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PENINSULA HEALTH

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Budgeting for food: It makes cents

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Eat for Health

www.eatforhealth.gov.au

Go for 2 and 5

www.gofor2and5.com.au

Health *Insite*

www.healthinsite.gov.au

Heart Foundation of Australia

www.heartfoundation.org.au

Diabetes Australia

www.diabetesaustralia.com.au

Nutrition Australia

www.nutritionaustralia.org

3) Useful websites and resources



FOOD cents

www.foodcentsprogram.com.au

The Cancer Council WA

www.cancerwa.asn.au

Live Lighter

www.livelighter.com.au

Community Kitchens Website

www.communitykitchens.org.au

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INTRODUCTION

Why budgeting makes cents

Budgeting for food may seem daunting at first, but with a few basic skills and a bit of practice, ANYONE can do it!

This booklet will give you useful ideas to help you enjoy healthy, affordable meals all year round. This information has been designed for Community Kitchens participants but can be used by anyone who wants to save money with their food shopping.







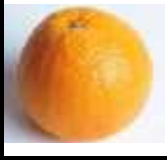









How to use this guide

This guide covers four topics:

















1. Planning your menu
2. Shopping
3. Cooking from scratch
4. Food storage

By following the right steps in each of these four areas, you will be able to save yourself time and money!



 Mandarin Keep cool for ~1 week or refrigerate for ~3 weeks J F M A M J J A S O N D	 Rock-melon Ripen at room temp then refrigerate for ~1 week J F M A M J J A S O N D
 Mushroom Refrigerate in paper bag for ~3 days. Do not wash J F M A M J J A S O N D	 Stone Fruit Ripen at room temp then refrigerate for ~2 days J F M A M J J A S O N D
 Onion Store in cool, dry & dark area for ~2 months J F M A M J J A S O N D	 Strawberry Store in refrigerator for ~2 days J F M A M J J A S O N D
 Orange Keep cool for ~1 week or refrigerate for ~3 weeks J F M A M J J A S O N D	 Sweet Potato Store in cool, dark, dry area for ~2 months J F M A M J J A S O N D
 Pear Ripen at room temp or refrigerate for ~5 days J F M A M J J A S O N D	 Tomato Refrigerate when over-ripe for ~2 days J F M A M J J A S O N D
 Pineapple Keep in cool place or refrigerate for ~3 days J F M A M J J A S O N D	 Zucchini Store in plastic bag in fridge J F M A M J J A S O N D
 Pumpkin Store in cool dark area refrigerated in plastic J F M A M J J A S O N D	<div>  Seasonal availability </div> <div>  Heaviest supply </div>
 Potato Store in cool, dry area for ~2 months J F M A M J J A S O N D	

2) Seasonal Produce Guide

 <p>Apple Refrigerate in plastic bag for ~3 weeks</p> <p>J F M A M J J A S O N D</p>	 <p>Cauliflower Remove leaves & refrigerate in plastic bag</p> <p>J F M A M J J A S O N D</p>
 <p>Avocado Ripen at room temp then refrigerate</p> <p>J F M A M J J A S O N D</p>	 <p>Celery Wash & refrigerate in plastic for ~2 weeks</p> <p>J F M A M J J A S O N D</p>
 <p>Banana Store at room temperature to ripen</p> <p>J F M A M J J A S O N D</p>	 <p>Corn Refrigerate in vented plastic bag</p> <p>J F M A M J J A S O N D</p>
 <p>Beans Wash, dry & refrigerate in plastic bag for ~2 days</p> <p>J F M A M J J A S O N D</p>	 <p>Cucumber Refrigerate and use within a few days</p> <p>J F M A M J J A S O N D</p>
 <p>Broccoli Refrigerate dry in plastic bag for ~2 days</p> <p>J F M A M J J A S O N D</p>	 <p>Eggplant Remove from plastic & refrigerate for ~7 days</p> <p>J F M A M J J A S O N D</p>
 <p>Cabbage Trim outer leaves & refrigerate in plastic</p> <p>J F M A M J J A S O N D</p>	 <p>Grapes Refrigerate in plastic bag for ~2 days</p> <p>J F M A M J J A S O N D</p>
 <p>Capsicum Remove from plastic & refrigerate for ~5 days</p> <p>J F M A M J J A S O N D</p>	 <p>Kiwi Fruit Refrigerate in vented plastic bag</p> <p>J F M A M J J A S O N D</p>
 <p>Carrot Store in plastic bag in fridge</p> <p>J F M A M J J A S O N D</p>	 <p>Lettuce Refrigerate in plastic for ~5 days</p> <p>J F M A M J J A S O N D</p>

