

Budgeting

LEARNING OUTCOMES

- To understand what constitutes a healthy diet
- To work out the cost of buying foods
- To evaluate meals in terms of nutritional value and cost
- To look for good value when buying food



RESOURCES

- Selection of food items (Engage activity)
- Till receipts (Engage activity)
- Copies of Resources 1, 2 and 4
- Ingredients cards (copied in colour) prepared from Resources 3A and 3B
- Sticky notes

RELATED TOPICS

- Food groups (Theme 1, Topic 1)
- What is a portion? (Theme 1, Topic 2)
- Avoiding debt (Theme 5, Topic 8)

HEALTH SKILLS

Shopping for food involves thinking about several things: the cost of food, how to get it home, whether members of the family will eat what is bought, how long food will keep fresh and the ease of preparation. Food poverty affects people on a low income or those who do not have access to cheap, healthy food, such as fresh fruit and vegetables. People may not have the use of a car to travel to cheaper supermarkets, they may have to shop with small children or adults with a disability and they may not have the cooking skills or equipment to enable them to eat healthily.

Tutors need to be aware of these issues and be non-judgemental when delivering this session. It is important to recognise that lack of money affects shopping choices, and to support learners to develop the numeracy skills to budget effectively. Healthy eating principles should also underpin this session, allowing learners to explore the options they have within a limited budget.

FUNCTIONAL SKILLS

Money management is an essential life skill which requires an understanding of budgeting as well as the confidence to calculate with decimals. In order to shop within a limited budget, learners need to:

- calculate the cost of shopping
- develop mental strategies to help them if they find this difficult.

Functional Skills/Core Curriculum

Activities in this topic will contribute to learning in the following curriculum areas:

- add money **Maths** E3.10 (N/MSS1/E3.1)
- divide money **Maths** L1.11 (N/MSS1/L1.1)
- compare the weight of different food items (in grams and kilograms) **Maths** E3.16 (N/MSS1/E3.6).

- Prepare a carrier bag with four or five food items. Take the items out of the bag one by one and ask learners to guess the approximate price of each item. Ask what the cost is of all the items together. Model a method of adding them up (rounding up or down to nearest £1) and discuss any other strategies that learners find successful. Prompt with questions if necessary: 'Do you write it down, can you add it in your head or do you use a calculator?', 'Can you talk us through the method you use?'
- Spend some time checking that learners are confident with adding money, using old till receipts.
- Invite learners to suggest different meals that they could make out of the food items you have brought in (plus other items from the store cupboard that they would normally have at home). How many people would the meal serve? What would be the approximate cost per serving? This could be done in small groups with feedback.
- Discuss whether the suggested meals would be nutritionally balanced, that is whether they have used foods from the five food groups and in roughly the recommended proportions. Give out the food plate model (Resource 1). Discuss the 5-a-day recommendation and other aspects of the food plate such as the quantity of carbohydrate recommended.
- Point out that this model of healthy eating can be quite economical as the items that you should eat most of (carbohydrates) are relatively cheap, whilst the things that you should eat less of (such as meat and treats) tend to be more expensive. Ask learners to look again at the Eatwell Guide (Resource 1) and try costing items from each section. This can be completed as a whole-group activity, using pictures of food items from the food plate and attaching prices.
- Discuss shopping on a tight budget. What things are important to learners when planning their food shopping? Write their ideas on a board or flipchart. Discuss the points on Resource 2 and ask learners to rate them.
- Suggest that learners add another point to the page.

How can you roughly work out the costs of buying foods?

TIP

It is more realistic in a shopping situation for learners to round numbers up or down and use mental calculation rather than use paper methods.

What food types should you include in a healthy meal?

ACTIVITY 1

Select ingredients for well balanced meals and calculate the cost

- Set up pairs or small groups. Give out the activity cards prepared from Resources 3A and 3B.
- Ask learners to select ingredients from the cards in order to make cheap, nutritious meals. To ensure that each meal is nutritionally balanced, learners should include at least one card of each colour per meal. They may include a pudding.
- Explain that learners may also use herbs, spices and supplementary items that are normally available in their cupboards at home. Ask learners to calculate the cost.
- As a group, discuss the different meals that learners have created.

