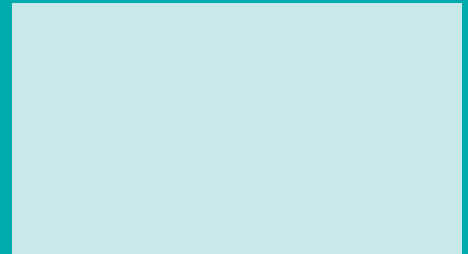




MONEY WISE

VALUING PEOPLE. VALUING MONEY.
MANAGING IN TOUGH TIMES INITIATIVE



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THIS MONTH'S TOPIC: EATING HEALTHY ON A BUDGET

At some point in our lives, most of us have made an effort to eat healthier. If you have, then you have probably noticed that eating healthy can at times be expensive. Researchers at the Harvard School of Public Health performed a study to see just how much more it costs to eat healthy.

They found that healthier diets cost an average of about \$1.50 more per day than unhealthy diets. Although this may not seem like a substantial amount of money, the additional \$1.50 per day translates to an extra \$550 more per year for an individual or more than \$2,000 per year for a family of four. Luckily, healthy foods do not have to be expensive. Consider the following suggestions to help you eat healthy without spending too much money.

Drink More Water

Drinking more water is the first money saving strategy because it is both the easiest and most cost-effective. Coffee, tea, and soft drinks are

surprisingly expensive in grocery stores and astronomically expensive in restaurants. A person who buys a cup of coffee at breakfast and a soft drink at lunch may be spending as much as five dollars (or more) on their drinks alone. Nearly half of Americans drink at least one soda daily. That's nearly \$2,000 per year on soda! Eliminating just one of these drinks and replacing it with water will return to you the \$1.50 per day that you may have lost by eating healthy. (And it will save you lots of calories, too!)





Preparation is Key

Eating healthy becomes particularly expensive if you decide to eliminate fast food from your diet only to replace it with healthier food away from home options. Eating healthy at slow or fast food restaurants is considerably more expensive. Instead, plan your meals so that you can prepare them on your own. Use unprocessed foods like oats and rice as they tend to be healthy, inexpensive options. Prepare large portions and eat the leftovers to make the most of your homemade meals.

Prepare your snacks, too. It seems that even the best meal planners seem to forget to account for snacks in between meals. Vending machine and gas station purchases can add up quickly. Don't forget to pack some carrots, a yogurt, or peanut butter and crackers for the road! For when you are away from home, eat before you go or take food with you. Food storage containers are a worthwhile investment if you are considering packing meals for on the go.

Stick to the Edges

As a rule of thumb, avoid the center of the grocery store. Generally speaking, the center aisles of the grocery store house lots of

unhealthy, processed foods. These foods may not seem too expensive at first glance. However, they are in fact unnecessarily expensive when you consider how few nutrients they provide. Nutrient dense foods like fruits and vegetables, while more expensive, will give you more nutritional bang for your buck and keep you feeling full for longer. Stick to the edges. Also found at the center of the grocery store are frozen meals, many of which are branded as healthy options. While they may be healthy, they are typically about two or three times as expensive as preparing a basic homemade lunch.

Reference: Rao, M., Afshin, A., Singh, G., & Mozaffarian, D. (2013). Do healthier foods and diet patterns cost more than less healthy options? A systematic review and meta-analysis. *BMJ Open*, 3(12), e004277. doi:10.1136/bmjopen-2013-004277

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