SECTION 1 – HEALTHY EATING

Australian Guide to Healthy Eating

Enjoy a wide variety of nutritious foods from these five food groups every day.
Drink plenty of water.



The Australian Guide to Healthy Eating aims to encourage eating a wide variety of foods from each main food group. By following the Guide, you are more likely to get all the right nutrients you need for good health and wellbeing each day.

The Five Food Groups and what is a 'Serve'?

SECTION 6 – ATTACHMENTS

1) Weekly Menu Planner

SERVE SIZES



Vegetables and legumes/beans



Fruit



Grain (cereal) foods, mostly wholegrain and/or high cereal fibre varieties



Lean meat and poultry, fish, eggs, tofu, nuts and seeds, and legumes/beans



Milk, yoghurt, cheese and/or alternatives, mostly reduced fat

Weekly Menu Planner

Items on hand:

Items on sale:

	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Step 3: Breakfast							
Step 2: Lunch							
Step 1: Dinner							
Step 4: Snacks							

Here are some examples of meals that can be made from these basic pantry items:



Pasta in a tomato sauce



Margherita pizza

- Tuna Mornay with pasta/rice
- Fried rice
- Curried vegies with rice
- Chickpea/lentil curry
- Quiche
- Tuna, beetroot and corn salad



Filo samosas



Eggs/baked beans on toast



Omelettes

Serves per day

Children

		Serves per day				
		2-3 years	4-8 years	9-11 years	12-13 years	14-18 years
Boys		2½	4½	5	5½	5½
Girls		2½	4½	5	5	5

		Serves per day				
		2-3 years	4-8 years	9-11 years	12-13 years	14-18 years
Boys		1	1½	2	2	2
Girls		1	1½	2	2	2

		Serves per day				
		2-3 years	4-8 years	9-11 years	12-13 years	14-18 years
Boys		4	4	5	6	7
Girls		4	4	4	5	7

		Serves per day				
		2-3 years	4-8 years	9-11 years	12-13 years	14-18 years
Boys		1	1½	2½	2½	2½
Girls		1	1½	2½	2½	2½

		Serves per day				
		2-3 years	4-8 years	9-11 years	12-13 years	14-18 years
Boys		1½	2	2½	3½	3½
Girls		1½	1½	3	3½	3½

Adults

		Serves per day		
		19-50 years	51-70 years	70+ years
Men		6	5½	5
Women		5	5	5

		Serves per day		
		19-50 years	51-70 years	70+ years
Men		2	2	2
Women		2	2	2

		Serves per day		
		19-50 years	51-70 years	70+ years
Men		6	6	4½
Women		6	4	3

		Serves per day		
		19-50 years	51-70 years	70+ years
Men		3	2½	2½
Women		2½	2	2

		Serves per day		
		19-50 years	51-70 years	70+ years
Men		2½	2½	3½
Women		2½	4	4

SECTION 2 – MENU PLANNING

Why is it important to plan a menu?

Planning a menu helps to save money, time and effort while enjoying a healthy, balanced diet. A menu plan forms the basis for a shopping list. If you take a list to the shops, you're less likely to forget an item or buy something you already have.

