

FPG Workshop

Savor The Season: Healthier Holiday Eating





Agenda

- Tips for eating healthy on a budget resources
- Thanksgiving 2024
 - Resources

Food Budget

- In 2023, average annual food-at-home prices were 5% higher than in 2022, but prices grew more slowly than in 2022, when food prices rose by 11.4.
 - Cost of food climbed 2.1% from August 2023 to August 2024 (CPI report)
- Recommended 10-15 % for food of your monthly budget

3P's to Healthy Eating on a Budget

- Plan
- Purchase
- Prepare



Meal Planning



Breakfast

- Waffles
- Pancakes
- Cereal
- Muffins

Lunch

- Easy salad
- Hot or cold sandwiches
- Adult lunchables

Dinner

- Lemon pepper chicken
- Cheeseburger soup
- Mac & Cheese

Best Buys For Cost and Nutrition



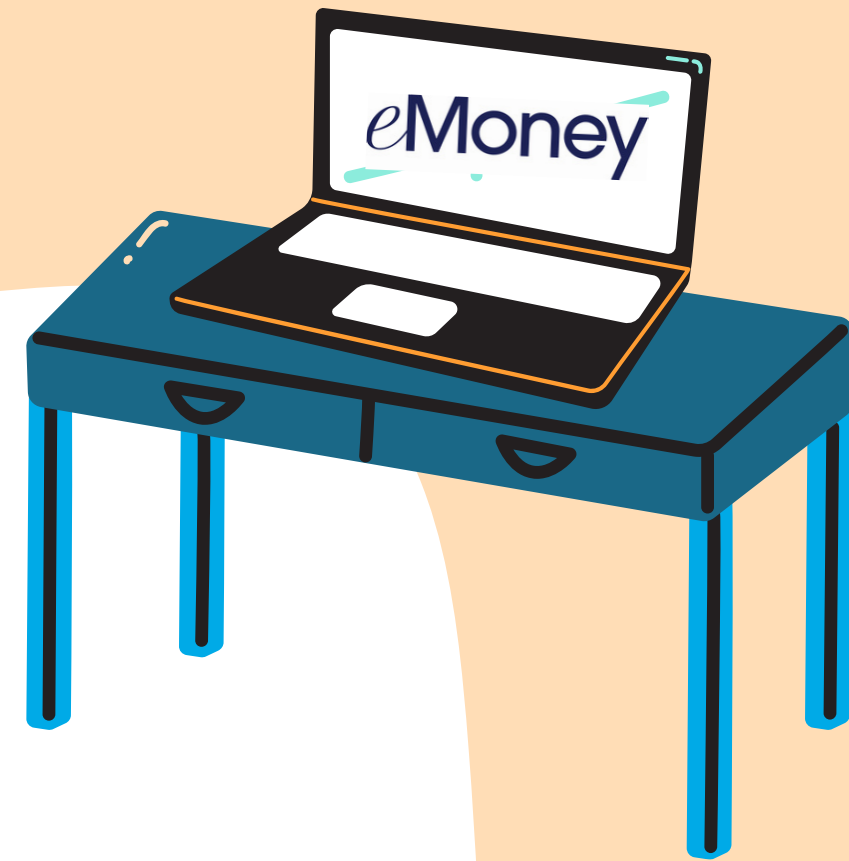
- Breads and Grains
 - Buy regular grains vs. instant
 - Bakery markdowns
- Vegetables and Fruits
 - Buy in season
 - Frozen bags
- Dairy
 - Low fat dairy in bulk
 - Ultra pasteurized milk
- Protein
 - Dried beans, peas, and legume
 - Eggs
 - Tofu
 - Chicken
 - Buy meat in bulk
 - repack, date and freeze meal portions



- ### Grow Your Own
- Use pots for limited space
 - Raised garden bed



Food Budgeting Tips



Establish a Food Budget

- Monitor your spending for 2-3 months

Buy Long-Lasting Food items

- Flour, sugar, rice, pasta, peanut butter, onions, eggs, cooking oil, etc.

Create a list of meals for breakfast, lunch, and dinner

Meal Plan for the week

- Use technology and other tools to help you



Psychological Tactics from Grocery Stores



Product Placement

I

Compromise effect. Placing an expensive item right next to a slightly cheaper, but comparable item to make you feel like you got a deal

Not using dollar sign

2

Per Cornell study not using a dollar sign or the word dollar gets people to spend 8% more. Funny how our brain works

99 pricing and Odd/Even Pricing

3

Prices that end in nine trick us into thinking they're cheaper because we focus on the first number. So \$4.99 seems better than \$5! .Odd pricing indicates a deal in a customers mind and even pricing creates perception of a premium item.

Bulk bargains

4

making larger quantities seem like a better deal, encouraging consumers to buy more than they need.

'up to' sales

5

create a sense of excitement by suggesting that consumers can save significantly. Read fine print!!