Do you have a set budget for food shopping?

What is important to you when planning your food shopping?

Support

- Go through the cards first with learners and discuss prices and nutritional value as well as preferences. Reduce the choice through a process of elimination.
- Learners who are not familiar with the process of making meals from raw ingredients may need some support in identifying the ingredients needed for a meal. Suggest meals for learners to select the ingredients for (e.g. fish with mashed potatoes, vegetables and parsley sauce; spaghetti Bolognese; vegetable curry and rice).
- Encourage learners to calculate in their heads using rounding. Assist with written methods or use of a calculator if preferred.

ESOL

- Check learners are able to verbalise prices, for example £1.30 – one pound thirty. Use the cards (Resource 3) to give learners practice in asking for the cost of items, such as 'How much is the blue cheese?' 'It's one pound forty for/per two hundred and fifty grams.' 'How much is the tuna?' 'It's seventy-five pence per tin/for a tin.'
- Encourage learners to talk about ingredients important in their cooking and their cost. They may like to make up their own cards.

ACTIVITY 2

Calculate and compare prices of fruit and vegetables

- Give out Resource 4.
- Discuss whether pre-packaged fruit and vegetables are more or less expensive than loose produce. (Usually loose produce is cheaper than pre-packaged unless it is in large economy packs, e.g. big bags of apples, sacks of potatoes; markets are often cheaper than supermarkets and also may have very cheap offers in order to clear gluts of produce in season.) This activity would be more effective if learners were able to go out and conduct their own surveys comparing the cost of the same item in several outlets or packaged differently at the same outlet. Who can find the cheapest apples? Is the quality as good?
- Discuss the choices for shopping and the fact that choice is sometimes limited by transport, mobility, availability, etc.
- Introduce the price comparison activity from Resource 4, and ask learners to compare the prices shown on the stall with those shown on the supermarket till receipt.
- Learners may also have some till receipts that they can use to practise comparing costs of similar items.

What is more expensive – pre-packaged or loose fruit and vegetables?

How do you choose where to shop? Do you go by quality, convenience or cost?

Do you prefer supermarkets or local shops? Why?

Support

- Learners may be confused between metric and imperial weights. This may need to be explored using practical weighing activities.
- Make sure that learners understand the meaning of 'cost per kg'. Ask them to calculate the cost per 500g ($\frac{1}{2}$ kg).
- Make sure that learners understand the layout of the till receipt. Highlight the weight of the produce in one colour, the cost per kg in another and the cost of the purchase in a third if this helps understanding.
- Dyslexic learners may find the amount of information here confusing and will need additional support. Break the task down by focusing on one item at a time.

ESOL

- As preparation for any discussion about the merits of buying loose or packaged items from supermarkets or market stalls, learners will need to review language for comparing, such as 'cheaper/easier than', 'more expensive than', 'more/less'.
- Check that learners are able to recognise abbreviations for kilograms (kg) and grams (g) as well as verbalise amounts, for example:
 - 500g – five hundred grams
 - $\frac{1}{2}$ kg – half a kilo
 - 2.5 kg – two point five kilos.

Action

- Ask learners to look for a best buy while they are shopping to share with the group.
- If facilities are available, hold a cooking session as a good practical activity to demonstrate eating healthily within a tight budget. You could give learners a limited selection of ingredients and challenge them to produce a meal, or ask them beforehand to bring in ingredients to a certain value.

*How can you eat healthily
and save money?*

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RESOURCE 1

The Eatwell Guide shows the basis for healthy eating.

Fruit and vegetables:
at least 5 portions a day

**Bread, cereal, rice,
pasta and potatoes:**
6 to 11 portions a day



**Meat, fish and
alternatives: about
2 portions** a day

Fat and sweets:
Eat less often and in small amounts

Milk and dairy:
about 3 portions
a day

The **actual number** of portions depends on age, sex, body type and activity level.

OK, but what is a portion?

Budgeting

RESOURCE 2

How important are these things to you when planning your food shopping? Give each of them a score from 1 to 3.

