

Money TALKS

Should I Be Listening?

THE FOOD COURT
VOLLEYING FOR THE BEST DEAL

SNACK ATTACK ON MY WALLET

THE MOVIE EXPERIENCE

VENDING ADVICE

SUPERMARKET SAVINGS

How do you feed your appetite? At the convenience store? Perhaps at the local fast food restaurant, or a vending machine? Maybe it's a quick stop at the grocery store or your kitchen at home?

Teens spend big bucks to keep their hunger satisfied. And no wonder, food is everywhere, making it easy to pick up a quick bite here or a meal there. Where you choose to get your food determines how much money you spend. How much is it costing you to calm those hunger pangs?

University of California
Agriculture and Natural Resources
Publication 8275 • Revised 2011



Hunger Attack!
Feed Your Appetite—Protect Your Wallet



Make a List



Think about all the food and beverages you ate in the last day. Write down what you ate, where you ate, and how much you spent.

	What I Ate	Where I Ate	What I Paid
6 AM - 9 AM			
9 AM - NOON			
NOON - 3 PM			
3 PM - 6 PM			
6 PM - 9 PM			
9 PM - MIDNIGHT			
MIDNIGHT - 3 AM			
3 AM - 6 AM			
	TOTAL		

Now add up your food costs. Are you surprised by how much you spent? Did you spend more or less than you thought you had? Were your selections as healthy as you would like?

Often times people find they spend more on food than they realize. However, now that you know how much you spend on food and where you spend it, it's easy to start finding ways to cut your food costs. Keep reading to learn important strategies to lower your food costs.

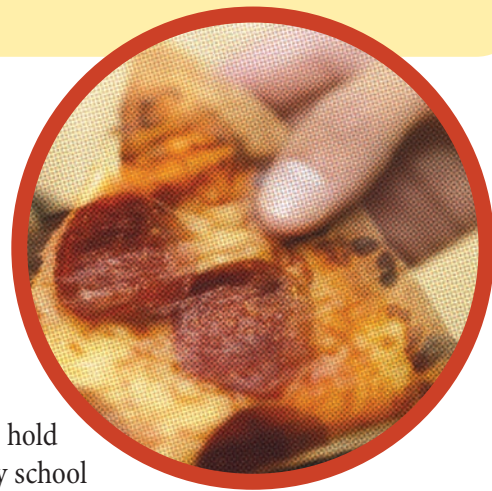
Hunger or Habit?

It's the end of the school day! You and your friends are off to the local convenience store for an after-school snack. Every day you pick up a bag of chips and a soft drink and you pay \$2.75.

Have you ever asked yourself, "Am I really hungry?" or is getting an after-school snack just a habit?

Snacking from habit can eat a hole in your wallet. Most high schools hold class around 180 days a year. Stopping at the convenience store every school day for chips and a drink adds up to big bucks. Do the math: $180 \text{ days} \times \$2.75 = \$495$ for the school year!

Next time you think of an after school snack, ask yourself, "Am I really hungry? Do I really want to spend my money this way?"

