

Grocery Shopping Within a Budget

Lesson Plan

Grade Level 10-12

“Take Charge of Your Finances”

National Content Standards

Family and Consumer Science Standards: 1.1.6, 2.1.1, 2.1.2, 2.1.3, 2.5.1, 2.6.1, 2.6.2, 3.5.6

National Council on Economic Education Teaching Standards: 1, 3, 7

National Standards for Business Education

- Career Development:
- Economics: I.1, II.1, IV.1, IV.2, VI.4
- Personal Finance: III.1, III.2

Tennessee State Standards

Family and Consumer Science: 4.2, 4.3, 5.1, 5.2, 5.3, 5.4, 5.5

Nutrition and Foods: 2.2, 2.3, 3.1, 3.4, 7.1, 7.2, 7.3, 7.4, 7.5, 7.6

Personal Finance: 3.1

Objective

Upon completion of this lesson, students will be able to:

- Examine various ways to maintain a food budget adequate to income.
- Develop a shopping list based upon a weekly meal plan and budget.
- Identify ways to grocery shop within a specified budget.
- Discover ways to save money when purchasing groceries.

Introduction to the Lesson

One of the largest expenditures in an individual's personal spending plan is the purchase of food. Attaining the most from one's income requires careful planning and wise spending decisions. The majority of high school students still living at home are unaware of the cost of groceries on a weekly basis. Many individuals, both young and old, lack the skills needed to stock a kitchen with economic food items which can be effectively used to create several meals. For most, it is the actual grocery shopping experience which demonstrates the impact purchasing groceries has on a spending plan. Determining the amount one can spend on groceries depends on factors relating to one's income and overall expenses. Once a budget has been set for groceries, the task of staying within a specific dollar amount becomes the goal, and the creation of meals for a period of time becomes the challenge.

In this lesson, students learn how to shop for groceries based on a week's worth of meals while staying within a specified dollar amount. Students draw one of the four food cost plans listed on the official United States Department of Agriculture Web site. Each student will develop a week's worth of food plans and write a grocery shopping list based on one of the plans. Students will determine the approximate cost of the groceries on their lists and compare the cost with the assigned budget. Students will be evaluated on their ability to stay within the budget. They will be expected to make the appropriate changes to their meal plans to enable them to achieve their assigned cost plan.

Body of Plan

1. Discuss with the students about their typical eating habits at home. Record estimates on board for the following questions.

- a. What do they think their family spends on groceries per week?
- b. How much money do they think they would spend on groceries per week living alone?

2. Ask the students if their parents have a weekly budget for groceries.

- a. Encourage students to discuss this topic with their parents and share this information the following day.

3. Ask the students if they have any ideas on how they could save money on groceries.

- a. Discuss Grocery Shopping Tips handout.

4. Show the official USDA Food Plans: Cost of Food at Home at Four Levels Overhead.

<http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>

- a. Discuss the types of plans.
 - i. Thrifty plan –
 - ii. Low-cost plan –
 - iii. Moderate-cost plan –
 - iv. Liberal plan –

- b. Demonstrate how to read the plan

- i. For example – if a person is a 17 year old male on the low-cost plan his weekly budgeted amount is \$39.40.

5. Compare the student estimates on their food consumption with the national averages.

6. Discuss how a weekly food plan can help a person stay within a budget. Show students an example Menu for a Family of Four.

- a. This example is the USDA's Thrifty Food Plan Menu.

<http://www.cnpp.usda.gov/Publications/FoodPlans/MiscPubs/FoodPlansRecipeBook.pdf>

- b. Discuss multiple uses of specific food items when creating food plans and grocery lists.
 - i. Reusing food is essential to working within a limited budget.
 - ii. Potato soup is used for multiple lunches with different side dishes.
 - iii. Pot roast is used for multiple dinners with different side dishes.

7. Show the Food Guide Pyramid.

- a. This example is the USDA's Food Guide Pyramid and recommended serving sizes.
 - i. <http://www.mypyramid.gov/>
- b. Discuss how a variety of foods from the food groups create balanced nutrition.
 - i. Fats, oils, and sweets should be used sparingly
 - ii. Milk, yogurt, and cheese.

- iii. Vegetables.
- iv. Meat, poultry, fish, beans, eggs, and nuts.
- v. Fruits.
- vi. Bread, cereal, rice, and pasta.

8. Introduce the Assignment - Hand out the Menu Planning and Grocery Pricing Project Directions , Menu Planning Worksheet, and Grocery Shopping.

9. Have each student draw a scenario card or have the students work in teams of 2-3.

- a. The amount per week each individual or family may spend has already been calculated according to the USDA Food Plan.

10. Have students complete the food budget part of the Menu Planning and Grocery Pricing including:

- a. What type of food plan they will be using.
- b. Age of people in their family.
- c. Number of people in their family.
- d. How much money can be spent weekly on food?

