

# MONEYWISE

VALUING PEOPLE. VALUING MONEY.

MARCH 2026

Nichole Huff, Ph.D., CFLE | Assistant Extension Professor Family Finance and Resource Management | nichole.huff@uky.edu

## EATING HEALTHY ON A BUDGET: SMART CHOICES WHEN PRICES KEEP CLIMBING

Food prices have gone up, and many families feel the strain. When every dollar counts, it's common to mix and match where we buy food, like from convenience stores, fast-food restaurants, or grocery stores. You can still eat well on a budget by planning ahead and choosing foods that give you the most nutrition for your money.

A helpful starting point is to think about the five food groups (fruits, vegetables, grains, dairy, and protein foods) and aim to include several of these groups in each meal or snack when possible. Building meals from a mix of food groups helps you feel more satisfied and stay full longer. Next, think about where you'll shop for these foods.

**Convenience stores** can offer more than chips and candy. Many carry items that make for quick, balanced snacks. Hard-cooked eggs, yogurt, string cheese, and nuts offer protein that helps you feel full. Look for whole-grain options like granola bars, popcorn, or crackers. Round out your stop with fruit. Fresh apples, oranges, and bananas are common, but applesauce cups or dried fruit also work when fresh isn't available. Being mindful of labels can also save money and support health.



Items labeled “low sodium,” “no added sugar,” or “whole grain” can help you quickly decide on healthier choices.

**Fast-food restaurants** can fit into a healthy lifestyle and budget. Choosing grilled chicken or fish instead of fried options cuts down on saturated fat and often for a similar price. Adding vegetables, like lettuce and tomato on a sandwich or a side salad, boosts nutrition without a big cost. Whole-grain buns, wraps, or brown rice may be available and can make your meal more filling. Portion size matters for both health and cost. Kid-sized meals are often good options for adults too. They include smaller servings for a smaller price and sometimes offer a fruit or milk option.

### Cooperative Extension Service

Agriculture and Natural Resources  
Family and Consumer Sciences  
4-H Youth Development  
Community and Economic Development

### MARTIN-GATTON COLLEGE OF AGRICULTURE, FOOD AND ENVIRONMENT

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, physical or mental disability or reprisal or retaliation for prior civil rights activity. Reasonable accommodation of disability may be available with prior notice. Program information may be made available in languages other than English. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating. Lexington, KY 40506



## BUYING BULK GRAINS SUCH AS RICE, OATS, AND PASTA STRETCHES MEALS AND KEEPS COSTS DOWN



Pay attention to added sugar consumed through soft drinks, sweetened coffee and tea, and juice or lemonade. Larger sizes and refills make it easier to fill up on sweetened beverages.

**Grocery stores** offer the most control over price and ingredients. Consider these practices for getting the biggest bang for your nutritional buck. Canned and frozen fruits and vegetables are usually less expensive than fresh varieties. Additionally, they last longer, which reduces waste. Choose options packed in water, 100% juice, or with the “no added sugar label” for fruit, and low-sodium or no-salt-added for vegetables. Frozen produce is picked at its peak and can be just as nutritious, plus it cooks quickly and works well in stir-fries, pasta, soups, and smoothies.

Plant-based proteins, like beans, peas, lentils, nuts and nut butters, are generally cheaper than meat, and they provide fiber that helps you feel full. Buying bulk grains such as rice, oats, and pasta stretches meals and keeps costs down. Cooking once and making extra for another day can also save time and money, and turning leftovers into a new meal keeps

meals interesting — think rice and beans remade as burrito bowls.

### Create Healthy Patterns

Healthy eating on a budget isn't about perfection, it's about patterns. If prices push you to shop in different places, use that flexibility to your advantage. Choose grilled over fried when you can; add a fruit or vegetable to meals; lean on canned and frozen produce; pick plant-based proteins often, and stock bulk grains to build filling, low-cost plates. These small, steady steps make eating well more doable, even when the cost of food keeps rising.

### REFERENCES

U.S. Department of Agriculture (2020). *Dietary Guidelines for Americans*. [https://www.dietaryguidelines.gov/sites/default/files/2020-12/Dietary\\_Guidelines\\_for\\_Americans\\_2020-2025.pdf](https://www.dietaryguidelines.gov/sites/default/files/2020-12/Dietary_Guidelines_for_Americans_2020-2025.pdf)

Stewart, H., & Dong, D. (2025, December 15). *Food Price Outlook - Summary Findings*. United States Department of Agriculture Economic Research Service. <https://www.ers.usda.gov/data-products/food-price-outlook/summary-findings>

Written by Anna Cason, Agriculture Extension Associate Senior

Edited by: Nichole Huff, Ph.D. and Nikole Christensen | Designed by: Kelli Thompson, M.A. | Images by: Adobe Stock