

Cent\$ible Meals



Food Program Training
Participant Handouts

Cent\$ible Meals

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Income Eligibility Guidelines

The guidelines below are effective July 1, 2009 through June 30, 2010. Providers with household income at or below these levels are eligible for the higher reimbursement rates (Tier I) and may claim their own children. The guidelines listed below also apply to daycare families of Tier II providers.

CACFP Family Size and Income Guidelines

(Effective July 1, 2009 – June 30, 2010)

Household Size	Yearly	Monthly	Weekly
1	\$20,036	\$1,670	\$386
2	26,955	2,247	519
3	33,874	2,823	652
4	40,793	3,400	785
5	47,712	3,976	918
6	54,631	4,553	1,051
7	61,550	5,130	1,184
8	68,469	5,706	1,317
For each additional family member add	+6,919	+577	+134

If you believe your family qualifies, complete the Provider Household Size and Income Statement and submit the form along with any required documentation to your sponsoring organization. The completed application must reach the office no later than the last business day of the month in which you wish to receive Tier I rates or begin claiming your own children.



Did You Know?

The Child and Adult Care Food Program (CACFP) plays a vital role in improving the quality of care for children and elderly adults by making care more affordable for many low-income families. Through CACFP, 2.9 million children and 86,000 adults receive nutritious meals and snacks each day as part of their care.



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SAVVY SHOPPING TIPS



Have a meal plan – Save money at the grocery store by having a plan for the week's meals. Review the weekly store advertisements and plan meals to take advantage of specials

Shop from a list – Make a list of items needed for the meals you have planned. Check your current supplies and cross off those items you already have on hand. The remaining items are those that need to be purchased. When you get to the store, check off the items on the list as you add them to the cart. If it's not on the list, it doesn't go in the cart.

Shop alone – Shop without children or a spouse to make it easier to stick to the list. Although it's nice to have extra help, those helping hands usually come with a price - that of added items in the cart.

Use coupons wisely – Coupons provide real savings when they are used for items you normally purchase and use in your home. Redeeming a coupon for a food item you don't usually serve or that you haven't planned to incorporate into your menu may end up costing you money in the long run as the food will likely sit on the shelf in the pantry until it expires and is then discarded.

Pair manufacturers' coupons with store sales – Use a manufacturer's coupon for items that are already on sale at the store and you may actually get the product free or at very low cost.

Avoid over-stocking your cupboards – Most products go on sale every couple of months so only purchase items that will be used within that time frame. The most expensive items are those which get discarded because they expired before being used.

Purchase fresh produce in season – Seasonal fruits and vegetables will be more economical and higher in nutritional quality. Search out local farmer's markets and farm stands whenever possible.



Purchase the heaviest bag of bagged produce – The weight on bagged produce varies in some cases up to a pound depending on the item. Weigh several bags and choose the heaviest bag to get the most for your money.

Serve meatless meals occasionally – This money saving strategy is good for the family budget as well as your overall health. Cooked dried beans, eggs, yogurt, cheese, and nut butters such as peanut butter are food program-friendly options.



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Say goodbye to snack packs - Larger packages are usually less expensive because you are paying for less packaging. Use the cost per ounce information to help you determine the best buy. Repackage into smaller servings using baggies if you want to be able to grab and go.

Check websites for printable coupons – There are a variety of websites that offer printable coupons. Some are free, others charge a fee but may offer a free trial period so you can see the types of savings available.

Convenience costs more – Prepared foods may save you time in the kitchen but they leave you with less in your wallet. In addition to being more expensive, many processed convenience foods are often loaded with less healthful nutrients such as trans fat, sodium and added sugars.



