## CREDIT COUNSELLING SOCIETY

#### Making Healthy Choices: Food and Finance

debt solutions educ

education

financial strategies

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## **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?

- 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

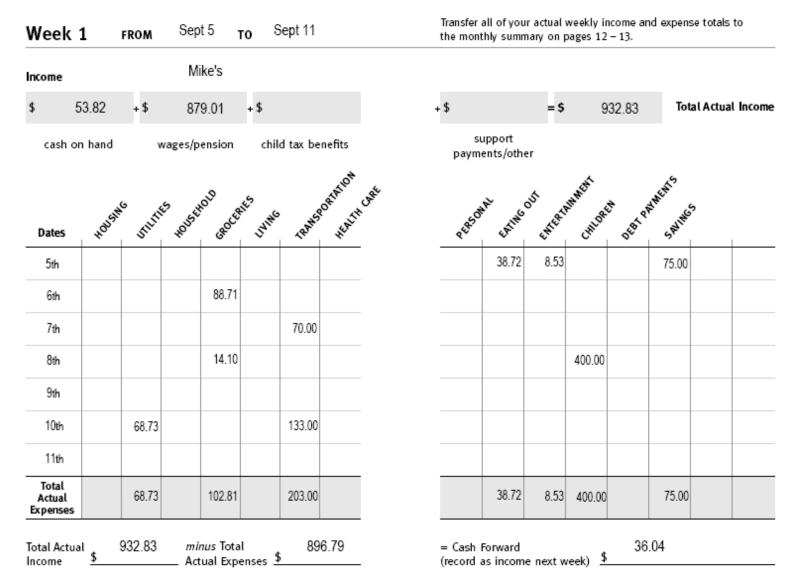


### Healthy Choices in Action...

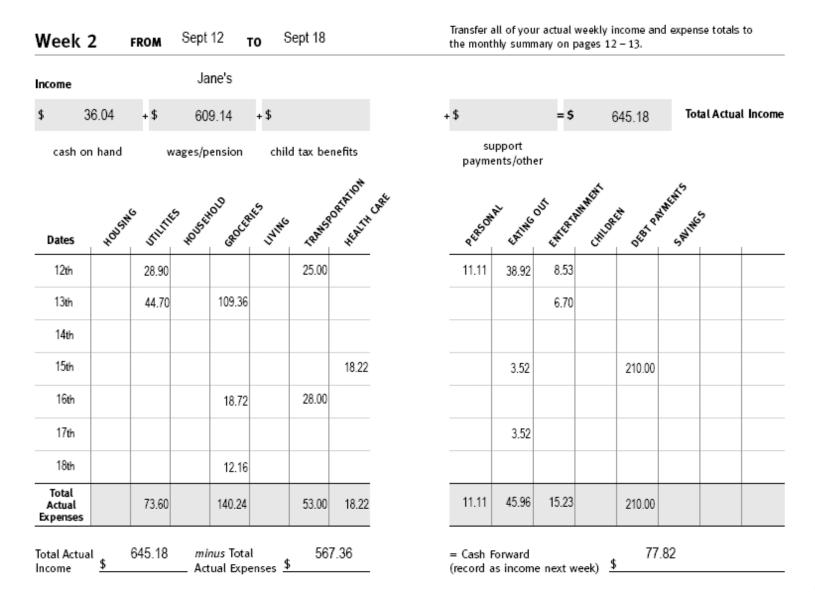
- 5. Big packages are always less expensive than smaller packages. T/F
- Grocery shopping every day is cheaper than one bigger shop each week. T/F
- 7. I need energy to make good choices about what I buy at the grocery store. T/F
- 8. Planning meals ahead of time saves money. T/F



#### How Much Do You Spend?



#### How Much Do You Spend?



### **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\$

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#### 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	ltem	ltem	ltem	ltem
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
- <u>www.allrecipes.com/recipes/main-dish/slow-</u> <u>cooker/</u>
- www.canadianfamily.ca/food/15-easy-slow-cookerrecipes/



## **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
- Helpful websites
- Facebook
- Twitter

www.mymoneycoach.ca/follow



## 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

