



K-STATE
Research and Extension

Wildcat Extension District

Money Matter\$

Financial Tips You Can Use

A Better Boxed Meal

Imagine it's late afternoon on a typical weekday. Do you know what you're having for dinner tonight? Most people don't. According to a recent survey, "About 70 percent of adults living in the U.S. don't decide what to eat that night until 4 p.m. or later."

For a quick meal, many cooks reach for packaged convenience foods. Most of those products are NOT nutrient dense, but rather are low in healthy nutrients and high in sodium, fat and calories. Some of the convenience foods are much more expensive than homemade recipes, too.

Here are some delicious, quick and easy ways to boost the nutrient density of a boxed or frozen packaged convenience food. By following these tips, you will increase the taste of your meals---as well as the vitamins, minerals and overall nutritional value. When your family and work schedules don't allow much time for cooking, try these tips!

Decrease Fat—

Use only half the margarine called for in the instructions of boxed mixes of rice, pasta, stuffing, potatoes and macaroni and cheese. Omit all of the margarine for even greater calorie savings.

*Reduce the fat in ground beef when making a hamburger casserole boxed mix. Drain the fat from cooked ground beef, place the meat in a colander and rinse with warm water. Drain. Continue with the regular directions.

*Substitute an equal amount of unsweetened applesauce for vegetable oil in boxed brownie mixes.

*Substitute two egg whites for each whole egg to decrease the fat and calorie content even more.

Decrease Sodium--

*Use only half of a seasoning packet for seasoned rice mixes, packaged soup noodles, and frozen stir fry meals. Add the remaining half when cooking plain rice or noodles, or use as a seasoning for slow cooked meats, if desired.

Add Nutrients--

*Add chopped vegetables to frozen pizzas before baking.

*Add frozen chopped spinach to tomato-based pasta sauces.

*Add frozen mixed vegetables to canned soups.

*Add drained chunks of canned fruit to gelatin desserts and puddings.

*If a packaged mix calls for milk, use nonfat dry milk powder and water instead. If you use 2/3 cup dry milk and 1 cup water for every cup of milk the package calls for, you will get twice as much calcium as you normally would have.

Source: Tips to Make Convenience Foods Healthier, Iowa State University Extension.



TIP OF THE DAY

Keep track of your spending. At least once a month, use a credit card, checking, and other records to review what you've purchased. Then, ask yourself if it makes sense to reallocate some of this spending to an emergency savings account.

<http://ow.ly/sj972>



Create a Grab and Go File

During the recent outbreak of tornadoes, news reports were that some people had only three minutes after sirens were sounded before tornadoes were at ground level. That barely allowed time for people to take cover, but not to gather important items and documents. If you already have a “grab and go file” of important documents prepared, good for you!

Now think about where it is stored. If it is in your home office, often on the second floor of your house, in an extra bedroom, that may not be the best place. Consider moving it to the basement, and storing it on a high shelf, so that will be one less thing you need to find, on your way to taking cover.

Your “grab and go file” could contain:

- *Copies of birth certificates, driver’s licenses, social security cards for all family members
- *Copies of passports, marriage certificates, and similar documents
- *Copies of insurance cards, policies, or other proof of coverage, as well as contact information
- *A copy of your household inventory
- *Bank account numbers and contact information
- *Front and back copies of your ATM and credit cards
- *Cash to cover immediate expenses
- *A key to your safe deposit box
- *A small notebook and pens for making notes

The information could be contained on a flash drive or memory card, rather than storing paper copies of the information.

Having a “grab and go file” is part of your complete emergency plan.

Other things to do:

- *Back up your computer regularly
- *Decide how you will communicate with family members
- *Collect and assemble a disaster supply kit, including a portable generator, water, and medications
- *Practice and maintain your plan

Source: K-State Research and Extension



Kids and Money on the Road

When it’s summer vacation time, children may want to overspend on everything from souvenirs to junk food. In her book, “Raising Money Smart Kids”, Janet Bodner suggests three ways to keep the peace without busting the budget.

Lay out your game plan in advance. Create a list of what you’re willing to buy and what you won’t buy on this trip. Give the children their regular allowance ahead of time or provide a special vacation allowance. They should use their own money for any items not on your list.

To avoid wasting or losing money, talk with your children about what would be a reasonable amount of money to bring. Give each child a roll of coins at the start of the trip. Each time one of the children gets out of hand, collect a coin. At the end of the trip, the children get to keep any remaining coins from their roll.

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