



Making Healthy Choices: Food and Finance

debt solutions | education | financial strategies



Our Mandate



To **educate** Canadians in personal money management and the wise use of credit

To **help** individuals and families **find solutions** to their financial difficulties through unbiased counselling and debt repayment alternatives



What are the Benefits of Healthy Eating and Healthy Finances?



- More energy
- More motivation and better ability to focus
- Feeling better physically, mentally and emotionally
- Better ability to get a good night's sleep



What are the Benefits of Healthy Eating and Healthy Finances?

- Less time being sick, including with stress related illnesses
- Improved relationships
- More time to spend on what's important to you






Healthy Choices in Action - What do You Think?



1. I can make healthy eating choices at the grocery store without spending a lot of money. T/F
2. Buying prepared or convenience foods will save me money. T/F
3. The outside edge of the grocery store is where I find the basics I need every week. T/F
4. Displays at the ends of the aisles in the grocery store are always sale items. T/F



Healthy Choices in Action...

- 
5. Big packages are always less expensive than smaller packages. T/F
 6. Grocery shopping every day is cheaper than one bigger shop each week. T/F
 7. I need energy to make good choices about what I buy at the grocery store. T/F
 8. Planning meals ahead of time saves money. T/F



How Much Do You Spend?

Week 1 FROM Sept 5 TO Sept 11

Transfer all of your actual weekly income and expense totals to the monthly summary on pages 12 – 13.

Income Mike's

\$ 53.82	+	\$ 879.01	+	\$
cash on hand		wages/pension		child tax benefits

+	\$	=	\$ 932.83	Total Actual Income
				support payments/other

Dates	HOUSING	UTILITIES	HOUSEHOLD	GROCERIES	LIVING	TRANSPORTATION	HEALTH CARE
5th							
6th				88.71			
7th						70.00	
8th				14.10			
9th							
10th		68.73				133.00	
11th							
Total Actual Expenses		68.73		102.81		203.00	

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
	38.72	8.53			75.00
			400.00		
	38.72	8.53	400.00		75.00

Total Actual Income \$ 932.83 minus Total Actual Expenses \$ 896.79

= Cash Forward (record as income next week) \$ 36.04



How Much Do You Spend?

Week 2 FROM Sept 12 TO Sept 18

Transfer all of your actual weekly income and expense totals to the monthly summary on pages 12 – 13.

Income Jane's

\$ 36.04	+	\$ 609.14	+	\$
cash on hand		wages/pension		child tax benefits

+	\$	=	\$ 645.18	Total Actual Income
				support payments/other

Dates	HOUSING	UTILITIES	HOUSEHOLD	GROCERIES	LIVING	TRANSPORTATION	HEALTH CARE
12th		28.90				25.00	
13th		44.70		109.36			
14th							
15th							18.22
16th				18.72		28.00	
17th							
18th				12.16			
Total Actual Expenses		73.60		140.24		53.00	18.22

PERSONAL	EATING OUT	ENTERTAINMENT	CHILDREN	DEBT PAYMENTS	SAVINGS
11.11	38.92	8.53			
		6.70			
	3.52		210.00		
	3.52				
11.11	45.96	15.23	210.00		

Total Actual Income \$ 645.18 minus Total Actual Expenses \$ 567.36

= Cash Forward (record as income next week) \$ 77.82



Convenience Costs!

MEAL	COST	FAT GRAMS
Lasagna (restaurant)	\$10-15/plate	32 g per meal
Lasagna (store bought)	\$10/pan	12 g per serving
Lasagna (homemade)	\$10-15/pan	11 g per serving



Meal Planning Makes Cent\$

What is a meal plan?

A menu that you create for the next few days, weeks or even for a month.

While it may seem like extra effort, what are the benefits of creating a meal plan?





One Week of Meals

Theme is Turkey

Monday: Turkey tacos

Tuesday: Pasta with turkey meat sauce

Wednesday: Sloppy Joes with turkey

Thursday: Turkey and bean soup

Friday: Turkey burgers with home fries





One Week of Meals - Groceries



Meal	Item	Item	Item	Item
Turkey tacos	Turkey	Tacos	Seasonings	Salad
Spaghetti	Turkey	Pasta sauce	Pasta	Salad
Sloppy Joes	Turkey	Buns	Seasonings	Raw veggies
Turkey and bean soup	Turkey	Beans and veggies	Soup stock	Bread
Turkey burgers	Turkey	Buns	Condiments	Potatoes for home fries



How to Create a Meal Plan



Get Organized – use your shopping list effectively; plan ahead for leftovers

Know Your Budget – keep a running tab of what you are spending



How to Create a Meal Plan...

Plan to Shop Smart – avoid making daily trips to buy grocery items

Set up a Routine that Works for You – shop without kids if possible and at a time that's good for you





Tips to Make It Easier



- Check your cupboards – what do you already have?
- Make a list and stick to it at the grocery store
- Only shop after you've eaten and you have time – you will be less likely to buy food because you're hungry and / or rushing around.



More Tips...



- Take one day to do most of your prep and cooking (e.g. Sunday to cook all of the ground turkey)
- If you have time to pre-cook meals, use the freezer and vacuum seal meals
- Cut up your veggies and keep them in a bowl of water for snacking and cooking
- Pack your lunch, it will save \$5 - \$10/day



The Slow Cooker Miracle!

- Prepare your meal the night before and put it in the fridge
- Before you leave for work, plug it in. Coming home will never smell so good!
- You will have extra for lunches and there is only one pot to clean!





Slow Cooker Recipes

- www.crock-pot.ca/Recipes.aspx
- www.allrecipes.com/recipes/main-dish/slow-cooker/
- www.canadianfamily.ca/food/15-easy-slow-cooker-recipes/





Convenience Costs!

	Coffee	Lunch	Dinner
Monday	\$3-5	\$10-15	\$15-30
Tuesday	\$3-5	\$10-15	\$15-30
Wednesday	\$3-5	\$10-15	\$15-30
Thursday	\$3-5	\$10-15	\$15-30
Friday	\$3-5	\$10-15	\$15-30
Weekly Cost	\$15-25	\$50-75	\$75-150
Total Cost/Week	\$140-\$250/week		
Total Cost/Month	\$560-\$1000/month		
Total Cost/Year	\$6720-\$12,000/year		



Convenience Costs!

(3 coffee, 2 lunches, 2 dinners)	Coffee	Lunch	Dinner
Week 1	\$10	\$20	\$50
Week 2	\$10	\$20	\$50
Week 3	\$10	\$20	\$50
Week 4	\$10	\$20	\$50
Total Cost/Week	\$80/week		
Total Cost/Month	\$320/month		
Total Cost/Year	\$3840/year		

**What else could you buy?
Pay off? Save for?**



Learn More

Discover more through our:

- Monthly newsletter
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How We Help

- Confidential, *no-cost* credit and budget counselling
- Toll-free telephone counselling, **1.888.527.8999**
- Debt repayment programs and alternatives
- Consumer workshops on credit and money issues
- Online assessments and information
- Referrals to other community and professional services
- Helpful money management tips on our websites:

NoMoreDebts.org MyMoneyCoach.ca