TIPS: Effective menu planning

- Check for leftovers, items close to their use-by date and anything else you have on hand that could be used in a meal
- Make use of specials advertised in supermarket catalogues
- Make use of seasonal produce as it is usually cheaper
- Keep a folder of your favourite recipes handy, and don't forget to add some new ones in occasionally

The Healthy Spending Pyramid



Baked beans



Evaporated milk



Oats



Breakfast cereals



Dried Beans, lentils



Oil



Stock cubes



Tomato paste



Soy sauce



Pepper



Sultanas



Chili powder



Dried herbs



Vanilla essence



Cinnamon



Nutmeg

PANTRY ITEMS



**Self raising
flour**



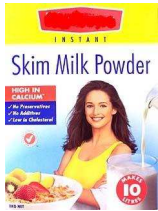
Plain flour



Cocoa



Baking powder



**Skim Milk
powder**



**Custard
powder**



Sugar



Rice



Pasta



**Canned
tuna**



Canned fruit



**Canned
tomatoes**



Canned corn



**Other canned
vegetables**

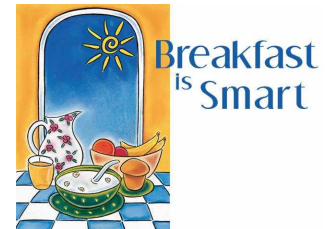
Planning a menu

Start with the main meal, which is usually a larger meal and therefore requires more planning.

Plan main meals

Choose:

- A PROTEIN food
 - From the 'Meat and alternatives' Food Group
 - e.g. red meat, poultry, fish, eggs, nuts, legumes
- A CARBOHYDRATE food
 - From the 'Breads, cereals, rice, pasta, noodles' Food Group
 - e.g. rice, noodles, pasta, couscous, grains, bread and potato
 - The largest part of the meal and a cheap way stretch a meal
- VEGETABLES
 - From the 'Vegetables, legumes' Food Group
 - Fresh, frozen or canned
 - At least 3 different types and as much as you wish



Plan breakfast

We know breakfast is important, but it can also be one of the cheapest meals of the day.

Cheap Breakfast Ideas:

- Cereal (e.g. muesli or porridge) with low fat milk
- Fruit (fresh or tinned) and low fat yoghurt
- Wholegrain toast with peanut butter or tomato and cheese
- Baked beans on wholegrain toast
- Poached egg on wholegrain toast

Plan lunch

The rule here is “Keep it simple”. Remember to include some bread, rice or pasta and some fruit and vegetables. Make your own lunch if you are planning to be out over lunchtime. Sandwiches make a cheap and healthy lunch and can be made with a variety of fillings so you don’t get bored.

Cheap Lunch Ideas:

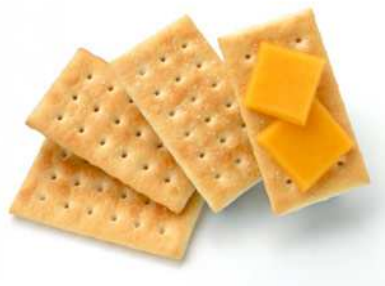
- Leftovers from the night before
- Sandwiches or rolls with cheese, peanut butter, egg, tuna or cold meat. Follow with fresh fruit.
- Canned vegetable soup, wholemeal bread and fruit or yoghurt
- Salad and tuna
- Baked beans, tomatoes, canned corn or cheese on toast followed by fresh fruit
- Pizza muffins
- Toasted sandwiches with following fillings:
 - baked beans
 - peanut butter and banana
 - tuna or salmon and tomato
 - tomato and cheese

Plan snacks

Snacks are an opportunity to increase your fruit and dairy intake.

Cheap & Portable Snack Ideas:

- Fruit and yoghurt
- Salad sticks and dip or cheese
- Muffins
- Dried fruit & nut mix
- Dry biscuits & cheese



FREEZER



Frozen mixed vegetables



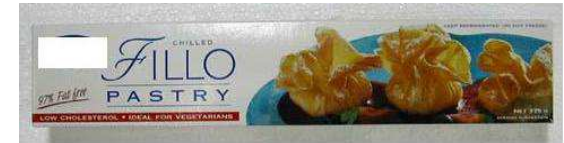
Bread



Pizza bases



Peas



Filo pastry

FRIDGE



Margarine



Eggs



Milk



**Mayonnaise
(low fat)**



Cheese



**Minced
garlic**



Yoghurt

SECTION 5 – STORING FOOD

Cents-ible storage

Managing your food budget means managing your fridge, freezer and pantry to avoid spoilage and waste. Food in the bin is money down the drain!

