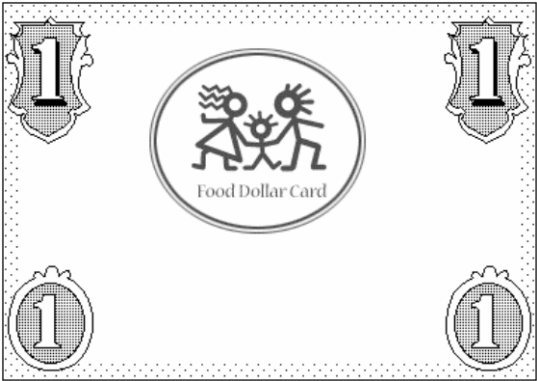
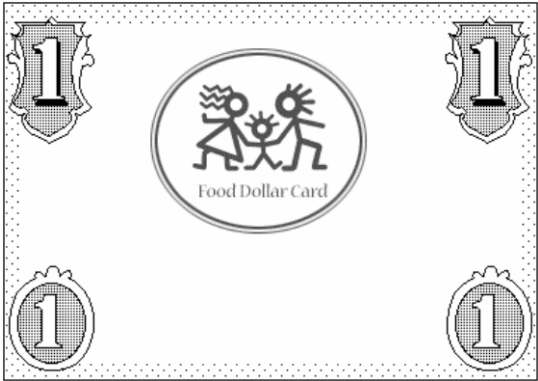
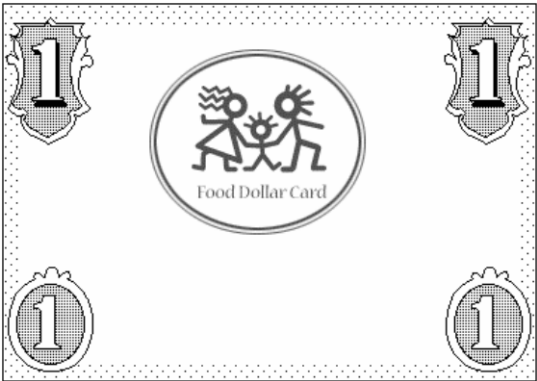
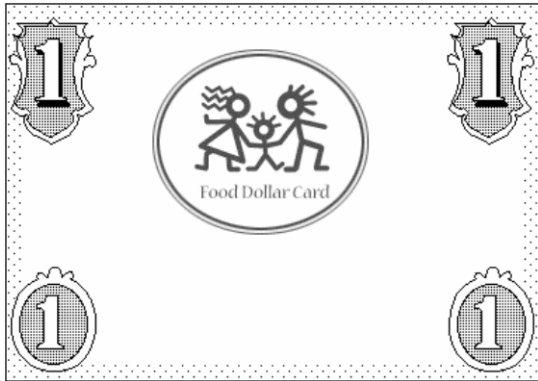
Food Dollar Cards – Fronts, page 2 of 3:

Make backed copies of these six pages (3 fronts, 3 backs). Cut into pieces along lines.



Food Dollar Cards – Fronts, page 3 of 3:

Make backed copies of these six pages (3 fronts, 3 backs). Cut into pieces along lines.



Food Dollar Cards – Backs, page 1 of 3:

Make backed copies of these six pages (3 fronts, 3 backs). Cut into pieces along lines.

<p align="center">School Lunch – Elementary School Student</p> <p align="center">Each free school lunch saves an eligible family about \$1.18</p> <p align="center">Value per month: Up to \$ 28.00 (during the school year)</p>	<p align="center">School Breakfast</p> <p align="center">Each free school breakfast saves an eligible family about</p> <p align="center">\$1.00 Elementary School \$1.25 Middle or High School</p> <p align="center">Value per month: Up to \$20.00 Elementary School Up to 25.00 Middle/High School (during the school year)</p>
<p align="center">Food Buying Clubs (SHARE, Food for All)</p> <p align="center">One food package “30-50% savings compared to supermarket prices”</p> <p align="center">Value per month: \$ 25.00</p>	<p align="center">School Lunch – Middle or High School Student</p> <p align="center">Each free school lunch saves an eligible family about \$1.50</p> <p align="center">Value per month: Up to \$ 30.00 (during the school year)</p>
<p align="center">Summer Meals Program for School-age Children</p> <p align="center">Each summer meal saves a family about</p> <p align="center">elementary school age – \$1.18 High school age – \$1.50</p> <p align="center">Value per month: Up to \$ 30.00</p>	<p align="center">Head Start Meals and Snacks</p> <p align="center">Each day a preschool child eats free meals and snacks saves a family about \$2.40 (usually 4 days per week)</p> <p align="center">Value per month: Up to \$ 41.00 (during the school year)</p>
<p align="center">WIC– Formula for an infant</p> <p align="center">Value per month: Up to \$ 151.00</p>	<p align="center">Child Care Meals</p> <p align="center">Each day a child eats free meals at a reimbursed child care program saves an eligible family about \$2.25</p> <p align="center">Value per month: Up to \$ 45.00</p>

