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SHOP SMART ON A BUDGET

Bank on the Basics

The average American family spends about \$165 a week on groceries. As food prices keep rising, smart shopping (for good nutrition on a budget) becomes more challenging.

Smart shopping means knowing what to buy and when. The good news is, healthy eating can actually cost less. The key is knowing the basics before you go grocery shopping.

Your goal is to choose foods that will help family members stay healthy — without high cost. That means finding affordable foods that offer good nutrition. You also want foods that are lower in sodium and not too high in calories. By creating a food budget, planning menus and shopping wisely, you can save money and enjoy delicious, nutritious meals!

By following the tips in this booklet, you will be able to enjoy healthier food at more affordable prices. Happy shopping!

Create Your Food Budget

Smart shoppers don't get that way by accident. They take time to educate themselves. Just like you're doing now!

To shop smarter, start with your family's food basics and build a budget. Assess your current spending. How much do you spend on food each week? Make sure to include non-perishable foods and other items you need when cooking, like paper and cleaning products. If you eat meals out, include that cost to see your total spending on food. Subtract any food assistance you get. Multiply by 4 to find your monthly food budget. Your family size and the age of family members will affect your budget.

- If you're not sure what your household food budget is, estimate it using this: www.cnpp.usda.gov/USDAFoodPlansCostofFood.
- Consider how much you spend on food and compare this to your other expenses.
 Set spending priorities. When you shop, try to stick to your budget so you keep food costs in balance with other expenses.

Track your spending each week. Writing down everything will help you budget more accurately.

About SNAP

SNAP stands for Supplemental Nutrition Assistance Program. If you're eligible for these benefits, you can get a variety of healthy foods.

- Learn more about SNAP: www.fns.usda.gov/snap
- If you can, check your SNAP benefit balance in your state before shopping: www.fns.usda.gov/ebt/online-ebt-snap-accounts

If you're eligible for SNAP, these are foods you can get for your family to eat: breads and cereals; fruits and vegetables; meats, fish and poultry; dairy products; edible seeds and plants. Your youngest family members may have baby food, including infant formula, cereals, juices and baby food in boxes and jars.

Healthy Eating Recommendations

Think about your family. How you eat at home can have a big impact on your loved ones' health. The American Heart Association's Healthy Eating Recommendations are based on a 2,000-calorie diet. They're a good guide for healthy eating. Here are some tips they include about different types of foods:

- Balance the number of calories you eat with those you burn. (This means don't eat more calories than you need!) Balancing the calories you consume with what you use will help you maintain a healthy body weight.
- Eat a diet rich in fruits and vegetables. A typical adult should try to eat 5 servings of vegetables and 4 servings of fruits every day (a serving is about 1/2 to 2/3 cup). Fruits and vegetables provide plenty of vitamins, minerals and fiber without too many calories. Variety matters, so try a wide range of fruits and veggies.
- Choose whole grains and high-fiber foods. (Eat three 1-oz. servings per day.) A diet rich in fiber helps manage your weight. Fiber keeps you feeling fuller longer, so you eat less.
- Eat fish, especially oily fish like salmon or albacore tuna, twice a week. Oily fish contain omega-3 fatty acids, which help your heart stay healthy.



• Choose fats wisely. Eat less of the bad fats (saturated and trans fats) and replace them with better fats (monounsaturated and polyunsaturated fats). Eat skinless poultry and seafood. If you choose to eat red meat, select the leanest cuts available. Use low-fat and fat-free (1%) dairy products. Avoid hydrogenated fats and foods made from them. A person who needs 2,000 calories each day should consume no more than 13 g saturated fat and as little trans fat as possible.

- Limit sweets and added sugars. Women should consume no more than 100 calories (about 6 teaspoons) of added sugars per day. For men, it's no more than 150 calories (9 teaspoons) per day. Eating too much sugar can lead to obesity, diabetes, and other health problems.
- Limit processed meat to no more than two servings per week. Processed meats include sandwich meat, sausage, bacon and hot dogs. These can be high in sodium and fat.
- Try to eat five servings a week of nuts, seeds or legumes (beans). These can be good sources of healthy fats, nutrients and fiber.
- Aim to eat no more than 1,500 mg of sodium per day. This will help you and your family
 members maintain a healthy blood pressure. There are many ways to reduce sodium in your
 diet. Here are just a few suggestions:
 - Read food labels and choose the product with the lowest amount of sodium you can find in your store.
 - o Look for foods labeled "low sodium" or "no salt added."
 - o Drain and rinse canned vegetables to remove some of the sodium.