Food	Cost per serving		Food	Cost per serving	Savings for 4
Breaded Chicken Nuggets	\$1.26	vs.	Un-breaded Chicken Tenders	\$0.41	\$3.40
BBQ Pork	\$0.58	vs.	Pork Shoulder Roast	\$0.25	\$1.32
Shredded Cheddar Cheese	\$0.50	vs.	Block of Cheddar	\$0.49	\$0.04
Broccoli Cuts, fresh	\$0.31	vs.	Broccoli Bunch (1lb.)	\$0.19	\$0.48
Baby Carrots	\$0.15	vs.	Fresh Carrots (1lb.)	\$0.10	\$0.20
Prepared Veggie Dip	\$0.26	vs.	Cottage Cheese Dip	\$0.21	\$0.20
Frozen French Fried Potatoes	\$0.11	vs.	Potatoes, russet	\$0.07	\$0.16
Frozen Pancakes	\$0.18	vs.	HM Pancakes	\$0.07	\$0.44
Frozen Meatballs	\$0.58	vs.	HM Meatballs	\$0.47	\$0.44
CN Corndogs	\$0.69	vs.	Beef Wieners	\$0.23	\$1.84
Frozen Fish Sticks	\$0.99	vs.	Cod, frozen	\$0.17	\$3.28
Instant Potatoes	\$0.09	vs.	Potatoes, mashed	\$0.07	\$0.08
Mandarin Oranges	\$0.14	vs.	Oranges, fresh	\$0.13	\$0.04
Pineapple, canned	\$0.14	vs.	Pineapple, fresh	\$0.10	\$0.16
TOTAL SAVINGS					\$12.08

Q:

How much would you save in a year if serving these foods once a week?

- A. \$237
- B. \$463
- C. \$628

Answer on page 4



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MAXIMIZING BENEFITS

According to food industry estimates, 90% of Americans' household food budget is spent on processed foods. Not only does this practice mean fewer nutrient-rich foods in our cupboards, it also leads to an increased consumption of sweeteners, salts, artificial flavors, colors, trans fat and chemical preservatives. This purchasing practice can have long term consequences beyond the impact on our wallets.

Trans Fat

Trans fat, which is found in many processed foods including bakery products, crackers, fast food French fries, other foods made with or fried in partially hydrogenated oils, is considered to be twice as dangerous for your heart as saturated fat.

Trans fat consumption affects heart health because of the way it affects cholesterol levels in the body. Trans fat affects cholesterol levels in two ways – it increases the amount of LDL otherwise known as 'bad' cholesterol and decreases the amount of HDL or 'good' cholesterol.



Basically, trans fat is made when manufacturers add hydrogen to vegetable oil – a process called hydrogenation. Hydrogenation increases the shelf life and flavor stability of foods containing these fats.

By law, nutrition facts labels must indicate the amount of trans fat found in foods. Remember foods with less than ½ gram of trans fat per serving will be listed as zero. Check the ingredient listing, if you see partially hydrogenated vegetable oil listed, the product contains trans fat.



- 5% added while cooking
- 6% added while eating
- 12% from natural sources
- 77% from processed and prepared foods

Salt

Over 75% of the sodium in the diet comes from processed foods, not from the salt shaker. Large amounts of sodium are found in processed and cured meat products, canned soups and vegetables, condiments such as salad dressings, soy sauce and even ketchup.

The body needs a little sodium every day to maintain the fluid balance in the body, regulate blood pressure and to help the muscles function properly. But too much sodium in the bloodstream actually forces the heart to work harder while at the same time causing the veins and arteries to constrict. Most Americans should limit sodium intake to 1500 milligrams a day, which is less than half the amount currently consumed.



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High Fructose Corn Syrup

In the last 50 years Americans sugar intake has increased about 50%. Most people think of the white crystals found in a sugar bowl made from sugar cane or sugar beets when they think of sugar. That's just part of the sugar story.

One of the major sources of sugar in many American diets is High Fructose Corn Syrup (HFCS). Children are some of the highest consumers of this sweetener with an estimated 20% of their total calories coming from HFCS. It is now the leading additive in the US food supply.

What is HFCS?

HFCS is a liquid sweetener made from corn starch. High Fructose Corn Syrup is made from a combination of glucose and fructose. Corn contains little fructose but manufacturers use a special process to boost the fructose content (usually to 55%) and thus make it sweeter.

Where is it found?