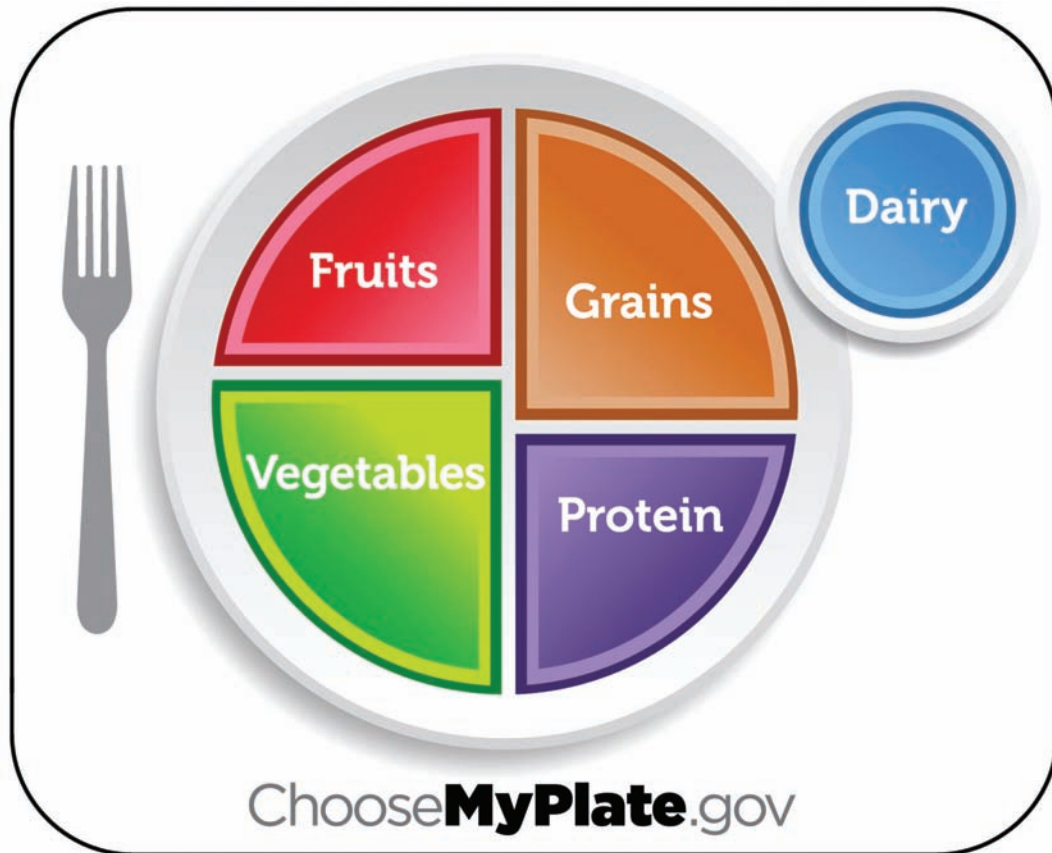


SNACK ATTACK

My Wallet

When you think of snacks, what comes to mind? Snack foods are often thought of as being high in sugar or high in fat, or both—food we commonly classify as less healthy. These snacks may also have high prices.

However, snacks can be healthy and inexpensive. Take a look at the *My Plate* graphic below. Each food group contains healthy snack ideas that are easy on your wallet. An individual serving of most of these foods costs less than \$1, and many cost under \$0.50. Combine these foods to make favorites, such as burritos and smoothies.



FRUITS Focus on fruits	VEGETABLES Vary your veggies	PROTEIN Go lean with protein	GRAINS Make half your grains whole	DAIRY Get your calcium-rich foods
Piece of fruit Glass of 100% juice Small box of raisins Slice of melon Cup of berries Dried fruit	Baby carrots Celery sticks Side salad Vegetable soup Spaghetti sauce Baked potato Salsa	Piece of jerky Small can of tuna Cup of refried beans Tablespoon of peanut butter Hard-cooked egg Nuts/peanuts	Bagel Graham crackers Tortilla Baked tortilla chips Low fat popcorn Low sugar cereal Pasta Rice / popcorn cakes Whole grain bread or cereal Whole grain low fat crackers	Glass of low fat milk Small carton of low fat yogurt String cheese (single serving) Low fat smoothie Soy milk



Vending adVICE

They're quick. They're easy. They're filled mainly with candy, drinks, cookies, and chips. They're right where you will see them.

Vending machines are designed to offer foods in convenient locations. They're in your path as you head out of school, in the break room at work, near the bus stop, and outside of stores. And they usually have little competition from other food sources.

Each food item is individually wrapped and designed to stand up to many weeks in the vending machine, plus the wear and tear of being dropped from the display or storage area.

We've all experienced a time when a vending machine provided a welcome treat when no other food options were available, but we pay for that convenience. Generally speaking, food from a vending machine costs more than foods from most other sources, and there's another potential cost—lost money. How will you get your money back if the vending machine fails?

Avoid vending machine prices by carrying your own snacks. There are many snacks and beverages that are both easy to carry and healthy. Toss some nuts, dried fruit, jerky, fruit juice, bottled water, crackers, a piece of fruit, or string cheese into your backpack. You'll save money and probably be eating healthier.



The Food Court Volleying for the Best Deal

Most people think eating out is fun. Whether it's a quick meal before the big game, a late night stop after the dance, or just hanging out at the mall, eating with friends is usually a good time.

However, the fun of eating out comes at a price. A typical fast food meal is usually \$6.50, a smoothie costs over \$3, a pizza is at least \$10, a big burrito is \$6, and even an ice cream cone costs \$2 or more.

Fortunately, there are several easy strategies to save money when eating out. For instance:

Check out special deals. Certain restaurants offer reduced prices for early dinners—as an example, between 4 and 6 PM dinners might be priced 25% less. Some fast food restaurants offer special pricing on sandwiches beginning in the late afternoon, such as “\$2 for 2 hamburgers,” or “buy one sub, get one free” after 4 PM.

Look for coupons for your favorite restaurants. Many restaurants offer coupons such as \$1 off a sandwich. When dining with a friend, look for restaurant specials such as “buy one meal; get a

second meal half off.” You can find coupons in your newspaper, online and in ads mailed to your home.