Planning Your Meals

Cooking at home may seem time-consuming. However, you can save time by being organized and prepared. You can save money, too!

Use a calendar, and write in the meals for the week. If you know you'll eat out during the week, note that on the calendar and estimate the cost in your budget.

The Healthy For Good[™] website has hundreds heart-healthy options that are simple, quick and budget-friendly. It also has videos of many recipes and cooking skills. (heart.org/recipes)

Keep track of recipes your family likes. Note on the recipes if you had leftovers, and keep those meals in mind for your busiest weeks.

Here are some guidelines to use in selecting recipes and making purchases. They'll help you make healthier choices while staying on budget.

- Check the serving sizes on recipes and the Nutrition Facts labels on boxed or canned foods. Use the suggested serving size when portioning meals. This will help family members get the right amount of calories. It will also make meals go farther. Many recipes make enough servings for leftovers!
- Using frozen fish and meats can make meal planning quick and easy. Canned tuna is a great source of protein; often you can save money by buying several cans. Be sure to trim fat from meat and remove skin from chicken before cooking.
- Try a meatless meal each week. Whole grains and beans are great sources of protein. They're often more affordable and may require less work to prepare than meats or seafood.

Planning Your Meals (continued)

- To make meals more fun, create theme nights.
 - Salad Night: Make your entrée a healthy bowl of greens. Toss in cooked skinless chicken breast pieces, nuts or seeds (with little or no salt) for protein. Use a wide variety of fresh veggies and dark green lettuce. Skip iceberg lettuce; it's lower in nutrients.
 - o *Taco Night:* Pile on the veggies and use whole-wheat or corn tortillas. Mix a little non-fat or low-fat Greek yogurt and lemon juice to make a healthier version of sour cream.
 - o *Homemade Pizza:* Make a grilled pizza without cheese by loading veggies and some cooked, diced chicken onto a thin, whole-wheat crust.
 - o Super Spuds: Pour vegetarian chili over baked potatoes for an easy meal.
- Plan to cook once and eat twice. This will save you money and time while ensuring you use up the
 foods you buy. You can make a variety of meals by using the same ingredients in different ways.
- Cook more at home and limit prepared or ready-made foods. They tend to be more expensive. They also usually contain more sugar, salt, fat and preservatives. Often they don't last very long, either.
- Buy fruits and vegetables in season. Seasonal produce is the freshest and tastiest, and it's more affordable. Carrots, potatoes and greens are versatile, readily-available vegetables. Bananas, grapes, apples and oranges are generally the most affordable fruits year-round. (For the best price, buy them in bulk, but don't buy more than you can use before they spoil.) Many farmers' markets accept SNAP see if yours does!
 - o Shop your local farmers'for fresh, seasonal foods and good prices. Looking at the produce will often give you ideas about what to cook.
 - o Make casseroles, soups and other seasonal produce recipes when the ingredients are at their best, then freeze them. This will keep the meal tasting its best and give you a quick dinner on a busy night!
- Keep your fridge and pantry stocked with frozen and canned fruits and vegetables. They
 have lots of good nutrients without being too high in calories. Also, they won't spoil. Compare
 food labels and choose the products with the lowest amount of sodium and added sugars.
- Package your own healthy snacks. Put cut-up veggies and fruits in portion-sized bags for easy, healthy snacking on the go.
- Make meals a family affair! Your kids will be more excited about eating when they've been
 involved. Teach kitchen basics by giving family members age-appropriate tasks like helping
 to make lists, cutting coupons, reading labels or unloading groceries. If you're a parent
 who works late, older children and teens can also help get meals started if you leave basic
 instructions for them.
- Clip coupons. Keep circulars and check the front of your local grocery store for coupon displays. Cut out the coupons, and put them in an envelope to keep with you.

Make a List

Based on your recipes for the week, write down what ingredients you need to buy. Going to the grocery store without a list isn't smart. You're likely to spend more money on impulse buys and waste time wandering around the store. It's easier to forget key items, too.

