

## MANAGING YOUR FOOD MONEY

### LESSON 3 OF MONEY FOR FOOD

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#### Learner Objective

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- Participant will demonstrate how to use the envelope method to manage food money and Food Share (Food Stamps) for a week or a month of food buying.

#### Teaching materials needed

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- 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
- Whiteboard or flipchart
- 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: \$75.00 in play money for each group of five participants and one simulated EBT or Quest card for each group.

#### Background Information for the Educator

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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) was started 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 (<http://www.dhfs.state.wi.us/foodshare/ebt/default.htm>)

#### Teaching Lesson 3

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1. Ask participants to think of a benefit or advantage to managing one’s family food money and briefly share with another person in the session. Allow participants to share with the larger group and record.
2. Introduce the session topic, using to envelope method to manage money used for food, and ask participants what they would like to get from this session and record on flipchart or whiteboard.
3. Ask participants what are advantages of using cash for food shopping? Disadvantages?

4. Share with participants that there are many ways that food money can be spent unexpectedly if not managed by being set aside or tracked and how it all adds up. Share with participants various examples of ways to set aside money for food.
5. Ask participants to divide 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)
6. 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.
7. Give each “family” \$75.00 in play money and one EBT or Quest card. Each Quest card has a dollar value of either \$45 or \$50. (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.
8. On the Food Money Envelope is printed the amount of money the “family” has planned to spend for the week (\$90.00). 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 \$90.00. 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.
9. On the envelope there should be two columns, one for cash and one for Quest.
10. Give each “family” a set of the Shopping Cards
11. 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 under cash or Quest (Optional: and subtract the amount from the previous column 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 the **other** cash they have available for purchases.
12. 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

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1. During the activity, the Educator should be prepared to answer questions, such as:
  - What do you do with the “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 could a family do.....
    - if there was food money left in the envelope at the end of the month?
    - if they ran 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 could be the advantages of using the Envelope method to keep track of food money?
  - What could be the disadvantages of using the Envelope method?
  - Would 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 Share to make purchases?
3. Ask participants for and show 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

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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 heard 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 heard anything today that will help you to manage your Food Share 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