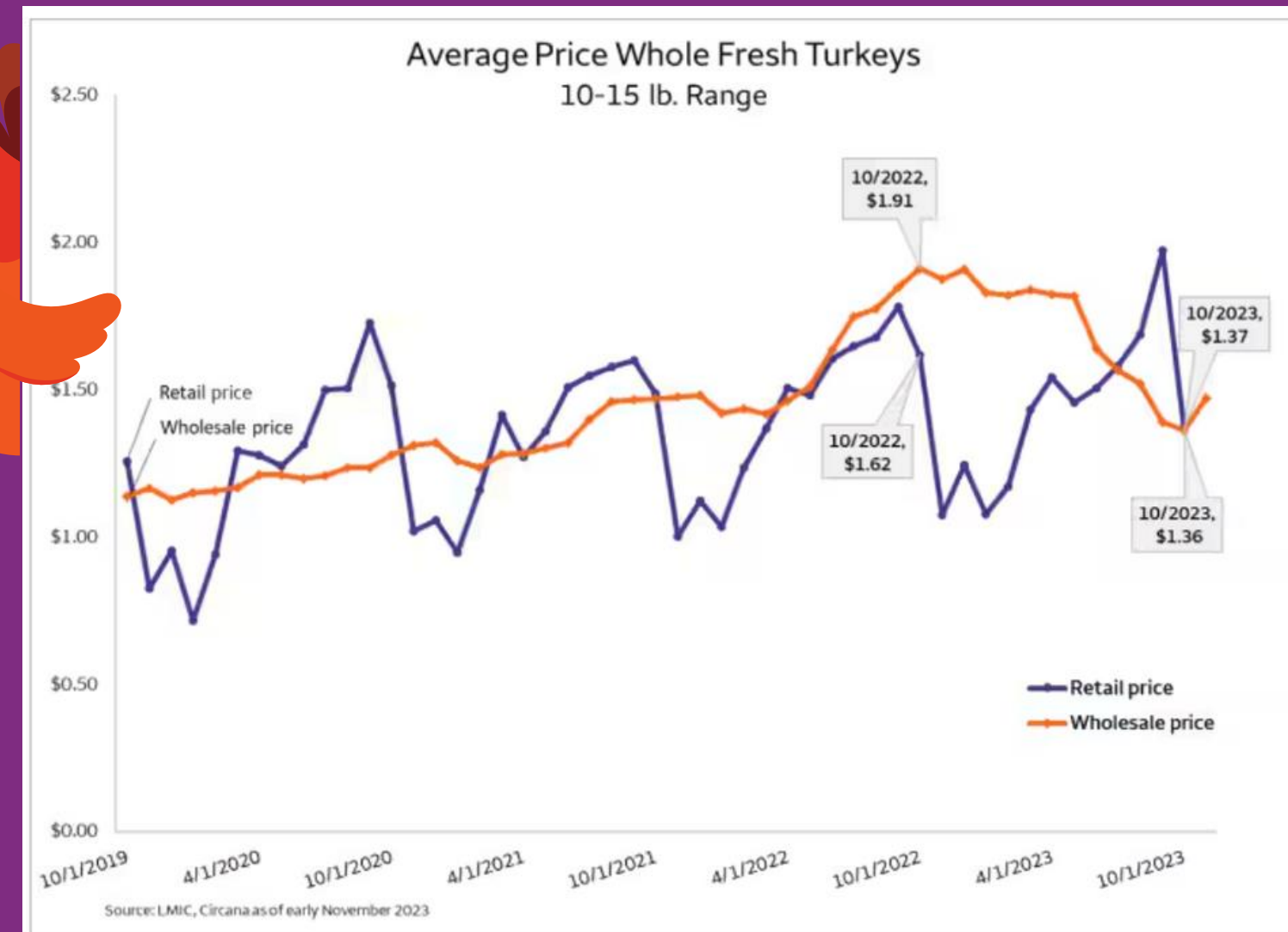
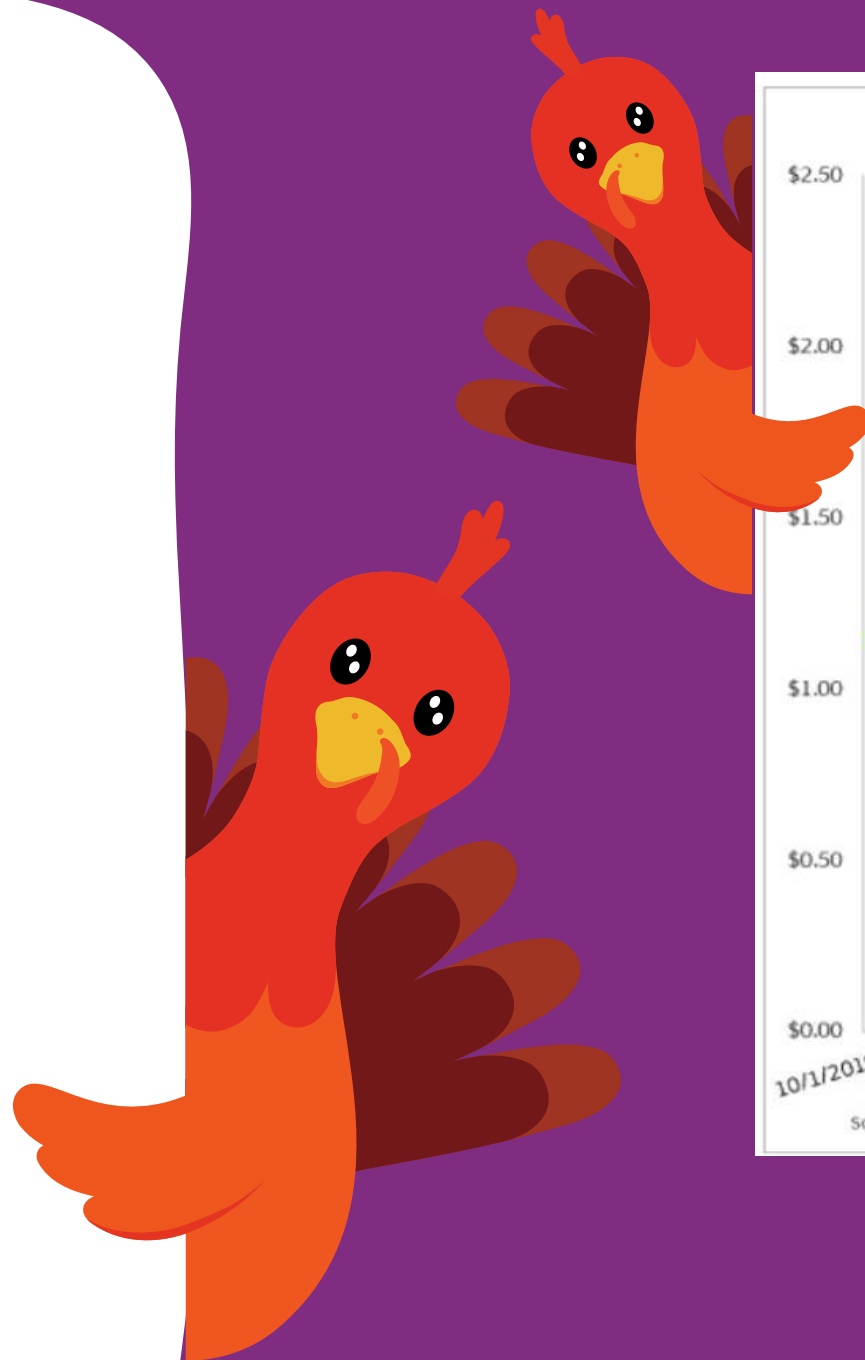
What does it Cost?