Join the club. Restaurants may offer a free meal, sandwich, or beverage to loyal customers. Usually it's a matter of keeping a free card that is punched or swiped when you make a purchase. After so many purchases, the card is good for free food or beverages.

Share your meal. Many restaurants offer large portions of food. Split a meal with a friend and you'll both save money and be less likely to overeat.

Drink water. Beverages can add \$1-2 per person to most meals purchased in a restaurant. A glass of water is normally free and provides a healthy alternative to soda.

Try something different. Potlucks are another great way to save money. Invite friends to your home, or meet at the park for a meal or a snack. Potlucks are great for parties. Ask everyone to bring a food or a beverage to share. Or make your own meal or snack and share the cost—sub sandwiches, pizza, smoothies, burritos, or ice cream sundaes are fun and easy to make as a group.

The Movie Experience

It typically costs \$8-12 to see a new movie release at the theater. Suppose that you planned ahead, used your student discount and arranged your schedule to attend a matinee. These simple changes have saved you a buck or two at the ticket booth.

But now, as you walk in the door, you smell the popcorn, see the candy, and think about something to wash it all down with. How much is this hunger attack going to set you back?

That good smelling popcorn	\$5.00 for a small bag
Add candy	\$3.50
And a medium soda	\$5.00
Total	\$13.50

Whoa! This costs the same or more than the movie!

Consider some of these Quick & Easy Ways to Save Food \$\$ at the Movie:

Eat something just before you go to the theatre. If you're feeling full, you won't be so tempted to buy food at the snack bar.

Just pass by the lobby snack bar and go right to your seat. Once you and your friends get talking, you may not even want to eat.

For those times when you really want to pick up something from the snack bar, consider these **money-saving alternatives**:

- When you go to the movie with a friend or two, **share** a large popcorn for around \$6-8. You'll probably get as much popcorn as if you had each bought your own small size, and you will each save a couple dollars.
- Ask for a **glass of water** instead of purchasing a soda or bottled water. A glass of water is often free, or there may be a small charge for the cup and ice (\$0.25 or \$0.50). Refills are normally free, or you can refill it at the water fountain.
- Order a **child-sized special**. These usually include a small amount of popcorn, provide something sweet, and a drink all at a special reduced price. This will provide you with some of the most popular movie snack bar foods, but is a little easier on your wallet.
- Something to ponder: If you saved \$5 on food at the movies, what could you do with that money? See another movie? Rent a couple videos? Go to a game? Save it for a fun activity? Add it to your savings account for that big purchase? Save it for college? It's your money and your choice!

SUPERMARKET



Usually the most economical place to buy food is a large grocery store. Even at the grocery store, there are many ways to save money on what you buy. To learn more about getting good buys in the grocery store, take this *Food Cost Quiz*.

Food Cost Quiz

1. Mini-pizzas are selling “2 for \$7,” so:
 - A. I can buy one pizza for \$3.50.
 - B. I must buy two pizzas.
 - C. Do these pizzas have pepperoni?
2. The best time to go grocery shopping is when:
 - A. I’m really hungry.
 - B. I’m **not** hungry.
 - C. Everyone else is going.
3. When food is sold in a package, the best buys are usually in:
 - A. A small package.
 - B. A lot of small packages inside one big package.
 - C. A large single package.
4. Store brands are:
 - A. As good as national brands.
 - B. Inferior to national brands.
 - C. Something I’ve never heard of.
5. Food displayed at the end of the aisle is:
 - A. Always on sale.
 - B. Placed there so more people will buy it.
 - C. Where are the ends of the aisles?
6. Food displayed on the bottom shelves:
 - A. Often costs less than food at eye level.
 - B. Usually costs more than food at eye level.
 - C. Costs the same as food at eye level.

Answers page 8

How Much Can I Save?

How much will I save if I make food at home? That depends on what you want to make. Let’s just use pizza as an example.

A large one-topping pizza at a restaurant costs at least \$10.00. Plus there’s \$0.75 tax and \$1.50 tip. When all is said and done, this pizza will cost at least \$12. Beverages will be extra.

At the grocery store you can purchase a similar pizza in the frozen food section for about \$7. There’s no tax, tip, or delivery charge. You save about \$5 just on the pizza. If you normally pay for beverages when you eat pizza, you will be saving even more because beverages purchased in the grocery store are usually far less expensive than in a restaurant.

The Price of Packaging

Have you noticed that the more packaging a food product has, the more it costs?

Here’s an example:

The Price: A six-pack of individual 8 oz. cartons of orange juice costs \$4.49; yet you can buy a half gallon of OJ for \$4.