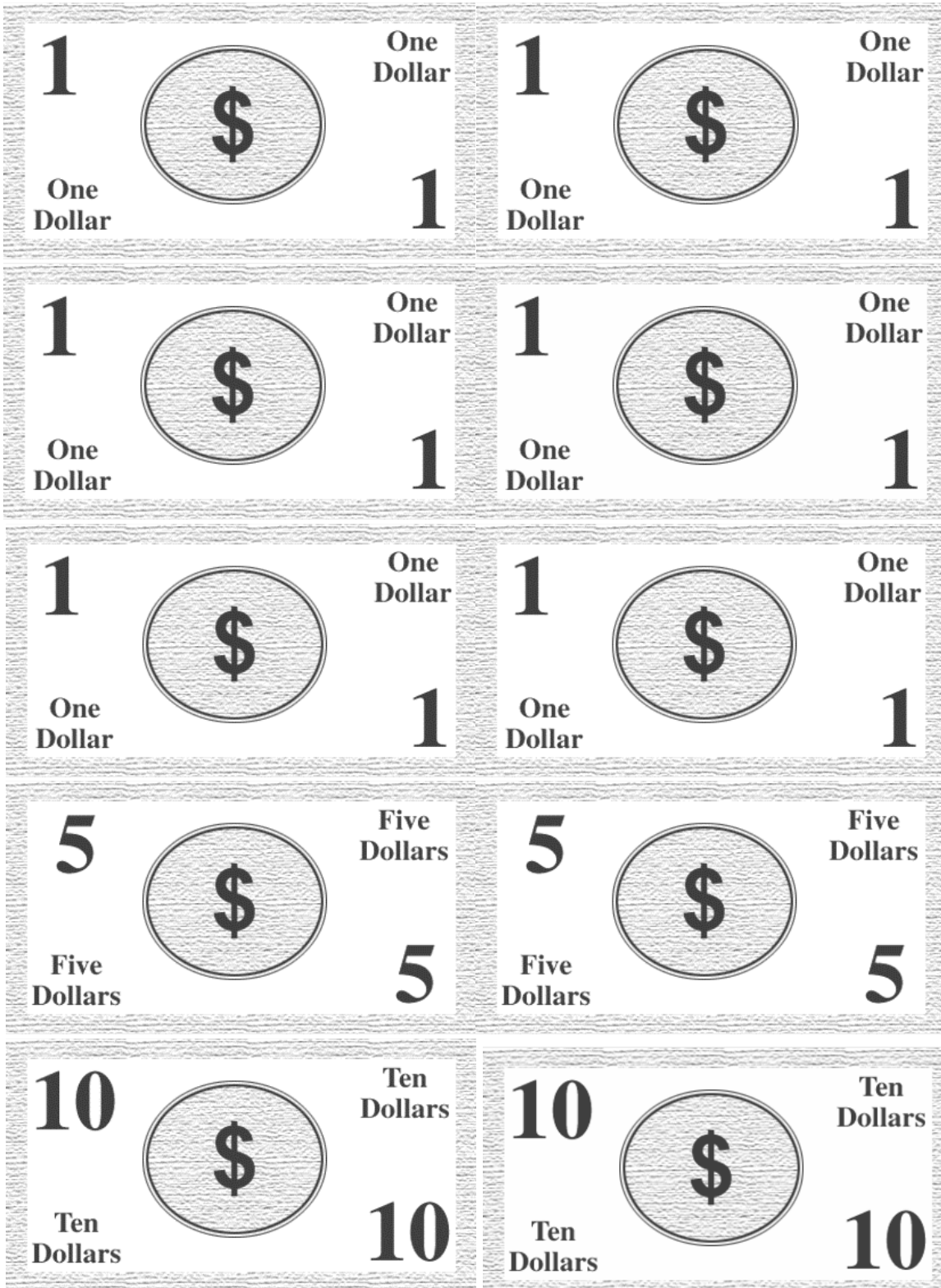
<p>Buy milk, bread, and a soda at convenience store.</p> <p><b>Spend \$6.00</b></p> <p>MFF 3</p>	<p>Pick up fried chicken on your way home.</p> <p><b>Spend \$8.00</b></p> <p>MFF 3</p>
<p>Buy 10 pounds of potatoes from a roadside stand.</p> <p><b>Spend \$2.50</b></p> <p>MFF 3</p>	<p>Buy one can of soda each day from vending machine at work.</p> <p><b>Spend \$3.75</b></p> <p>MFF 3</p>
<p>Buy hamburger and noodles for next meal.</p> <p><b>Spend \$4.50</b></p> <p>MFF 3</p>	<p>Buy groceries.</p> <p><b>Spend \$18.50</b></p> <p>MFF 3</p>
<p>Pick up two pizzas for children and their friends.</p> <p><b>Spend \$11.00</b></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><b>Spend \$5.50</b></p> <p>MFF 3</p>
<p>Buy ingredients for tuna casserole.</p> <p><b>Spend \$4.50</b></p> <p>MFF 3</p>	<p>Get hot dogs and soda at QuickTrip on way to ball game.</p> <p><b>Spend \$5.25</b></p> <p>MFF 3</p>
<p>Buy lunch at fast food restaurant near work.</p> <p><b>Spend \$6.50</b></p> <p>MFF 3</p>	<p>Buy groceries.</p> <p><b>Spend \$9.00</b></p> <p>MFF 3</p>