Thanksgiving Dinner

2024 Thanksgiving Meals

Big box stores like Walmart, Target, and Aldi are rolling out meal deals!

While turkeys are **16%** less than last year, all the other items are between 5-30% more (hams, side dishes, canned green beans, canned pumpkin, and cranberries!)





UNIT PRICE TAG EXPLAINED:

UNIT PRICE TAG

94

041548-34586 DSD

25216 56 OZ 48B 3

DREYERS/EDYS LT CRML DELT

price per unit → **9.80¢** PER OUNCE

\$5.49 ← total price

item bar code

item description



Unit Price By Servings



Fresh Potatoes for Mashed Potatoes

- Package Size: 10 lbs (160 oz)
- Price: \$5.00
- Serving Size: 1/2 cup prepared (about 4 oz raw)
- Servings per Package: Approximately 20 servings

\$0.25 per serving

Instant Mashed Potatoes

- Package Size: 24 oz
- Price: \$6.00
- Serving Size: 1/2 cup prepared (about 2 oz dry)
- Servings per Package: Approximately 12 servings

\$0.50 per serving



CHECKLIST

- ✿ Create a list
- ✿ Compare prices
- ✿ Consider quality over quantity
- ✿ Be aware of sales tactics
- ✿ Do your research
- ✿
- ✿

Smart Shopping





Holiday Recipe Raffle

Submit Your Holiday Recipe For a Chance to WIN eMpower Points



Submit By November 15th



FPGeducation@emoneyadvisor.com

**You are eligible to participate whether you joined us live or watched the recording*

**All recipes will be gathered and compiled into a recipe book for sharing among colleagues*

Resources

- FPG Office Hours: 101 Confidential session with a financial professional
 - Budgeting, Retirement, Education Planning, Investing Education
- www.fns.usda.gov
- [EWG- 2024 Shopper's Guide to Pesticides in Produce](#)



Get more financial tips at
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Thank you!