These tips will help with your list-making:

- Use the Shopping List Template included in the back of this guide.
- Each weekend schedule quiet time to plan meals. Keep your recipes, grocery lists and coupons in the same place to make planning easier.
- Be specific. Note quantity: 4 tomatoes, 2 onions, 1 lb. of lean ground beef. Also note on your grocery list which coupons you have.
- Add healthy snacks to your list. Your family will grab fruits and veggies over other items if they're readily available.
- **Inventory your pantry and fridge each week.** Before you head to the store, make sure your list has everything you need.

Keep a Well-Stocked Pantry

A pantry full of non-perishable items will help ensure you have what you need and can cook at home when time is short. You'll also have more ways to stretch meals. A stocked pantry may include:

- whole-wheat pasta such as spaghetti, corkscrew, angel hair, fusilli
- whole-grain, high-fiber breads and cereals
- whole-wheat flour
- brown rice (instant and dry)
- canned tomatoes
- tomato sauce/spaghetti sauce
- canned vegetables like green beans and corn
- dried fruit (look for varieties with no sugar added, such as raisins and apricots)

- canned fruit in own juice or lite syrup, such as pineapple chunks
- canned or pouched chicken and seafood packed in water, like tuna and clams
- canned and dry beans such as kidney, pinto, black, butter and Cannellini
- peanut butter
- broths (chicken, beef or vegetable)
- canned soups
- dried herbs and spices



Remember to compare labels and choose products with the lowest amount of sodium, added sugars, saturated fat and trans fat that you can find in your store.

When You Shop

When you're at the store, stay focused. You've worked hard to stay on budget and choose healthy foods—don't let your work go to waste!

Here are some things to keep in mind:

- Know the different types of grocery stores, and the prices they charge. A basic grocery store sells a wide selection of foods and basic household items. A supermarket is larger and stocks food along with clothing, electronics, and other household accessories. Many convenience stores are smaller stores (often connected to gas stations) that primarily offer pre-packaged snacks and candy. Specialty grocery stores and delis sell unique types of food but usually have less variety. Grocery stores and supermarkets tend to have the most affordable food prices. Visit a grocery store close to your home to make shopping as easy as possible.
- Get to know your grocery store aisles and shelves. Look for aisle markers to help you locate an item. Ask the staff to direct you to save time.
- Compare prices as you shop. Store-brand products may be more affordable.
- Sign up for reward cards and online coupons when stores have them. You may get special savings alerts and discounts.
- Use coupons for food items you plan to buy. And compare prices! Having a coupon for an item doesn't always mean that it's the best deal.
- Look for whole-grain breads and cereals with less sodium and added sugars. Store-brand cereals are generally much more affordable. Choose "old-fashioned" grains, like oatmeal and rice, over instant.
- Choose non-fat or low-fat dairy products. Buy the largest container that your family can finish before the expiration date.
- Buy in bulk when you can. It almost always saves money. Buy frozen or shelf stable products to get the most "bang for your buck." (Make sure you have enough room for bulk buys in your pantry or freezer before buying!) You can then freeze portions in individual serving sizes or as needed for future recipes.
- Buy only a week's worth of fresh produce. And remember, canned or frozen can be cheaper and just as healthy. (Look for products with less sodium and added sugars.)
- Save your receipts. When you get home, compare what you spent to what you budgeted. Adjust your meal planning and budgeting, if needed.

Know Your Labels and Dates

Learning how to read and understand food packaging is key to knowing what's in your food and how to best store and prepare it. The tips below tell how to quickly get the information you need when buying and cooking healthy meals for your family!

The Nutrition Facts label (shown below) contains useful information. Use it at the store when comparing products and at home when portioning meals. Here's what you need to know.

- Start here. Note the size of a single serving and how many servings are in the package.
- Check total calories per serving. Look at the serving size and how many servings you're really consuming. If you double the servings you eat, you double the calories and nutrients, including the Percent Daily Value (% DV).
- Limit these nutrients. Limit sodium to no more than 1,500 g per day and saturated fat to no more than 13 g per day. Eat as little trans fat as possible. (Based on a 2,000 calorie/day diet.)
- **Get enough of these nutrients.** Make sure you get 100 percent of the fiber, vitamins and other nutrients you need every day.
- Quick guide to % DV. The % DV section tells you the percent of each nutrient in a single serving, in terms of the daily recommended amount. As a guide, if you want to consume less of a nutrient (such as saturated fat or sodium), choose foods with a lower % DV 5 percent or less is low. If you want to consume more of a nutrient (such as fiber), seek foods with a higher % DV 20 percent or more is high.