High fructose corn sweetener is found in everything from soda pop to candy, breakfast cereals and baked goods to pasta sauces. It's more widely used than sucrose (table sugar) because it blends easily and it's cheap.

Is there a concern with HFCS consumption?

The main concern seems to be the prevalence of high fructose corn syrup in the diet. Scientists know the body digests, absorbs and utilizes fructose differently than glucose. Fructose is broken down primarily in the liver, where it can affect the production of various lipids (fats and related substances).

High fructose levels have been shown to:

- Boost triglyceride levels in the blood
- Lower 'good' HDL cholesterol levels
- Raise 'bad' LDL cholesterol levels

But, HFCS is not the same as pure fructose as it contains almost as much glucose. Scientists agree excess intake of added sugars and other sources of extra calories is not beneficial to the American diet, however high fructose corn syrup shouldn't be singled out as being more harmful than other energy sources.

Ingredients – Cracker

Enriched Flour (Wheat Flour, Niacin, Reduced Iron, Thiamine Mononitrate [Vitamin B1], Riboflavin [Vitamin B2], Folic Acid), Partially Hydrogenated Soybean Oil, Sugar, **High Fructose Corn Syrup**, Salt, Leavening (Baking Soda, Calcium Phosphate), Soy Lecithin (Emulsifier), Malted Barley, Flour.

Experts Advice

In moderation, high fructose corn syrup won't hurt you. The most widespread concern comes from the amount of HFCS that is consumed. Foods that are lacking in nutrients other than calories are often consumed in place of more nutrient-rich choices, which can lead to inadequate nutrient intakes.



Cent\$ible Meals

Cent\$ible Menus

Monday	Tuesday	Wednesday	Thursday	Friday
\$1.47	\$1.18	\$1.23	\$1.59	\$.79
Milk Taco Turkey Wrap Corn Orange Wedges Tortilla	Milk Savory Chicken Stew Mixed Vegetables Pineapple Crackers/Bread	Milk Crock Pot Cherry Pork Potatoes Apples Bread	Milk Easy Beef Stroganoff Green Beans Pears Noodles	Milk Toad in a Hole Carrots Peaches Bread

Monday	Tuesday	Wednesday	Thursday	Friday
\$1.54	\$1.04	\$.94	\$1.27	\$1.56
Milk Crock Pot Chicken & Beans Corn/Beans Apples Brown Rice	Milk Crock Pot Egg Bake Potatoes Oranges Toast	Milk Harvest Bean Soup Carrots/Celery Pears Breadstick	Milk Salsa Mac & Cheese Tomato (salsa) Pineapple Macaroni Noodles	Milk Tuna Melt Wrap Raw Veggies Grapes/Bananas Tortilla



The dollar amount listed above each meal is the cost* per serving for a 3-5 year old.

*Cost per serving was determined based on food prices in December 2008

Pantry Basics for Healthful Meals

- Fresh fruits & vegetables (an amount you'll be able to use before spoilage)
- Frozen vegetables
- Yogurt
- Cheese
- Eggs
- Low-fat cuts of meat such as chicken breast or pork tenderloin (both fresh & frozen)
- Rice (brown, red, black, and mixed rice varieties)
- Pasta
- Whole grain bread and/or pita
- Beans (pinto, black, white, etc., both dried and canned)
- Canned chopped tomatoes
- Salsa (fresh if available)
- Vegetable or chicken stock
- Garlic
- Onion
- Olive oil
- Vinegar
- Herbs & spices



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Recipes

TACO TURKEY WRAP

- ¾ cup sour cream
- 2 Tbsp. taco seasoning
- 8 (6-inch) flour tortillas
- 1 cup shredded, Mexican cheese blend
- 1 cup salsa
- 8 oz. sliced turkey breast OR 2 cups chopped, cooked chicken

In a bowl, combine the sour cream and taco seasoning. Spread over tortillas. Sprinkle with cheese. Top with turkey; roll up. Serve with salsa.

Meets a meat/meat alternate (1.5 oz.) and a grain/bread requirement for 3-5 year olds at lunch/supper. Makes 8 servings.