TIPS: Food Storage

- FIFO stands for “First In, First Out” – newer items should be put away behind older items. This ensures that older items are used before new ones.



- Store like items together so you can clearly see what you do and don't have.
- Wash fruit and vegetables before storing to reduce preparation time later, and keep the fridge clean (except leafy vegetables which can get soggy if washed beforehand).

- Bread becomes stale quickly in the fridge. Store it in a dark, dry cupboard or in the freezer if not used immediately.
- Label containers of food to be frozen with its contents and date of purchase / preparation
- Store flour in an airtight container to prevent creepy-crawlies.

Stocking up

These are basic ingredients that you should try to always have on hand. Once you have these, all you need do is buy your fresh goods such as meat/poultry/fish, vegetables and fruit.

TIPS: Average cost of some protein foods

Some common protein foods are listed below in order of cost per serve. One or two serves a day is all that is required. You may choose to use a cheaper protein food instead of a more expensive one in your recipes.

PROTEIN FOODS	COST
1/3 Can Baked Beans	\$0.25
1/3 Can Cooked Lentils	\$0.36
2 Eggs	\$0.48
100g Fish	\$1.00
100g Chicken	\$1.09
100g Pork	\$1.30
100g Beef	\$1.40
100g Lamb	\$1.70

*Prices based on the cheapest available on day of survey.

TIPS: Changing recipes to save money

You don't have to stick to what a recipe says. Use your imagination and make a cheaper meal. Here are some tips to get you started:

- 100g of meat per person is all that is required, but you can serve more vegetables or pasta/noodles/rice to bulk out the meal
- Replace some or all of the meat with legumes such as chickpeas, red kidney beans or lentils
- Add vegetables such as carrot, celery, potato, sweet potato, pumpkin, and peas
- If a recipe uses red wine, try beef stock, tomato juice or water. If it uses white wine, try apple juice, chicken stock or water

SECTION 3 – SHREWD SHOPPING

Make a shopping list

Now that you've planned all of your meals and snacks for a week, it's time to write a shopping list. Here are some steps you could follow to get started:

1. Keep a list on the fridge of foods that you need to restock
2. Check cupboards, fridge and freezer for items you already have and items you need
3. Be flexible and be ready to replace an item on your list with a similar item that is cheaper when you get to the shop
4. Calculate the total cost against your budget. If you are over, consider modifying recipes to make them cheaper
5. Try to shop weekly or fortnightly to reduce your food bill

TIPS: Shopping in a supermarket

Use the "Stoop & Rise" method

- More expensive products are placed at eye level while cheaper, home-brand products may be higher or lower.

Stick to your shopping list

- Tempting and colourful foods are often placed near the entry to put you into the shopping mood.
- Supermarkets advertise a few heavily discounted items to get you in and hope you will buy more when you're there
- Don't be tempted to buy combinations of products like biscuits with tea and coffee, which are often placed next to each other
- Magazines and confectionery are there to tempt you at the checkout which is especially dangerous if children are with you
- It's hard to resist a "Buy one get one free" offer, but do you even need one, let alone two?



EXCUSE 4) "I never seem to have the right ingredients on hand!"

- If you keep your freezer, fridge and pantry well-stocked with basic ingredients, you will always have a quick meal available.

EXCUSE 5) "It takes too long to cook and I don't have the time."

- A healthy meal with basic ingredients can be prepared in around 15 min. Avoid complicated recipes and try simple pastas, stir fries or one-pot dishes.
- If you don't have time during the week, have a weekend cook-up and freeze meals to use on weeknights.



