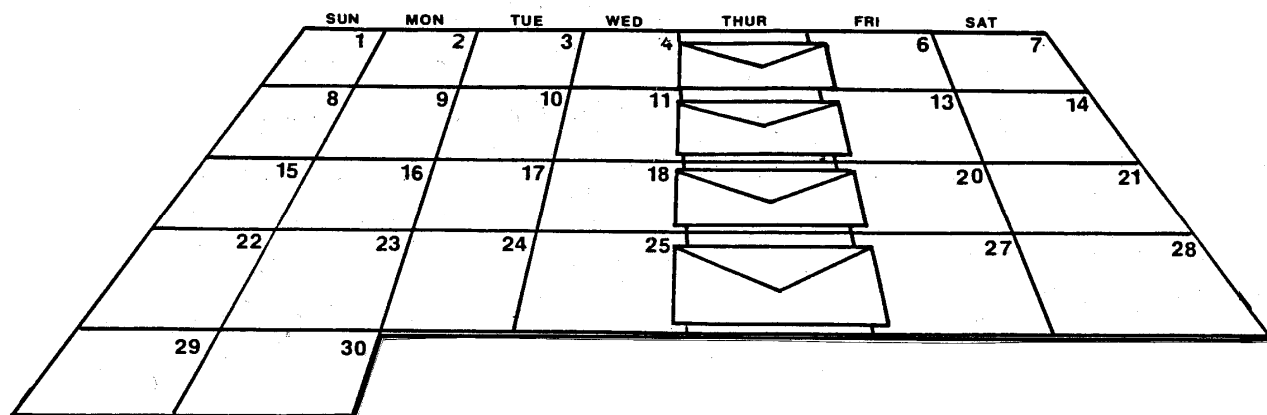


Make Your Food Money Last All Month

Glenda L. Warren



Plan ahead!

Food money means dollars, WIC coupons, and food stamp benefits. Determine how much money you have to spend each week for food. You can use the envelope system to help manage your food money budget. Use one envelope for planning each week. When you get your food money, put it into four or five envelopes and/or write on each envelope how much you will have to spend for food. In some instances you may be receiving this as an EFT card. In this case just write budget amount on envelope. As you collect coupons, put the coupons in the envelope for your weekly shopping trip. After shopping, save the cash register receipt in the envelope for the next week or in a special envelope or planning notebook for receipts so you will have a record of how much you are spending for food. Compare what you spent to what you had planned to spend. If you went over, this will affect spending in the following weeks.

Learn to budget!

You can get nourishing food for your family at a price you can afford. Plan. Use guides to help get what you need and want. Use MyPyramid to help plan for nutrition. Make a budget to help stretch dollars for food and other needs. See EDIS for help constructing the budget.

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	Yes	No
Do you think purchases through carefully to avoid making bills for things you Really don't need?		
Do you set aside money for food, clothing and shelter first?		
Do you know how much food your family needs each day?		
Do you know how much money you can afford to spend for food?		
Do you know how to make the food money last all month?		
Do you pay yourself first? Optional		

Do you know how to use these resources to help stretch your food money?

- WIC Coupons
- Gardening
- U-Pick'em
- Donated foods
- Food stamp benefits



Check Your Budgeting Habits and Plans

Why not try these five things to help you have nutritious and delicious food throughout the whole month not just at the beginning?

	Yes	No
1. Will you make a list of everything you have to spend money for each month and how much you are spending for each of the things on your list?		
2. Will you think about your list? Is there any way you could make any of the things cost less?		
3. Will you put necessities first? Set aside money for food, clothing, and shelter, first. You must decide how much of your money must be used in order to have food to eat, clothes to wear and a place to live.		
4. Will you plan ahead? Food money means dollars, WIC coupons, and food stamp benefits. Determine how much money you have to spend each week for food. Use one envelope for planning each week. Do you plan your meals ahead of time so you know what you need?		
5. Will you use MyPyramid in planning for a variety of interesting, nourishing food?		

Check everything you pay each month and write the amount. Use extra lines to include anything else that should be on your list. Try to find ways to cut costs.

Check here	Amount
Food	Weekly/Monthly
_____ Food from grocery store	\$ _____
_____ Lunches (school lunch)	_____
_____ Food eaten out	_____
Housing	
_____ House payment or rent	_____
	including: insurance, taxes
Utilities	
_____ Gas	_____
_____ Electricity	_____
_____ Water	_____
_____ Garbage	_____
Clothing/Furnishing/Equipment	
_____ Laundry	_____
_____ Cleaners	_____
_____ Department store or specialty shop	_____
Transportation	
_____ Car payments	_____
_____ Gas & Oil	_____
_____ Bus fare	_____
_____ Other	_____
Communications	
_____ Telephone and/or Cell phone	_____
_____ Cable TV	_____
_____ Internet	_____
Medicare	
_____ Physician	_____
_____ Dentist	_____
_____ Pharmacy	_____
_____ Other	_____
Personal Needs	
_____ Hairdresser	_____
_____ Recreation	_____
_____ Gifts	_____
Other	
_____ Child care	_____
_____ Savings	_____

Total \$ _____

It's easier to find ways to cut costs when you know your spending habits.



