

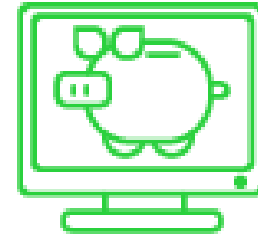
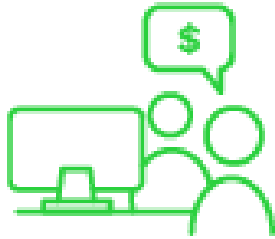
Credit Counselling
Society presents

Food & Finance



We Help. We Educate. We Give Hope.

We Help. We Educate. We Give Hope.



- **Credit Counselling**
- **Debt Solutions**
- **Education**

- **Non-profit**
- **Accredited**
- **Award-winning**

- **25+ years**
- **~ 1 million supported**
- **\$750+ million re-paid**

Top Reasons for Financial Hardship

1. Unemployment / Underemployment
2. Using (Excessive) Credit for Living Expenses
3. Injury / Illness
4. No Budget / Lack of Financial Education
5. Separation / Divorce and Family Expenses
6. Failed Business/Used Credit for Business Expenses
7. High Housing Costs

AGENDA

01 – Track Expenses

02 – Reduce Expenses

03 – Reduce Food Waste

OBJECTIVES

- 01** – Understand why prices have risen
- 02** – Learn how being organized can help you save money
- 03** – Practice & Implement SMART shopping tips

Why the Price Increase?



What influences your Food Budget?



Do you know how much you spent on groceries & food last month?



Expense Tracking



Convenience Costs!

	Coffee (3)	Lunch (2)	Dinner (2)
Week 1	\$18	\$30	\$50
Week 2	\$18	\$30	\$50
Week 3	\$18	\$30	\$50
Week 4	\$18	\$30	\$50
Weekly Cost	\$98/week (round to \$100)		
Monthly Cost	\$400/month		
Annual Cost	\$5096/year		
What else could you buy? Pay off? Save for?			

| Eating out + Ordering in

1

Set a spending limit

2

Make it Special

3

Happy Hour vs. Dinner Menu

4

Birthday Freebies

5

Pick Up Vs. Delivery

6

Delivery Services

| Meal Planning

What is a Meal Plan?

- A Menu
- A few days, week(s), or a month
- Plan now



Save time + money later



<https://www.soscuisine.com/>

| How to create a meal plan

1

Make a
commitment

2

Start a
calendar

3

Categorize
your meals

4

Choose your
recipes

5

Browse
through
flyers (apps)

6

Make a
shopping list

| How to implement a meal plan



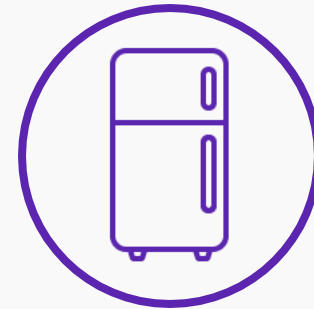
Prep your food right away

- Chop, wash, pre-cook
 - Frozen veggies



Cook parts of your food

- Consider portions for multiple meals



Be strategic about freezing

- Freezer nights
- Vacuum seal (food-saver bags)

| How to implement a meal plan



**Don't
overstuff
your fridge**



**Keep a well
stocked &
organized
pantry**



Switch it up!

- Breakfast for Dinner

| Meal Prep Kits & Pre-Cooking



Eg: Hello Fresh

- Pros
- Cons

Let's Discuss !



What tips, tricks and tools help you to save money and reduce food waste?



| Community Resources

Community Groups

- Couponing + Community Exchange
- Ensure trust + boundaries first



Community Supports

- Community Kitchens + Pantries
- Places of Worship
 - Shared Pantry
- Call 211

| Smart Shopping



Get organized



Take an inventory

Create a Shopping List



Plan for leftovers

Pre-Shop +
pick up your
groceries



Shop on a
full stomach

| Smart Shopping

Know + Stick to
your budget



Stick to your list
(running tab)

Shop with
cash/debit



Who are you
shopping with?

After holiday
sales



Tips: Turkey,
Pizza + more !



| Smart Shopping



Will they
price match?



Dollar Stores,
No Name Brands

Customer
Appreciation +
Seniors Days



Price per unit

Discount produce



What can
you grow at
home?

| Buying in Bulk

Price per Unit



- Package size can differ between stores
- Check the shelf-tag
- Use a (smartphone) calculator

Questions to consider

- Will I use all of this?
- Is this the best price
- Do I have space to store all of this?

| Avoid Food Waste



- Freeze items you won't use right away
- Freeze veggie peels for veggie soup stock
- Strategies
 - Store produce properly to lengthen its life (ethylene)

https://www.halfyourplate.ca/wp-content/uploads/2014/12/cpma_fruits_and_vegetables_storage_guide-final.pdf

| Smartphone Apps

**Flyer +
Coupon Apps =
Instant Savings**

Flipp, Reebee, Save.ca,
FlashFood,
RedFlagDeals.com



**Rebate Apps =
Money Back**

Checkout51, Caddle,
Rakuten

**Combine them for
more savings !**

| Price Matching

Many stores will match or beat a competitor's advertised price



- Not everything can be price matched
- Needs to be the same item
- Competitor likely needs to be local
- Ask about their policy

| Price Matching



1

Group Price
Match Items
together

2

Inform
the
Cashier

3

Show them
the
competitor
price

4

Enjoy
your
Savings

| We Want Your Opinion

QR Code



Survey Monkey



<https://www.surveymonkey.com/r/69B6FMJ>

| Rewards Programs

Save + Earn Points

Beware of buying just for the points !