Food Dollar Cards – Backs, page 2 of 3:

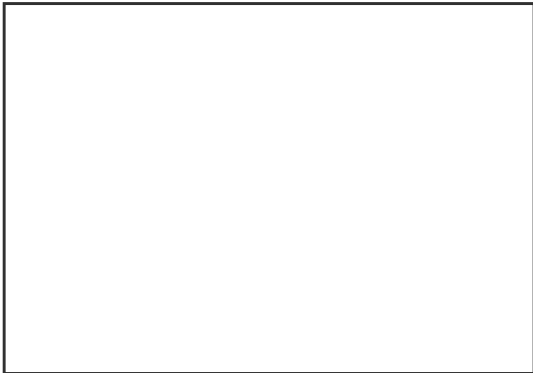
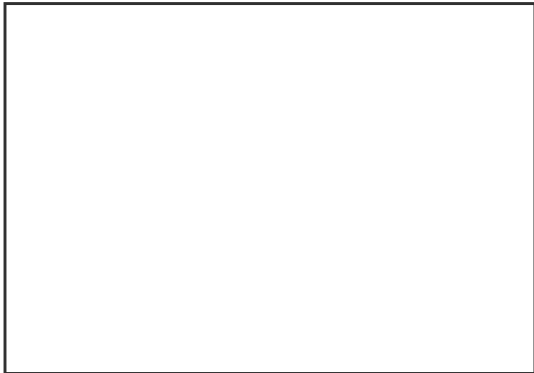
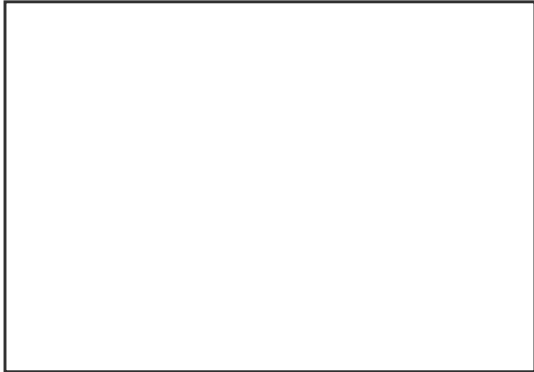
Make backed copies of these six pages (3 fronts, 3 backs). Cut into pieces along lines.

<p>WIC Food for a woman</p> <p>Value per month: Up to \$ 49.00</p>
<p>FoodShare WI (Food Stamps)</p> <p>Family of 1 – up to \$200/mo Family of 2 – up to \$367//mo Family of 3 – up to \$526/mo Family of 4 – up to \$668/mo Family of 5-6 – up to \$793/mo</p> <p>Value per month: Up to \$ 793</p>
<p>Food Pantry</p> <p>One visit – \$42.00 Two visits – \$83.00+ Three or more visits – \$125.00+ <i>for family of four</i></p> <p>Value per month Up to \$ 167.00</p>

<p>WIC Food for</p> <p>a child age 1 to 5 years</p> <p>Value per month: Up to \$ 41.50</p>
<p>Commodity Food</p> <p>Family of 1 to 2 - \$25.00 Family of 3 to 5 - 30.00</p> <p>Value per month: Up to \$35.00</p>
<p>Senior Meal Program or Meals on Wheels</p> <p>Up to \$1.75 per meal</p>
<p>Free Community Meals</p> <p>Up to \$ 2.00 per meal/person</p>

Food Dollar Cards – Backs, page 3 of 3:

Make backed copies of these six pages (3 fronts, 3 backs). Cut into pieces along lines.



COMMENT FORM

Today's topic was "To Get Enough Money for Food"

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 Shelley King-Curry at (608) 265-5069
Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing from today's session that you plan to do at home:

Please share if there was something you wanted to get out this session that was not covered that would have met your needs.

EDUCATOR NOTES – LESSON 1

Educator name: _____

County: _____

Date: _____

Location: _____

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

Participant responses to “Concluding the lesson” questions:**Is the dollar amount you came up with for food costs, plus the other community food sources you now use or will apply for, adequate to feed your family enough healthy food?**

number of participants responding “YES” _____

number of participants responding “NO” _____

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

How many actions did you hear today that you plan to take to make it easier for you to have enough money to feed your family healthy food?

number of participants providing 2 or more planned actions _____

number of participants providing at least one planned action _____

number of participants not providing any planned action _____

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.