1 = Very important 2 = Quite important 3 = Not important

It's what I know how to cook.

It's quick to make.

It goes with other foods I already have in my cupboard.

It's good for you.

It's on special offer.

It's cheap.

Everyone in the family likes it, so there'll be no waste.




















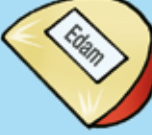
It looks good on the plate.

It's filling.













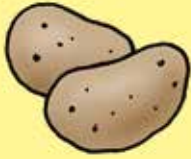









Budgeting

RESOURCE 3A

<p>60p PER LOAF</p>  <p>bread</p>	<p>60p PER 500 g</p>  <p>broccoli</p>	<p>£1 PER 500 g</p>  <p>leeks</p>	<p>£2.30 PER 500 g</p>  <p>minced beef</p>	<p>80p FOR 2 PINTS (1.13 litre)</p>  <p>milk</p>
<p>89p PER 500 g</p>  <p>rice</p>	<p>40p PER 500 g</p>  <p>onions</p>	<p>99p PER 300 g</p>  <p>spinach</p>	<p>£1.99 FOR 8</p>  <p>chicken drumsticks</p>	<p>£1.90 PER 250 g</p>  <p>Cheddar cheese</p>
<p>30p PER 500 g</p>  <p>spaghetti</p>	<p>65p PER ITEM</p>  <p>pepper</p>	<p>60p PER 250 g</p>  <p>mushrooms</p>	<p>£1.80 PER TIN</p>  <p>salmon</p>	<p>£1.40 PER 250 g</p>  <p>blue cheese</p>
<p>£1.30 PER 500 g</p>  <p>noodles</p>	<p>45p PER ITEM</p>  <p>cabbage</p>	<p>£2 PER ITEM</p>  <p>melon</p>	<p>75p PER TIN</p>  <p>tuna</p>	<p>£2.05 PER 250 g</p>  <p>Edam cheese</p>

Budgeting

RESOURCE 3B

<p>65p PER 500g</p>  <p>couscous</p>	<p>40p PER TIN</p>  <p>sweetcorn</p>	<p>£1.30 PER ITEM</p>  <p>pineapple</p>	<p>90p FOR 6</p>  <p>eggs</p>	<p>65p PER 200g</p>  <p>cream cheese</p>
<p>65p PER 500g</p>  <p>macaroni</p>	<p>35p PER TIN</p>  <p>tomatoes</p>	<p>25p PER ITEM</p>  <p>banana</p>	<p>75p PER 500g</p>  <p>red lentils</p>	<p>50p PER 200g</p>  <p>plain yogurt</p>
<p>50p PER 500g</p>  <p>potatoes</p>	<p>35p PER 500g</p>  <p>carrots</p>	<p>£1 PER 6 PACK</p>  <p>apple</p>	<p>£4 PER 500g</p>  <p>minced lamb</p>	<p>55p PER 200g</p>  <p>fruit yogurt</p>
<p>85p PER 500g</p>  <p>sweet potatoes</p>	<p>70p PER 500g</p>  <p>frozen peas</p>	<p>£2.50 PER 500g</p>  <p>strawberries</p>	<p>45p PER TIN</p>  <p>kidney beans</p>	<p>65p PER 150ml</p>  <p>cream</p>



Supersaver
 ADDERLEY ROAD
 EASTLEY

	£
Tomatoes 0.560 kg @ £1.50 per kg	0.84
King/Ed potatoes 2.5 kg pack	1.60
Bananas 0.945 kg @ £0.74 per kg	0.70
Onions 0.210 kg @ £0.79 per kg	0.17
Cox's apples 1 kg pack	1.60
Carrots 0.472 kg @ £0.70 per kg	0.33
Cauliflower	0.80
Oranges × 3 @ £0.20	0.60
BALANCE DUE:	6.64
AMOUNT TENDERED:	10.00
CHANGE DUE:	3.36

Thank you for shopping at Supersaver

Compare the cost of fruit and vegetables on the **market stall** and in the **supermarket**. Which is cheaper? What is the difference in cost?

Where do you shop and why? Do you shop for the price, the convenience, or both?
