

Creating Food Budgets

For most households, food costs are often the single most expensive item in the budget, after housing and car insurance. Creating an effective food budget frees more money and relieves the hassle of not knowing what to cook for dinner. There is also a second kind of Food Budget - budgeting the type and amount of food you eat in a day and in the week.

You can consider different food choices throughout the day to balance your food intake and account for a *lavishness* (i.e. a special treat) later in the day. You create this budget by considering smaller portion sizes and healthier foods. You want to mentally account for eating any unhealthy or *dense* (high calories for the portion size) foods. Avoid bringing such foods into your regular food budget (the same way you avoid regularly splurging on unessential items in your financial budget). Similarly, you don't want to use foods as a reward. If you eat healthier throughout the day, reward yourself by affirming you will do so tomorrow. If you are able to sustain your plan, reward yourself by buying a new outfit! Occasionally eating foods that you enjoy but are not the healthiest choices will not derail your plan as long as you "budget" for it and keep from making it a daily practice. For a family looking to achieve and maintain a healthy lifestyle, food budgets are essential and practical assets for living. Food Budgets are just as effective for single planners who can not only plan dinners but lunches to take into work as well.

With gas prices ballooning past \$4 per gallon, shopping for food more than once per week has become even more costly. Rather than spending 3 - 5 days per week visiting the grocery store, take the time to plan your meals and create a food budget. With this list, you can visit the grocery store weekly. You can also join a food warehouse such as Costco's, Sam's Club or BJ's. You could even share the cost of the membership with a friend. Those memberships usually involve a primary and a secondary for the cost of one membership. With a Food Warehouse membership, you can buy bulk items used frequently in your household (such as bottled water, soft drinks, eggs, orange juice, bread, cereal/oatmeal) or are normally expensive items which you can get a long use from (such as garbage bags, tin foil, cleaning goods, light bulbs) monthly, and then only buy perishable items (such as milk, fruits, vegetables) weekly.

Eating outside the home or buying take-out often saves the time of cooking a meal when you and your family are hungry and you don't have time to cook. But your Food Budget will also include budgeting time to cook in advance. One day a week when you're home, either Saturday or Sunday for most people (or a week-day if that is more accommodating to your schedule), you cook the dishes for the menus you planned, and put them in your refrigerator in sealed containers. You then plate your various dishes each day, warming them up either in a tin plate in your oven or a microwave-safe dish in the microwave. You want to create a menu of at least two main dishes, at least three, possibly four side dishes, and perhaps a staple such as rice or bread. This allows you to mix and match different meals, providing variety for yourself and your family.

Consider a basic menu such as:

Teriyaki Chicken
Orange Beef
Collard Greens
Sweet Corn
Braised Carrots
Brown Rice

Each meal can be served over a portion of the rice. On Monday, Chicken/Greens/Corn; Tuesday, Beef/Carrots/Corn; Wednesday, Chicken/Carrots; Thursday, Beef/Greens; Friday can be Pot Luck! (ie, make a little of everything). On Saturday or Sunday (depending on when you initially cooked) you could make a simple pasta dish and plate that with one of the main dishes or a third main grilled.

The average meal at a local fast food restaurant costs \$6 (including sandwich, side and drink) and runs an average of 1200 calories. If you eat fast food once per day- five days a week, that adds up to \$120 per month and a hefty \$1,440 per year (and that is only eating out once per day!). That amount of money could be used for a family vacation, road trip to the beach, gym membership, or even a new doghouse for your four-legged family member.

Planning your meals ahead of time also gives you the opportunity to smart shop. Save your weekly newspaper circulars and stock up on sale items that you and your family like to eat. For instance, one local grocery store always has 31-40 ct EZ peel shrimp on sale once every month so I make sure to purchase at least 2 bags per month. The savings per bag is \$5. With the serving size of shrimp at 3 ounces, that translates to 6 shrimp per serving. A yearly business membership to a local Sam's Club (for example) currently costs \$35 per year. Your savings well makes up for that over the course of your purchases. Join every "VIP" club for local supermarkets so that you get the benefit of their sales, circulars and weekly email savings.

Simple investments can save you time and money over the long haul. A good quality charcoal grill (I recommend Brinkmann or Kingsford) will cost you between \$100 and \$200, but the pleasures and usefulness of the grill will pay for itself in no time. (You can also get the best grill possible from your Food Warehouse for additional savings.) Owning a grill gives you the option of cooking meats and sides for all of your meals in one day! When using a grill as a smoker, you can smoke salmon, chicken and barbeque all in one day. With the Boston Butt, you can leave the smoker running, go shopping, take the kids to the park or workout while your meat is cooking. If you don't know how to cook, take the time to learn and buy a couple of cookbooks. Soon you will love to grill and experiment so much you won't want to eat out again.

Let's go back to the \$120.00 spent last month on fast food. If you had used that money and taken a trip to Sam's Club, BJ's or Costco, the following is what you could have purchased:

One 18lb bag of Kingsford Charcoal @ \$14
Two 6lb packages of boneless chicken breasts @\$14.95 each= \$29.90
Four Spring Mix Salads @\$3.00 each= \$12.00
One package of 6 Sweet Peppers @\$6.00
2 packages of Whole Wheat Bread @\$4.00 each= \$8.00
Two 2lb packs jumbo shrimp (31-40 ct) @\$4.99lb=\$19.96
4 lb of Salmon @\$5.88lb= \$23.52
5 lbs Gala Apples @\$4.50

The total cost for the above is \$109.88. Here is what you receive.

16 servings of boneless chicken
32 servings of Salad mix
16 servings of shrimp
16 servings of salmon
plus 10 servings of apples and peppers for salad or dressings along with 88 servings of whole wheat bread.

For the \$120, you have the potential of 48 servings of quality protein along with salads.

Final Food Budgeting Points to Ponder:

- Never shop for food when you're hungry. It will cause you to buy more dense snacks and unhealthy foods. You will also buy in larger quantities than you need.
- Tell your kids they can choose one item within certain rules and limits you define. This avoids multiple items appearing in your cart and constant campaigning for items other than what is on your list. Remind them you have a list and you will be sticking to it.
- Keep healthy snacks in the house that have a shelf life so that your family has easy, healthy options when they want something small to eat. Avoid keeping high calorie cookies, fried potato chips, or heavy cream ice cream. If they are not in the house, they are harder to eat in quantity.
- Avoid (if possible) shopping outside your scheduled monthly/weekly shopping trips. This helps avoid impulse purchases and unhealthy purchases.
- Consider your family's favorite food items or ingredients (such as sugar or flour) and keep those stocked in a pantry or freezer from your Food Warehouse trips.
- Consider what menus you may want to cook in a given month so you can get high-end items from the Food Warehouse or Mega SuperMarket (such as shrimp, roast or steaks).
- Create your menu for the coming week, itemize the ingredients necessary for those dishes on your menu, check your list against the contents of your refrigerator, freezer or pantry, and that is your shopping list.

Shop and Eat well!

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