It's also smart to look at dates on packages. Depending on which food you're buying, the package date could be a recommendation on when it should be sold or when it should be eaten.



- "Sell by" dates tell the store how long to keep the items on the shelves. Buy foods before the "sell by" dates.
- A "Best if Used By (or Before)" date is recommended by the manufacturer for best flavor or quality. It's not a purchase or safety date. It just tells when the product should be at its peak quality.

If food is handled and stored properly, it will last longer. Don't eat spoiled food. Remember: If in doubt, throw it out.

- It's best to keep produce cool. Most fruits and vegetables will last longest if refrigerated.
 Onions, potatoes, hard squash, garlic, tomatoes and bananas can be stored on the counter top or in the pantry.
- Eggs, meats, poultry, fish and most dairy products go bad quickly. Use these as quickly after buying them as you can, and be sure the foods are refrigerated or frozen according to the dates.
- Bread is stored best on the counter or frozen (keep 2-3 months if frozen). Freshly baked bread will go stale faster than store-bought bread.

Organize your pantry items with dates in mind. Move items with dates that are about to pass toward the front of the shelf. This will remind you to use these items sooner.

We hope the tips and tools provided in this guide will help you and your family enjoy healthier food and save money, too. For more resources about healthier eating, cooking, shopping and recipes, visit heart.org/recipes.



This sample grocery list can help you make healthier choices when you shop. Add the quanity you need next to each item, and check if you have a coupon. Planning ahead will help you save time and money!

Remember to compare labels and choose products with the lowest amount of sodium, added sugars, saturated fat and trans fat that you can find in your store.

Fresh Vegetables	Quantity	Coupon	Frozen Vegetables	Quantity	Coupon
Asparagus			Broccoli		
Broccoli			Cauliflower		
Carrots			Corn		
Cauliflower			Green beans		
Celery			Mixed vegetables		
Corn			Spinach		
Cucumbers			<u> </u>		
Lettuce/Greens					
Onions					_
Peppers			Frozen Fruits	Quantity	Coupon
Potatoes			Berries		
Spinach			Cherries		
Squash			Mixed fruit		
Sweet potatoes			Peaches		
Tomatoes					
Zucchini					
			Canned Vegetables	Quantity	Coupon
			Corn	,	
Fresh Fruits	Quantity	Coupon	Green beans		
Apples	G.G.G.		Mixed vegetables		
Avocados			Peas		
Bananas			Tomatoes		
Berries			Tomato paste/sauce		
Cherries			Yams		
Grapefruit					
Grapes					
Kiwis					
Lemons/Limes			Canned/Jarred/		
Melon			Dried Fruits	Quantity	Coupon
Oranges			Apple sauce		
Peaches			Apricots		
Pears			Dates		Ħ
Plums			Mixed fruit		Ħ
Turis			Oranges		Ħ
			Peaches		Ħ
			Pineapple		Ħ
Canned/Dry Beans	Quantity	Coupon	Prunes		
Black beans			Raisins		
Chickpeas					
Kidney beans					
Lima beans					
Pinto beans					
White beans					
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Whole Grains Bread Brown rice Cereal Couscous Oatmeal Pasta Quinoa Tortillas	Quantity	Coupon	Cooking/Baking Essentials Extra Virgin Olive Oil Flour (whole wheat) Non-stick cooking spray Vegetable/canola oil Vinegars Herbs/Spices	Quantity	Coupon
Fresh/Frozen Meat & Seafood	Quantity	Coupon	& Seasonings Basil Cilantro	Quantity	Coupon
Chicken breasts Lean ground beef/turkey Lunch meats Salmon White fish fillets			Garlic Mint Parsley Pepper (black, cayenne, red) Salt-free seasoning blend		
Canned/Pouched Meat & Seafood	Quantity	Coupon	Dairy (Low-fat/Fat-free)	Quantity	Coupon
Chicken Salmon Tuna			Cheese Eggs/egg whites Milk Yogurt		
Pantry Staples	Quantity	Coupon			
Nut butters (peanut, almond) Nuts (almonds, walnuts) Salsa Soups and broths Spaghetti sauce			Cleaning Supplies & Miscellaneous	Quantity	Coupon

Look for the Heart-Check mark to quickly and easily identify foods that can be part of a heart-healthy eating plan.