The Quantity: The six individual cartons have a total of 48 oz. of juice. The half gallon carton contains 64 oz.—the equivalent of eight individual cartons.

The Bottom Line: Buying orange juice in individual cartons cost \$0.75 per 8 oz. carton. OJ in the half gallon size costs \$0.50 for 8 oz.

The Question: Is the convenience of small packaging worth the price? Not to mention the environmental cost of all that packaging!

Supermarket Savings (cont.)

Check your answers:

1. **A)** Stores often list special pricing in multiples, such as 3 for \$1, or 4 for \$5. However, you can buy just what you need. So, if you only need one mini-pizza, you can buy it for \$3.50. Be sure to check that the variety you want is on sale; sometimes only certain varieties are included in the special pricing.
2. **B)** Try not to do your grocery shopping when you're hungry. Shopping on an empty stomach makes the food choices look more tempting, and you'll probably buy more food than you need. It's also a good idea to shop when there are few people in the store; you'll get in and out a lot faster and you will probably buy less.
3. **C)** Usually a large package of food will be the best buy. However, always compare prices, because a store might be offering a special on a smaller size. And only buy as much as you need. Even though a larger package may be a better buy, if you don't use the food and it spoils, it's no longer a good buy.
4. **A)** Store brands are foods sold under the name or special label of the grocery store. These foods normally offer the same high quality as national brands but usually cost less. You may notice small differences in tastes, because stores like to develop their own recipes for their own brands.
5. **B)** Foods displayed at the end of an aisle are easy to see and are there to tempt you. Since they are so accessible, customers buy more of these items. Very often store specials are placed at the ends of the aisles, but not all items on the end displays are sale items. Look carefully to be sure that these items are truly on sale and that they are foods you will actually eat.
6. **A)** Food displayed at eye-level is easy for customers to see and pick up, so stores often place more expensive products at eye-level. By looking down to the lower shelves, you may find similar products at a better price.



Rate your grocery shopping skills. How many questions did you get right?

- 5 or 6 correct** You know how to make good buys at the grocery store. Congratulations!
- 3 or 4 correct** You have some good money saving strategies. Try the other strategies and see if you can save even more.
- 2 or Less correct** It looks as if you've just learned some new ways to save at the grocery store—give them a try and see how much you can save.

Money Talks...Should I Be Listening? is a series of teen guides designed for teenagers. The topics and subject matter content are based on the results of a survey completed by teens. The goals of these teen guides are to assist teens in 1) identifying their money spending and saving habits; 2) understanding the importance of long-term savings, and 3) developing savings plans that meet their lifestyles. Comments regarding these newsletters can be addressed to: Consumer Economics Department, University of California Cooperative Extension (UCCE), 135 Building C, Highlander Hall, Riverside, CA 92521.

Authors: Shirley Peterson, Brenda Roche, Margaret Johns, Charles Go, Keith Nathaniel, and Karen Varcoe; Development Team: the UCCE Money Talks Workgroup; Graphic Designer: Kerry Decker, UC Riverside. 2011



This publication has been anonymously peer reviewed for technical accuracy by University of California scientists and other qualified professionals. This review process was managed by the ANR Associate Editor for Youth Development. To simplify information, trade names of products have been used. No endorsement of named or illustrated products is intended, nor is criticism implied of similar products that are not mentioned or illustrated.

ANR Publication 8275

©2007, 2011 by the Regents of the University of California

Division of Agriculture and Natural Resources

All rights reserved.

No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the written permission of the publisher and the authors.

The University of California prohibits discrimination or harassment of any person on the basis of race, color, national origin, religion, sex, gender identity, pregnancy (including childbirth), and medical conditions related to pregnancy or childbirth, physical or mental disability, medical condition (cancer-related or genetic characteristics), ancestry, marital status, age, sexual orientation, citizenship, or service in the uniformed services (as defined by the Uniformed Services Employment and Reemployment Rights Act of 1994: service in the uniformed services includes membership, application for membership, performance of service, application for service, or obligation for service in the uniformed services) in any of its programs or activities.

University policy also prohibits reprisal or retaliation against any person in any of its programs or activities for making a complaint of discrimination or sexual harassment or for using or participating in the investigation or resolution process of any such complaint.

University policy is intended to be consistent with the provisions of applicable State and Federal laws.

Inquiries regarding the University's nondiscrimination policies may be directed to the Affirmative Action/Equal Opportunity Director, University of California, Agriculture and Natural Resources, 1111 Franklin Street, 6th Floor, Oakland, CA 94607, (510) 987-0096.