

SMART choices

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Save 27% on Your Grocery Bill!

Given the current economic state, the focus for most people right now is trying to be smart with their money and getting the most from their dollar. The recent rise in food prices makes it especially hard to stretch that food dollar. This may be one of the reasons leading to unhealthy eating habits for many people. Making sure to include healthy foods in your diet is very important and there are strategies that you can use to make it more affordable.

After speaking with a group of women who share this common problem we learned several ways to get around high food prices and purchase foods that are good for you and your family.



Purchasing store-brand rather than brand-name items whenever possible will save you more than any other single strategy. For example, if brand-name tomato sauce is priced at 47¢ for ½ cup and store brand sells for 38¢ per ½ cup, a spaghetti dinner for a family of four will save about 40¢ on tomato sauce if you buy the store brand.

Get organized and make a list before shopping – This will prevent you from buying food you don't need.

Bring flyers and coupons shopping with you – That way you'll know what specific products and brands are on sale. Don't redeem brand-name coupons unless they offer the product for less than the store brand.

Never shop hungry (or with hungry children) – This means your stomach will be doing the shopping for you (and we all know when you're really hungry you could eat anything off those shelves).

Plan ahead – Make a list of meals you'll be having during the week, and figure out what ingredients you need to buy.

Buy unprocessed foods – Commercial processing and packaging adds to the cost of the food. Why not buy the ingredients and make your own? For example, buy a carton of rolled oats and make your own breakfast cereal instead of eating packaged dry cereals. Wash and chop your own lettuce instead of choosing prewashed, precut salad greens. Learn to make soup, biscuits, bread, gravy, frostings, stuffings, and snacks.

Purchase produce in season – Fruits or vegetables in season tend to be lower in price because of the increased availability. In winter, choose long-storage products: bagged apples, cabbage, winter squash, and root vegetables such as turnips, potatoes and beets.

Don't forget the other forms of fruits and vegetables – Canned, dried, and frozen all contain nutrients we need to stay healthy, so stay open-minded.

Look high and low for bargains – Stores put higher-priced, brand-name items at eye level so shoppers see them first. The less-expensive store-brand items provide the same nutritional value and deliver greater savings.

Don't waste – A great deal of money and effort goes into preparing a meal, so why throw it away? This is especially important with children. If they don't want what you've prepared, offer a simple item such as cereal or a sandwich, but don't make a completely different meal.

Visit your local soup kitchen or food pantry – Even one meal not prepared at home can save money on your food bill throughout the week.

Eat out! – Try to have lunch or dinner at a relative's or friend's home. You'll save money and will share quality time with family members. You can give back by offering time instead of money: baby-sitting, yard work, running errands, etc.

Re-heat those leftovers – Leftovers are convenient and can still taste great. Think of it as "cooking once and eating twice."



Budget Busters

Some food items we purchase everyday are called "budget busters." We don't realize it, but they can eat a big hole in our food budget. Even if you make just one or two changes, it can save you quite a bit of money. Below are some "budget busters" you should avoid:

- Eating meat every night** – Replace with beans or lentils 2-3 nights a week. These alternatives are less expensive and just as nutritious. Skinless chicken breast costs 53¢ for a 3 oz. serving where a ½ cup of kidney beans will cost only 27¢. Chili is always a popular meal among family members!
- Avoid processed or prepared foods** – Cook from "scratch." When you buy prepared food items you are also paying for preparation and packaging costs.
- Bottled water** – Use tap water instead. It's free and you're not using another unnecessary plastic bottle.
- Pre-packaged snack foods** – Snack on fresh fruit or homemade treats such as cheese and crackers, trail mix or popcorn.
- Use store brand products** – Buying store-brand products saves you money and the items have the same nutritional value. When comparing prices among the same food items, a 27% savings was evident.
- Limit drive-through coffee purchases** – Coffee purchased each morning at the drive-through can add up over the year. Make coffee at home and take it to work in a travel mug. A regular medium coffee purchased at the drive through costs \$1.91, where a cup of coffee made at home is less than 10¢.
- Cut the cola** – Soda adds to that grocery bill. An 8 oz. serving of cola costs 26¢, where an 8 oz. serving of milk is 23¢. Similar prices but soda has no nutritional value. Stick with the milk.
- Cook more, eat out less** – The amount you spend at a restaurant will end up being more than you would have spent on groceries for the meal.

Do You Qualify for the Earned Income Tax Credit?

The Earned Income Tax Credit for tax year 2008 lets some working families with children and some workers without children pay less federal income tax or get money back.

Two types of families can qualify for the Earned Income Tax Credit:

- Workers between ages 25 and 65 with no children.
- Workers with qualifying children. This child can be a son, daughter, adopted child, grandchild, step-child, your brother, sister, stepbrother, stepsister whom you cared for as you would your own child; or a foster child placed by a government or private agency. The child had to live with you for more than six months in 2008. This child must be under age 19 or under age 24 and a full-time student, or any age if the child is permanently disabled.

The money you receive varies with your earnings in 2008, whether you have qualifying children, and how many qualified children you have.

Family Size (Age 25 to 65)	Single	Married filing jointly	Can receive up to
No children	\$12,880	\$15,880	\$438
One child	\$33,995	\$36,995	\$2,917
2 or more children	\$38,646	\$41,646	\$4,824

Your investment income during 2008 can't be more than \$2,950.