Be Strategic with Points

- 20xs Points deals
- Travel, Groceries, Gift Cards

Combining Savings

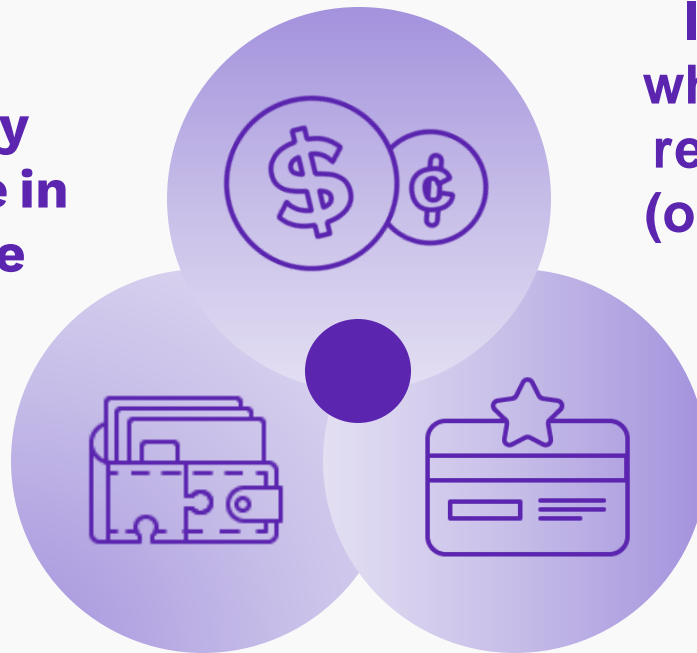
Combine discounts, price matching, rewards programs, and smart phone apps to maximize your savings

GROCERY	
Chse Cheddar Marble	\$5.99 C
Lucerne Milk 1% 4L	\$4.67 C
PRODUCE	
Blueberries Pint	\$2.99 C
YOU SAVED \$2.00	
MEAT	
Pork Tenderloin Mapl	\$9.26 C
ChknBrst MasChs&Almd	\$9.00 C
INSTANT SAVINGS 50%	-\$2.50 C
YOUR DISCOUNT	-\$4.00
Saus MidItal Pot&Veg	\$8.00 C
YOUR DISCOUNT	-\$4.00
Chck Brst Grlc Rd Pe	\$7.09 C
P/Ln Stk Korean	\$7.00 C
INSTANT SAVINGS 50%	-\$1.50 C
YOUR DISCOUNT	-\$4.00
Sausage Smkd Polish	\$4.49 C
INSTANT SAVINGS	-\$0.50
YOU SAVED \$1.30	
Sausage Smkd Polish	\$4.49 C
INSTANT SAVINGS	-\$0.50
YOU SAVED \$1.30	
SEAFOOD	
Atl Salmon CrbStuf	\$10.00 C
YOUR DISCOUNT	-\$4.00
AIR MILES Base Offer	
AIR MILES Redemption	2 Miles
AIR MILES Redemption	-475 Miles
AIR MILES Redemption	-\$50.00
<hr/>	
SUBTOTAL	\$1.98
TOTAL TAX	\$0.00
TOTAL	\$1.98
Visa	TENDER \$1.98
Cash	CHANGE \$0.00
<hr/>	
NUMBER OF ITEMS	11
*****YOUR SAVINGS*****	
Discounts & Specials	\$25.60
Your Total Savings	\$25.60
Percentage Savings	33%

AIR MILES Base Offer		2 Miles
AIR MILES Redemption		-475 Miles
AIR MILES Redemption		-\$50.00
<hr/>		
SUBTOTAL		\$1.98
TOTAL TAX		\$0.00
TOTAL		\$1.98
Visa	TENDER	\$1.98
Cash	CHANGE	\$0.00
<hr/>		
NUMBER OF ITEMS		11
*****YOUR SAVINGS*****		
Discounts & Specials		\$25.60
Your Total Savings		\$25.60
Percentage Savings		33%

Scanner Price Accuracy Code

Most major grocery retailers participate in this voluntary code



If the price is higher when scanned, you will receive the lower price (or possibly get it free!)

<http://www.retailcouncil.org/scanner-accuracy>

| Resources



Too Good to Go: <https://toogoodtogo.org/en>



Rescued Food Mart:

<https://www.cbc.ca/news/canada/british-columbia/rescued-food-market-1.6197426>



Nutrition Coupon Program:

<https://bcfarmersmarket.org/coupon-program/how-it-works/>



Community Fridge:

<https://www.cbc.ca/news/canada/toronto/community-refrigerators-food-security-1.5981449>

| Final Tips



Don't let convenience costs break your budget

Never go shopping when you're hungry

- Create a shopping list that is in line with your meal planning goals
- Free tools + resources via mymoneycoach.ca





CONCLUSION

01 – Understand why prices have risen

02 – Understand how being organized can help you save money

03 – Practice & Implement SMART shopping tips

How We Help

-  **1-888-527-8999**
Book a free financial consultation with a credit counsellor
-  **Education@nomoredebts.org**
Contact a Financial Educator
-  **nomoredebts.org**
DM us via online chat
-  **@nomoredebts.org**
Sign up for our newsletter



@creditcounsellingsociety



@CrdtCounselSoc



@nomoredebts