CROCK POT CHERRY PORK

- 2 lbs. boneless pork loin chops or pork loin roast
- salt and pepper to taste
- 1 can cherry pie filling or 12 oz. jar cherry preserves
- 1 Tbsp. lemon juice
- ½ tsp. instant chicken bouillon granules
- 1/8 tsp. nutmeg



Heat a small amount of fat in a large skillet. Season pork with salt and pepper to taste; brown on all sides. Mix cherry preserves with lemon juice, bouillon granules and nutmeg. Spoon cherry mixture into the bottom of the crock pot. Add browned pork on top of cherry mixture. Cover and cook on low for 4 – 5 hours until pork is done.

Meets a meat/meat alternate (1.5 oz.) requirement for 3 – 5 year olds at lunch/supper.

Makes 12 servings.



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SAVORY CHICKEN STEW

- ¼ cup flour
- 1½ tsp. poultry seasoning
- ½ tsp. salt
- 4 cups chicken broth
- 1 (16 oz.) pkg. frozen mixed vegetables
- 1 cup peeled, diced potato
- 2 ¼ cups chopped, cooked chicken

In a small stock pot, mix flour, poultry seasoning and salt together. Gradually stir in broth with whisk until blended. Heat to boiling over medium heat, stirring constantly. Stir in vegetables and potatoes, bring to boil. Reduce heat and simmer for 10 minutes. Add chicken and simmer until chicken is heated and vegetables are tender.

Meets a meat/meat alternate (1.5 oz.) and one (1/4 cup) fruit/vegetable requirement for 3-5 year olds at lunch/supper. Makes 7 servings.

Credit: Adapted from Betty Crocker recipe

TUNA MELT WRAP

- 8 small flour tortillas
- 2 (6.4 oz.) pouches or cans tuna
- ½ cup finely diced celery
- 2 Tbsp. sweet green pickle relish
- ½ cup light mayonnaise
- 1 tsp. lemon juice
- 1 cup cheddar cheese, finely shredded



Combine tuna, celery, pickle relish, light mayonnaise and lemon juice, mixing well. Down the center of each tortilla, place an equal portion of the tuna mix and top with 2 tablespoons of cheese. Place each prepared tortilla on a baking sheet and place under preheated broiler and cook until cheese begins to bubble. Fold the long end of the tortilla over ingredients and roll tightly. Serve.

Meets a meat/meat alternate (1.5 oz.) and a grain/bread requirement for 3 - 5 year olds at lunch/supper. Makes 8 servings.

Credit: Adapted from Star-Kist



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SALSA MAC & CHEESE

- 1 lb. ground beef
- 1 (16 oz.) jar of salsa (chunky style)
- 1 ½ cups water
- 1 (7 oz.) package elbow macaroni, uncooked
- 4 oz. processed American cheese, diced or shredded



Brown meat in large skillet; drain. Stir in salsa and water. Bring to boil, stir in macaroni. Reduce heat to medium-low; cover. Simmer 8 – 10 minutes or until macaroni is tender. Add cheese; stir until melted.

Meets a meat/meat (1.5 oz.), one (1/4 cup) fruit/vegetable and a grain/bread requirement for 3- 5 year olds at lunch/supper. Makes 8 servings.

TOAD IN A HOLE

- 6 slices bread
- 2 Tbsp. butter, softened
- 6 eggs
- 6 slices cheddar cheese

Preheat a large skillet to high heat. With a small biscuit cutter, remove centers from bread. Butter slices on one side only. Grill bread until lightly toasted. Crack an egg into each bread hole (be careful not to break the yolk). Season to taste with salt and pepper. Cover and cook until egg is cooked to desired doneness. You can also flip again once the egg is cooked on the bottom. Add 1 slice of cheese on each egg and cook until cheese is melted.

Meets a meat/meat alternate (2.0 oz.) and a grain/bread requirement for 6-12 year olds at lunch/supper. Makes 6 servings.