To get your earned income credit if you have a qualifying child, file Form 1040 or Form 1040A and attach Schedule EIC for the Earned Income Tax Credit. To get your earned income credit if you don't have a child, file Form 1040, Form 1040A or Form 1040EZ. These forms are available at libraries, some post offices and banks.

There are a number of free tax preparation sites throughout New Hampshire where IRS-certified volunteers are trained to help you fill out the tax forms. These sites are operational in late January. By going to an IRS-certified free tax preparer, your refund will come to your bank account in 10 to 14 days.

For more information about the Earned Income Tax Credit, contact the UNH Cooperative Extension Family Home and Garden Center at: **1-877-398-4769**.

Ask Miss Smarty!



Q. I just heard on the radio that oatmeal is the new “hot” food. What’s up?

A. Oatmeal’s always been a great food! It’s nutritious and a real bargain. Oatmeal is high in fiber and complex carbohydrates. One serving (1 cup cooked) can cost as little as 15¢ if you buy store brand. Now that’s a bargain.

Q. Miss Smarty, I’d like to know the difference in fat and calories between fat-free, light and regular mayonnaise?

A. Good question! One tablespoon of regular mayonnaise has 11 grams of fat and 100 calories, while the same amount of light mayonnaise has 5 grams of fat and 50 calories. One tablespoon of fat-free mayonnaise has 0 grams of fat and only 10 calories. You can save quite a few calories and fat by switching to low-fat or fat-free mayonnaise.



NH Assistance Handbook

The NH Assistance Handbook is published and distributed courtesy of the NH Division of Family Assistance Food Stamp Program. This handbook promotes awareness and access to the Food Stamp Program, and provides a listing of critical resources for people in need, including food assistance, shelters for the homeless and for battered women, nutrition education, job assistance, legal assistance, fuel assistance, social services, and more. Check it out at the following link:

www.dhhs.nh.gov/DHHS/DFA/LIBRARY/Brochure/assist.htm



Fruits and Vegetables Coming to WIC in 2009

As many families have heard, the New Hampshire WIC food packages will be changing in October 2009, and adding new foods to improve the health of more than 10,000 WIC families in New Hampshire.

These are some of the questions you may have about the addition of fruits and vegetables to the WIC food packages.

What types of fruits and vegetables will be allowed?

New Hampshire will allow fresh, frozen, and canned fruits and vegetables, but not dried fruits and vegetables. The cash value vouchers may be redeemed for any eligible fruit and vegetable, except for white potatoes. Sweet potatoes and yams are allowed.

What will be the restrictions on fruits and vegetables?

Canned fruit must be in juice or water pack only. Applesauce must be unsweetened or with no sugar added. Jars and single serving packages will be allowed.

For fresh fruits and vegetables, WIC does not allow salad bars or party trays and no added dips, dressings, or croutons.

For canned fruits, WIC does not allow any reduced carbohydrate or sugar substitutes. For canned vegetables, there can be no ketchup, relish, pickles, olives, pickled vegetables, or salsa. Regular and low-sodium vegetables will be allowed. Pizza sauce and spaghetti sauce in jars will not be allowed.

For frozen fruits, there can be no added sugar. For frozen vegetables, there can be no added sauces, cream sauces, added pasta or white potatoes, or seasonings.



Savory Turkey or Chicken Pot Pie

You can use any leftover vegetables in this recipe instead of the carrots, potatoes and mushrooms. Serves 6.

Ingredients:

- 2 prepared pie crusts (or homemade if you have the time)
- 3 tablespoons butter or margarine
- 1 onion (sliced)
- ½ cup celery (diced)
- 1 cup carrot (sliced)
- 1 cup potatoes (diced)
- 8 ounces fresh mushrooms (sliced)

- 2 garlic cloves (minced)
- 1 teaspoon thyme
- ¼ teaspoon ground sage
- salt and pepper (to taste)
- 3 tablespoons flour
- 2 cups chicken broth
- 2 cups cooked chicken (diced)

- 1** Preheat the oven to 425 degrees and press one crust onto the bottom and up the sides of a 9" pie plate.
- 2** In a large pan melt butter and add celery, onion, carrots, potatoes, mushrooms, and garlic.
- 3** Stir fry for 5 minutes.
- 4** Add thyme, sage, salt and pepper to the pan. Mix well.
- 5** Sprinkle with flour and mix again. Add chicken stock and simmer for 5 minutes or until mixture is thickened.
- 6** Add chicken to the mixture and mix well.
- 7** Put chicken pot pie filling into pie pan, add crust to the top of the pie and crimp edges to seal.
- 8** Bake in the oven at 425 degrees and bake for 15 minutes.
- 9** After 15 minutes reduce heat to 350 degrees and bake for 45 minutes.
- 10** Remove from oven and let cool for 15 minutes before serving.

Nutrition information	
(per serving):	
Calories	250
Carbohydrate	16 milligrams
Cholesterol	40 milligrams
Protein	9 grams
Fat	17 grams
Saturated Fat	6 grams
Sodium	320 milligrams
Fiber	2 grams



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Mon–Fri 9am–2pm & Weds 5pm–7:30pm

Dear Reader, Smart Choices is a periodic newsletter specially designed to give you the information you need to improve you and your family's nutrition without increasing the amount you spend on food. We hope you find it informative, useful and entertaining, and we welcome your comments. The Food Stamp Program provides nutrition assistance to people with low income. It can help you buy nutritious foods for a better diet. To find out more, contact 1-800-852-3345 x4238.