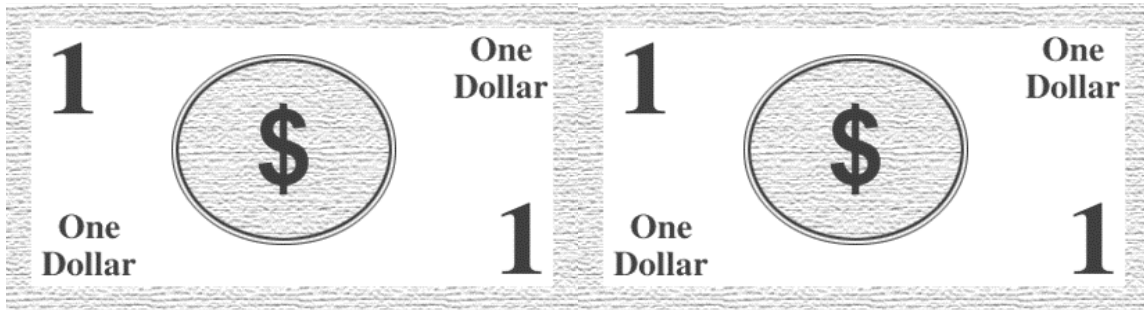
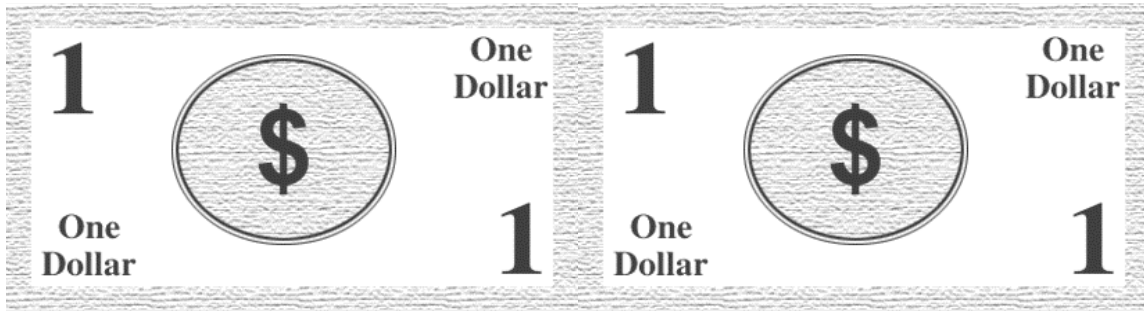
## SHOPPING CARDS — 2 OF 2

Copy and cut along lines.

<p>Go to farmers market. Buy tomatoes, carrots, and squash.</p> <p><b>Spend \$5.00</b></p> <p>MFF 3</p>	<p>Buy a newspaper and some gum.</p> <p><b>Spend \$1.00</b></p> <p>MFF 3</p>
<p>Buy a large box of diapers.</p> <p><b>Spend \$9.00</b></p> <p>MFF 3</p>	<p>Buy lottery tickets.</p> <p><b>Spend \$2.00</b></p> <p>MFF 3</p>
<p>Buy Cigarettes.</p> <p><b>Spend \$6.00</b></p> <p>MFF 3</p>	<p>Buy laundry detergent.</p> <p><b>Spend \$4.00</b></p> <p>MFF 3</p>
<p>Put gas in car.</p> <p><b>Spend \$15.00</b></p> <p>MFF 3</p>	<p>Buy a birthday card for your sister.</p> <p><b>Spend \$2.50</b></p> <p>MFF 3</p>
<p>Buy shampoo.</p> <p><b>Spend \$3.00</b></p> <p>MFF 3</p>	<p>Buy cat food.</p> <p><b>Spend \$4.00</b></p> <p>MFF 3</p>
<p>MFF 3</p>	<p>MFF 3</p>

**PLAY MONEY**





**SIMULATED EBT CARDS**



**Dollar amount: \$50.00**



**Dollar amount: \$45.00**



**Dollar amount: \$50.00**



**Dollar amount: \$45.00**



**Dollar amount: \$50.00**



**Dollar amount: \$45.00**



**Dollar amount: \$50.00**



**Dollar amount: \$45.00**



## COMMENT FORM

### Today's topic was "Managing Your Food Money"

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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, (608) 265-5069. Thank you!

How helpful was the lesson today?

- very helpful
- helpful
- somewhat helpful
- not helpful

Write one thing that you heard today that you will try 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 3**

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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 heard 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.