Credit: Betty Crocker classic recipe



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HARVEST BEAN SOUP

- 1 pound dry navy beans
- 6 cups water
- 1 meaty ham bone or 2 cups chopped ham
- 2 cups chopped carrots
- ½ cup chopped onion
- 1 cup chopped celery
- 1 chicken bouillon cube or 1 tsp. chicken bouillon granules
- ½ tsp. garlic powder
- dash of pepper to taste



Place dry beans in a large dish of water. Let soak overnight. Drain water off beans in the morning and rinse. Place soaked beans, 6 cups water and ham bone in large kettle. Bring to boil, reduce heat and simmer for 1 hour. Add carrots, onion, celery, garlic powder, bouillon and pepper to beans. Continue to simmer for 1 hour more, adding more water if needed.

Meets a meat/meat alternate (2 oz.) and one (1/8 cup) fruit/vegetable requirement for 6 – 12 year olds at lunch/supper. Makes 16 servings.

Credit: Nutrition Matters, Inc.

CROCK POT CHICKEN & BEANS

- 20 oz. boneless, skinless chicken breasts, frozen
- 1 (15 oz.) can black beans, drained
- 1 (15 oz.) can corn or mexicorn, drained
- 1 (15 oz.) jar salsa, any kind
- 1 (8 oz.) pkg. light cream cheese

Place chicken breasts into crock pot. Add black beans, corn, and salsa. Cook on high in crock pot for 4-5 hours or until chicken is cooked. Add cream cheese on top about 30 minutes before serving. Serve on rice or on top of tortilla chips.

Note: For a spicier version add some taco seasoning on top of the chicken and use a medium hot salsa. For a less creamy version, reduce the amount of cream cheese.

Meets a meat/meat alternate (1.5 oz.) and one (1/4 cup) fruit/vegetable requirement for 3-5 year olds at lunch/supper. Makes 8 servings.

Credit: Adapted from recipezaar.com



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SKILLET STROGANOFF

- 1 lb. cubed beef stew meat
- 2 Tbsp. oil
- 2 cups water
- 2 tsp. beef bouillon or 2 bouillon cubes
- 1 can cream of mushroom soup
- 1 tsp. onion powder
- 1 tsp. Worcestershire sauce
- 2 Tbsp. ketchup
- 1 (8 oz.) container sour cream

Heat oil in large skillet; add beef and brown on all sides. Add water and bouillon to skillet, cover and simmer until beef is fork tender. Stir in remaining ingredients except for sour cream. Warm over medium high heat until bubbly. Stir in sour cream and serve over cooked egg noodles or rice.

Meets a meat/meat alternate requirement for 305 year olds at lunch/supper. Makes 6 servings.

Credit: Adapted from PCI Bulletin Board recipe

CROCK POT BREAKFAST

- 1 32 oz. package hash browns
- 2 cups chopped ham or cooked sausage
- 1 cup finely chopped onion, optional
- 3 cups shredded cheese (your choice)
- 12 eggs
- salt, pepper and seasoning to taste
- milk



In crock pot layer half of the hash browns, half of the cooked meat, half the onion, half of the cheese until the crock is filled. Scramble the eggs, add desired amount of milk, salt, pepper and any other seasoning. Pour egg mixture over meat and potato layers. Turn heat to high and cook for 4- 6 hours.

Meets a meat/meat alternate (2 oz.) and one (1/4 cup) fruit/vegetable requirement for 3 – 5 year olds at lunch supper. Makes 15 servings.

Credit: PCI website bulletin board



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CIVIL RIGHTS COMPLIANCE FOR FAMILY DAY CARE HOME PROVIDERS

Civil Rights regulations are intended to ensure that the benefits of the Child Nutrition Programs (CNP) are made available to all eligible persons. This includes:

1. In recruitment and enrollment procedures making every effort to allow equal participation by all eligible and potentially eligible participants regardless of race, color, national origin, sex, age, or disability.
2. Distributing and classifying the Applications for Free and Reduced-price Meals [*Application Statement of Household Size-Income For the Child and Adult Care Food Program (Child Care Component)*] in a way that is fair to all and does not discriminate based on race, color, national origin, age, sex, or disability.
3. Serving meals in a way that allows equal participation regardless of race, color, national origin, age, sex, or disability

Discriminatory practices

Discrimination is when an individual or a group of individuals are:

- denied a benefit or service that others receive,
- delayed receiving a benefit or service that others receive, or
- treated differently than others

When individuals or groups of individuals in a protected class (race, color, national origin, age, sex or disability) feel they have experienced discrimination based on one or more of the protected classes, the complainants should report the alleged incident(s).

