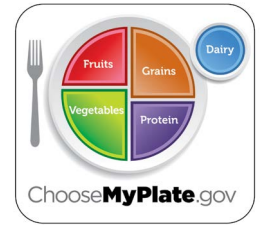


10 tips
Nutrition
Education Series

save more at the grocery store



10 MyPlate tips to stretch your food dollar

Using coupons and looking for the best price are great ways to save money at the grocery store. Knowing how to find them is the first step to cutting costs on food. Use the MyPlate coupon tips to stretch your budget.

1 **find deals right under your nose**
Look for coupons with your receipt, as peel-offs on items, and on signs along aisle shelves.

2 **search for coupons**
Many stores still send ads and coupons for promotion, so don't overlook that so-called "junk mail." You can also do a Web search for "coupons." Go through your coupons at least once a month and toss out any expired ones.



3 **look for savings in newspaper**
Brand name coupons are found as inserts in the paper every Sunday—except on holiday weekends. Some stores will double the value of brand name coupons on certain days.

4 **join your store's loyalty program**
Signup is usually free and you can receive savings and electronic coupons when you provide your email address.

5 **buy when foods are on sale**
Maximize your savings by using coupons on sale items. You may find huge deals such as "buy one get one free."

6 **find out if the store will match competitors' coupons**
Many stores will accept coupons, as long as they are for the same item. Check with the customer service desk for further details.

7 **stay organized so coupons are easy to find**
Sort your coupons either by item or in alphabetical order. Develop a system that's easiest for you and make finding coupons quick and hassle-free. Ideas for coupon storage include 3-ring binders, accordion-style organizers, or plain envelopes.



8 **find a coupon buddy**
Swap coupons you won't use with a friend. You can get rid of clutter and discover additional discounts.

9 **compare brands**
Store brands can be less expensive than some of the name brand foods. Compare the items to find better prices.

10 **stick to the list**
Make a shopping list for all the items you need. Keep a running list on your phone, on the refrigerator, or in a wallet. When you're in the store, do your best to buy only the items on your list.



Budget Saving Tips Worksheet

Auditing your spending could save you \$50 per month or more. Review this checklist. Are there opportunities here you haven't considered before?

Food – Groceries

- Shop at the large grocery stores and avoid the local convenience store.
- Don't shop for food when hungry.
- Make a list of things you need to prepare weekly meals and stick to your list.
- Shop once a week. The more you shop, the more you'll spend on impulse purchases.
- Use coupons on items you would purchase anyway.
- Bring only the cash you'll need for your list.

Dining Out

- Eat at home or pack a lunch when possible.
- Don't buy coffee at store/ coffee house. Bring a thermos instead.
- Form a dinner club with friends or relatives for dining at home.
- If you dine out, pay with cash.

Clothing

- Plan your purchases. Don't shop on impulse.
- Buy clothing three times per year:
 - After Christmas
 - After Easter
 - After July 4th
- Don't confuse shopping with fun.
- Buy only those items which you can mix and match with other things in your wardrobe.

Auto Expenses

- Evaluate if you really need a car.
- Use public transportation when possible.
- Shop for best gas prices.
- When running errands, combine trips.
- Keep your tires inflated properly.
- Shop around for repair estimates.
- Review insurance services and fees.

Entertainment

- Try matinee movies or the library.

Household Expenses

- Set your thermostat to 68 degrees or lower in winter. Lower it to 58-60 degrees at night or when no one is home.
- Caulk window and door frames to prevent drafts. Consider a clear plastic sheet (available at hardware stores) if drafts are extreme.
- Run the dishwasher, clothes washer, and clothes dryer only with full loads.
- Consider hand washing dishes.
- Air dry clothes if space is available.
- Turn the lights and the TV off when you leave the room.
- Use low-wattage bulbs.

Phone, Cable and Internet

- Review if you need both a land line and a cell phone.
- Match plan limits with actual usage (not too high or low).
- Eliminate unused or little used options.
- Review if you need cable TV:
 - Internet option for programs
 - Eliminate pay channels not used often
- Review if you need internet:
- Is free public Wi-Fi available?
- Public computers in libraries.
- Phone-data duplicate coverage.

Financial Services

- Pay your credit card balance in full each month.
- Avoid late fees.
- Reduce debt and interest charges.
- Payoff/ pay down debt
- Refinance at lower rates
- Avoid ATM surcharges.
- Avoid banking surcharges (check printing, on-line access, etc.).
- Review credit union options.

Use the backside of this sheet to write down your other ideas. Remember, even \$3 to \$5 in savings per category can make a big difference over time.

Baked Oatmeal

Try baked oatmeal for an unexpected morning treat. It's a mix between an oatmeal bar and traditional creamy breakfast oatmeal.

- **Yield:** 5 servings

Ingredients

- 2 cups uncooked quick-cooking oats
- 1/2 cup packed brown sugar
- 1/3 cup raisins
- 1 tablespoon chopped walnuts
- 1 teaspoon baking powder
- 1 1/2 cups fat-free milk
- 1/2 cup applesauce
- 2 tablespoons butter, melted
- 1 large egg, beaten
- Cooking spray



Preparation

Preheat oven to 375°.

Combine the first 5 ingredients in a medium bowl. Combine the milk, applesauce, butter, and egg. Add milk mixture to oat mixture; stir well. Pour oat mixture into an 8-inch square baking dish coated with cooking spray. Bake at 375° for 20 minutes. Serve warm.

MyRecipes is working with *Let's Move!*, the Partnership for a Healthier America, and USDA's MyPlate to give anyone looking for healthier options access to a trove of recipes that will help them create healthy, tasty plates. For more information about creating a healthy plate, visit www.choosemyplate.gov.

Nutritional Information

Amount per serving

Calories: 281	Fat: 7.6g
Saturated fat: 2.8g	Monounsaturated fat: 1.5g
Polyunsaturated fat: 0.9g	Protein: 7g
Carbohydrate: 48.8g	Fiber: 3.4g
Cholesterol: 47mg	Iron: 0.8mg
Sodium: 171mg	Calcium: 148mg