EXCUSE 6) "I can't be bothered to cook for one."

- Invite a friend over and take it in turns to cook for each other.

EXCUSE 7) "My family all like different foods."

- Including your family in meal planning can help with this problem. If they only like convenience/fast food, try to make healthier versions at home. Try to make sure each person gets their favourite healthy choice once a week and try to introduce them to new foods as often as possible.



EXCUSE 8) "I can't cook!"

- Budget cooking is not about gourmet perfection, but more about simple food. Anybody can cook using a few basic skills.
- Choose simple recipes with few ingredients and move on to more complex recipes as you gain confidence.

Excuses, excuses!

Here are some reasons why people may not make their meals from scratch, and some ways to overcome these difficulties:

EXCUSE 1) "It's too difficult to get to the shop."

- Some smaller businesses (e.g. greengrocers) offer a free delivery service. Ask around in your local area.
- Try to arrange to shop once a week with a friend who has a car.



EXCUSE 2) "I hate shopping."

- Be as organised as possible to limit the time you need to spend in the shop. Plan a menu, write a shopping list and know your supermarket layout.



EXCUSE 3) "Cooking at home is expensive."

- This is a common myth. Many Community Kitchens regularly prepare tasty nutritious food for about \$5 per serve.

Know your supermarket layout

- Commonly purchased items are spread around the store to force you to walk past many other goods that you don't need

Use one or two baskets

- Trolleys are very easily filled with items you don't need

Be wary of so-called "Promotions"

- Beware of promotions saying "Three for \$3" or "Limit 3 per customer". Remember, if you don't need it or can't use it, it's not a bargain.
- Beware of bargain bins and end-of-aisle displays as these items are not always discounted



TIPS: Resist temptation in the supermarket

Here are some more tips on how to resist temptation at the shops:

- Never go shopping when you're hungry
- Avoid browsing too much.
- When a food item is discounted, only buy it if it can be used to replace another item on your list.
- Don't buy something just because it's a bargain! No matter how good a deal it is, it's a waste of money if you throw it out.



TIPS: Value for money

- Take time to compare prices to product weights.
- The least processed foods are usually the cheapest and healthiest.
- Don't buy everything at an expensive supermarket. Buy fruit and vegetables from a local market or greengrocer if you have one – food is often cheaper and better quality.



- Seasonal produce is usually cheaper.
- Canned/frozen vegetables can be cheaper than fresh – it's an added bonus that they keep well.
- Buy generic brands from supermarkets – most are of similar quality to branded items.
- Buy meat, fish and chicken when it's on sale, portion out, label with the type of meat, date and freeze.
- Limit ready meals and takeaway foods – they are expensive.

TIPS: Bulk buying

Buying in bulk can be a good way to get more for your money, providing you keep the following things in mind:




- Be sure you can afford it and have appropriate storage space.
- Buy canned / dried / frozen foods when on special. They keep well so you can buy large quantities.
- If possible join together with friends and buy in bulk.
- Not all bulk items are bargains – check the price per kilogram (or per 100g) against that of a smaller package.
- Divide bulk items into smaller amounts before freezing.



SECTION 4 – COOKING FROM SCRATCH

Homemade meals VS take away foods

Cooking with raw ingredients saves money. Homemade baked items such as cakes and biscuits are much cheaper and can be healthier than bought items. Some basic take-away foods can be made at home from scratch at a much cheaper price:

MEAL EXAMPLES	PRICE
Tomato Pasta Sauce (2 serves)	
Bottled prepared (500g)	\$1.73
Homemade (400g)	\$0.70
Fish & Chips (1 serve)	
Fish & chip shop	\$9.00
Frozen crumbed fish & wedges	\$3.00
Homemade crumbed fresh white fish & wedges	\$2.20
Hamburger (1 serve)	
Quarter Pounder / Big Mac	\$4.25
Homemade Burger -Wholemeal bun, low fat cheese, tomato, lettuce & low fat beef patty	\$3.50