11. Tell the students they will be creating a food plan for a week on the Menu Planning Worksheet

Students must:

- a. Stay within their budget.
- b. Include three meals per day, all eaten at home.
- c. Demonstrate effective use of ingredients and leftovers.
- d. Offer adequate servings of all necessary food groups and provide balanced nutrition.
- e. Stress students need to specify all ingredients and the amounts needed for each food item.

12. After completing the Menu Planning Worksheet, have students make a shopping list based on their plan.

- a. Discuss ways to arrange one's grocery list (arrangement of store, by food groups, by meals).
- b. An organized list saves a person time and money while shopping.

13. Once the grocery list is complete, have students price out the cost of their groceries by going to the supermarket on their own time or taking a field trip as a class.

- a. In a small community, the teacher may need to have a price list of several ingredients for students to use.

14. When creating the grocery list, students must be sure to:

- a. Have the list organized.
- b. List all of the ingredients and prices for each meal of the week.
- c. They do not need to include staple items in the grocery list including:
 - i. Flour, brown and white sugar, coffee, ketchup, mustard, mayonnaise, soy sauce, baking powder and soda, salt, pepper, and vegetable oil.
- d. Have the students total the cost of the groceries.
- e. Determine if their total is within their assigned budget.

Conclusion

Students should each describe their family scenario and food plan with the class. Following the descriptions, students should discuss these items:

1. How many students were able to stay within their budget? How many were over? Under?
2. What are some ways to save money on groceries?
3. What specific items were not included on the grocery list but are often necessary on a weekly basis? How can money be saved on these items?

Assessment

Students will be assessed by writing a reflective essay which outlines:

1. If they stayed within budget.
2. Why they were able to or not able to stay within the assigned budget.
3. Identify five tips to stay within a budget while grocery shopping.

The essay will be graded based upon the Grocery Shopping Within a Budget – Final Essay Rubric.

Materials

1. Menu Planning and Grocery Pricing Project
2. Menu Planning Worksheet
3. Grocery Shopping List
4. Final Essay Rubric
5. Grocery Shopping Tips
6. Food Plan Scenario Cards
7. USDA Food Plans: Cost of Food at Home at Four Levels

<http://www.cnpp.usda.gov/USDAFoodCost-Home.htm>

8. USDA's Thrifty Food Plan Menu

<http://www.cnpp.usda.gov/Publications/FoodPlans/MiscPubs/FoodPlansRecipeBook.pdf>

9. USDA's Food Guide Pyramid and recommended serving sizes

<http://www.mypyramid.gov>

Menu Planning and Grocery Pricing Project

Name _____

Date _____

Finished Project

____ Total Points Earned

100 Total Points Possible

____ Percentage

Food Budget

____ Total Points Earned

4 Total Points Possible

____ Percentage

Based upon the scenario drawn: (3 points)

1. What type of food plan will you be using? _____

2. Age of people in your family: _____

3. Number of people in your family: _____

4. How much money can be spent weekly on food? _____

Menu Planning

Directions: Use the Menu Planning Worksheet to develop a one week food plan. Be sure to include the meal item, ingredients, and amounts needed to prepare each item.

The weekly food plan will be evaluated based on the following criteria. The meal plan must:

- Include 3 meals per day, all eaten at home.
- Demonstrate effective use of ingredients and left-overs.
- Offer adequate servings of all necessary food groups and provide balanced nutrition.

Assessment:

____ Total Points Earned

56 Total Points Possible

____ Percentage

3 points per day for identifying a menu item for each meal (total of 21 points).
5 points per day for demonstrating effective use of ingredients, adequate serving sizes, and providing balanced nutrition (total of 35 points).

Grocery Shopping List

Directions: Compile a grocery shopping list for all meals in the one week food plan.

- The grocery list must be organized by one of the following methods: store layout, food groups, or meals. An organized list helps one save time and money.
- Be sure to include all ingredients. Calculate the total amount needed of ingredients which may be used in more than one recipe instead of listing the ingredient multiple times.
- When pricing fruit and vegetables, be sure to weigh the amount you plan to purchase.
- They do not need to include staple items in the grocery list including:
- Flour, brown and white sugar, coffee, ketchup, mustard, mayonnaise, soy sauce, baking powder and soda, salt, pepper, and vegetable oil.

Assessment:

Based upon the following rubric:

____ Total Points Earned
40 Total Points Possible
____ Percentage

1 point each

____ Identified organization method
____ Grocery total is correct
____ Weekly amount budgeted for is correct
____ Calculated difference between grocery total and budget

Exemplary - 3 Satisfactory - 2 Unsatisfactory - 1

Organization

1. _____ Student has chosen an organization method and it is present throughout the grocery list.
_____ The student has chosen an organization method but it is not present throughout the grocery list.
_____ No organization is evident.

_____ Score X 3= _____ Total

Completeness

2. _____ 100% of the ingredients from the menu plan are listed.