Examples of discriminatory practices include:

- refusing the enrollment of an eligible child based on his/her disability;
- failing to provide participants with disabilities reasonable accommodations to receive benefits;
- serving meals at a place, time, or in a manner that discriminates based on race, color, national origin, sex, age, or disability;
- selectively distributing *Application Statement of Household Size-Income For the Child and Adult Care Food Program (Child Care Component)* to only some households (For example, distributing *Application Statement of Household Size-Income for the Child and Adult Care Food Program (Child Care Component)* only to those households the Sponsor thinks will qualify for free or reduced-price eligibility) ; and
- failing to apply the same eligibility criteria to all provider participants.

Obligation to Offer Infant Meals in the CACFP or CNP

All childcare providers participating in the Child and Adult Care Food Program (CACFP) must offer meals to all children enrolled for care in their facilities, including infants. A provider may not avoid this obligation by stating that the infants are not “enrolled” in the CACFP, or by citing a logistical or cost barrier to offering infant meals. When an infant is in care during the meal service period, the childcare provider must offer the infant meals that comply with program requirements. The provider will be able to claim the meal if the provider supplies at least one component of the meal.



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“Building for the Future” Poster

All providers must inform parents or guardians about the program and its benefits when the children enroll in the child care home. The “Building for the Future” flier serves as the parent notification document.

Collecting and Reporting Racial/Ethnic Data

Collecting racial and ethnic data is required as part of the annual renewal process. All racial/ethnic data is confidential and must be stored in a way that protects each participant’s privacy.

Civil Rights Complaints

All written or verbal complaints alleging discrimination on the basis of race, color, national origin, sex, age, or disability shall be processed within 90 days of receipt. The Director, Office of Civil Rights (OCR), under the Secretary of Agriculture, is responsible for the handling of complaints.

Non-Discrimination Statement

When the CACFP or USDA is mentioned or implied on materials directed to parents, potential participants, or public groups, the non-discrimination statement must be included on the materials. Information that is that mentions the CACFP or USDA meals must include the non-discrimination statement.

Examples of informational materials that require this statement include:

- your child care policies;
- newsletters that are given to child care families if they reference or imply the CACFP;
- brochures used to advertise your child care if they reference or imply the CACFP;
- flyers posted to advertise your child care if they reference or imply the CACFP; and
- any printed or on line advertising that references or implies the CACFP.

USDA Non-Discrimination Statement

The authorized statements read as follows:

“In accordance with Federal law and U.S. Department of Agriculture policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability. To file a complaint of discrimination write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW, Washington, DC 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TTY). USDA is an equal opportunity provider and employer.”

If the material is too small to permit the full statement, the following statement may be used in a print size no smaller than the text used in the material.

“This institution is an equal opportunity provider.”



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Resources

Watching Your Food Dollars in the Business of Child Care, The Sponsors Association.

Cooking on a Shoestring. Providers Choice, 1997.

Websites

www.oznet.ksu.edu/humannutrition/Dining.htm - *Dining on a Dime, Eating for Less*

lancaster.unl.edu/food/ - University of Nebraska Lincoln Extension

www.associatedcontent.com - *Feeding a Family of Four on \$100.00 a Week*

www.lowcostmeal.com - recipes and resources www.savingsangel.com - coupons

www.coupons.com - coupons targeted by zip code

www.mybarginbuddy.com

www.hotcouponworld.com - printable coupons www.couponsurfer.com - printable coupons



Cent\$ible Meals

Cent\$ible Idea\$ and Note\$

