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MANAGING IN TOUGH TIMES

FAMILY FINANCIAL MANAGEMENT

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THIS MONTH'S TOPIC:
Shop Your Local Farmer's Market on a Budget

Juicy tomatoes, fresh corn on the cob, and crisp green beans are all summertime favorites. From now until mid to late October, the farmer's market is a great place to find local, fresh fruits and vegetables. Shopping at your local farmer's market not only provides you access to fresh, high-quality produce, but it also supports our local farmers and small businesses.

Typically, at a farmer's market, you are purchasing directly from the grower. This is a unique opportunity to learn more about the product and the production process. The farmer's market can also be a great family event; your children have an opportunity to learn where their food comes from.

The excitement of the farmer's market might tempt you to overspend. Just like shopping at the grocery store, remember your grocery needs and

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Be Mindful of your grocery needs and budget when visiting the farmer's market...

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budget when visiting the market. Consider the following shopping tips to maximize your trip to the farmer's market:

Shop early! Just like a yard sale, you will have the best selection of items early in the day. Farmer's markets typically open very early in the morning; consider making it your first errand of the day or a stop on your way to work

Set a shopping limit and shop with cash. Some vendors may accept checks or credit, but others will not. Shopping with cash helps you stay within your budget. Bring small bills, if possible, so that making change is easier.

Make a list. Just like going to the grocery store, you will want to shop with a list. Shopping with a list will help you avoid impulse buying. Your farmer's market list may need to be a little more flexible than your normal grocery store list. You might consider withholding a small amount of your shopping budget, such as $5.00, to try something new or different that catches your eye at the market.

C**arry a pen and paper.** As you make your rounds through the market, write down items that are not currently part of your shopping list, but that you might want to try in the future. Consider incorporating these items into your meal plan for the next week.

Only buy what you need. One of the great things about the farmer's market is access to fresh fruits and vegetables. It can be tempting to stock up; however, the shelf life on some items may be less than what you are used to at the grocery store. Try to buy in small quantities that you will use within the next few days. Otherwise, you will need to freeze or can the items to prevent them from going to waste. Most markets are open multiple days per week, so you might consider buying less at a time and shopping more often.

Shop for produce that is in season. Items will be least expensive when they are most plentiful. For example, tomatoes may have been very expensive in early June, but by mid-July the prices will be adjusted due to large supply. The prices may rise again in September when fewer farmers have tomatoes available.

Use shopping strategies to get the best price.

- Your selection will be best early in the day; however, you are most likely to get the best price late in the day (typically 30 minutes before close). Normally, vendors will be willing to sell remaining items at a reduced price, instead of hauling it home.

- Buy in bulk if you are interested in canning or freezing items. Do not be afraid to ask for a bulk discount. If you know ahead of time that you would like a large quantity of a specific item, arrange the purchase with the vendor ahead of time.. This ensures that you get the quantity needed and the vendor has enough produce for other customers.

- Ask for "seconds." Most vendors will have "seconds," which are not displayed. These are items that may be overripe, blemished, or misshaped. If seconds are not on display, ask the vendor if any are available. Seconds may be discounted as much as 50%.

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