_____ 90-99% of the ingredients from the menu plan are listed.
_____ 89% or below of the ingredients from the menu plan are listed.

_____ Score X 3=_____ Total

Total Amount Needed

3. _____ The total amount needed is stated for each item and each item is only stated once.

_____ 90-99% of the ingredients identify the total amount needed or some ingredients are listed multiple times.

_____ 89% or below of the total amounts are listed and/or ingredients are listed multiple times.

_____ Score X 3=_____ Total

Prices

4. _____ 100% of the prices has been researched and is accurate.

_____ 90-99% of the prices has been researched or some prices are incorrect.

_____ 89% or below of the prices have been researched and most are incorrect.

_____ Score X 3=_____ Total

_____ Total Points Earned
_____ 36 _____ Total Points Available
_____ Percentage

Menu Planning Worksheet

Day	Item	Ingredients and Amount Needed	Item	Ingredients and Amount Needed	Item	Ingredients and Amount Needed
Monday Breakfast Lunch Dinner						
Tuesday Breakfast Lunch Dinner						
Wednesday Breakfast Lunch Dinner						
Thursday Breakfast Lunch Dinner						
Friday Breakfast						

Lunch Dinner						
Saturday Breakfast Lunch Dinner						
Sunday Breakfast Lunch Dinner						

Final Essay Rubric

Name: _____

Date: _____

Directions:

1. Students must write a one page, typed, double spaced, 12-font with 1 inch margins reflective essay on the grocery budget project. Essay should include:

- If you stayed within your budget.
- Discuss why you were able or not able to stay within your assigned budget.
- Identify five tips to stay within a budget while grocery shopping.

Exemplary - 3 Satisfactory - 2 Unsatisfactory - 1

Theme

1. _____ The purpose for the writing is clear. The student has skillfully answered if he/she stayed within the budget and why or why not.
_____ The purpose for the writing is discussed adequately. The student has addressed if he/she has stayed within the budget and why or why not.
_____ The purpose for the writing is unclear. The student has not addressed all questions or has answered incompletely if he/she stayed within the budget and why or why not.

_____ Score X 3= _____ Total

Content

2. _____ The student clearly identifies five tips for staying within a budget while grocery shopping.
_____ The student identifies four tips for staying within a budget while grocery shopping.
_____ The student identifies 3 or fewer tips for staying within budget while grocery shopping.

_____ Score X 3= _____ Total

Writing Style

3. _____ The students' writing is interesting to read. The writing style is clear and easy to follow. The students' writing is understandable

_____. The writing style is adequate. The students' writing is difficult to understand.

_____ The writing style of the student includes sentence fragments and wording problems.

_____ Score X 3=_____ Total

Mechanics

4. _____ The students essay contains two or fewer errors in grammar, punctuation, and spelling.

_____ The students' essay contains three to five errors in grammar, punctuation, and spelling.

_____ The students' essay contains five or more errors in grammar, punctuation, and spelling.

_____ Score X 3=_____ Total

Thinking Skills

5. _____ The students' answers are relevant and accurate. Answers reflect the student's ability to evaluate information.

_____ The student's answers are adequate. Answers reflect the student's ability to convey ideas.

_____ The student's answers are vague or incomplete. Answers reflect the student's inability to support their ideas.

_____ Score X 3=_____ Total

_____ Total Points Earned

45 Total Points Available 45

_____ Percentage

Grocery Shopping Tips

1. Clean out the fridge before shopping and do a basic inventory of existing food.
2. Make meal plans and a grocery list based on the plans.
3. Create a grocery master list. The list should contain food items commonly purchased. The master list can be arranged in several formats (i.e. based on a specific stores layout, by food groups, or by meals).
4. Remember to stay disciplined while grocery shopping. Follow the list and do not buy on impulse.
5. Do not shop hungry. Studies indicate impulse buying occurs if a person is hungry.
6. Shop alone. "Helpers" will only add to the grocery cart.
7. Produce, bakery, and meat department staff are great reference sources. Be sure to check out their "day old" items.
8. Look at higher and lower shelves for bargains or alternative items because the most expensive brands are at eye level.
9. Buy in season fresh fruits and vegetables. They will be less expensive and are better quality.
10. Check store entrances, newspapers, and flyers for coupons.
11. Only use coupons for items normally purchased.
12. Check comparable brands to be sure get the best buy.
13. Buy meat in family packages and freeze in smaller "meal" size packages.
14. Avoid trips to the "corner store."
15. Due to volume discounts, larger stores are generally cheaper than smaller ones.
16. Department stores like Wal-Mart and K-mart can be considerably cheaper for paper products, laundry detergent, and soft drinks.
17. Do one bulk-shopping trip a month for staple foods.
18. Stock up on sale products on the list (i.e. canned fruit and veggies, frozen juice, and pasta products).
19. Shop for bread products at bakery outlets.