

CHAPTER 11

BUDGET ESSENTIALS

Food, Clothes, and Fun

WHAT'S AHEAD

- 11.1** Nutrition Facts
- 11.2** Shop for a Healthful Diet
- 11.3** Evaluate Clothing Choices
- 11.4** Recreation and Travel

LESSON 11.1

Nutrition Facts

GOALS

- ▶ Describe how to use the MyPyramid figure to make healthful food choices.
- ▶ Identify dietary problems and explain how to avoid them.

KEY TERMS

- nutrient
- calorie
- carbohydrate
- fiber
- protein
- fat
- cholesterol
- vitamin
- mineral
- balanced diet
- MyPyramid
- anorexia nervosa
- bulimia
- obesity

A Balanced Diet

- ▶ Nutrients that supply energy
- ▶ Nutrients that aid body processes

MyPyramid

Grains
6 oz. daily

Vegetables
2½ cups daily

Fruits
2 cups daily

Oils
5–6 teaspoons daily

Milk
3 cups daily

Meat & Beans
5½ oz. daily

Daily recommendations are based on a 2,000-calorie daily diet.

Be physically active for at least 30–60 minutes daily.

Food Choice Tips

- ▶ Eat a variety of foods each day.
- ▶ Choose foods that are low in fat and cholesterol.
- ▶ Eat plenty of fruits, vegetables, milk, and whole-grain products.
- ▶ Limit your consumption of sugar and salt.

Avoid Dietary Problems

- ▶ Fast food
- ▶ Dieting
- ▶ Eating disorders and conditions

Balanced Diet and Exercise

- ▶ The only truly effective way to lose weight, keep it off, and remain healthy is to eat a balanced diet and exercise regularly.

CHECKPOINT 11.1

- How can the MyPyramid figure help you choose the nutrients your body needs?
- What is the difference between dieting and an eating disorder? What are the keys to maintaining a healthy body weight?

CHECKPOINT 11.1 ANSWERS

- How can the MyPyramid figure help you choose the nutrients your body needs?
- MyPyramid, a diagram created by the Department of Agriculture, helps people choose foods to eat.
- By eating a variety of the foods on the pyramid, people are better able to plan and eat a balanced diet.

CHECKPOINT 11.1 ANSWERS

- What is the difference between dieting and an eating disorder? What are the keys to maintaining a healthy body weight?
- **Dieting:** eating less over an extended period of time to lose weight
- **Eating disorder:** an illness that causes people to eat too little or to purge food
- **Maintain a healthy body weight through a balanced diet and regular exercise**

LESSON 11.2

Shop for a Healthful Diet

GOALS

- ▶ Describe how to plan a food shopping trip.
- ▶ Discuss how to use the information available at the store to make rational buying decisions.

KEY TERMS

- **serving**
- **daily value**
- **expiration date**
- **unit price**

Have a Plan

- ▶ Determine your budget
- ▶ Make a list
- ▶ Look for coupons and advertised specials
- ▶ Don't shop when you're hungry
- ▶ Take advantage of sales
- ▶ Resist impulse purchases

Information in the Store

- ▶ Understand the language
- ▶ Nutrition labels
- ▶ Freshness date
- ▶ Unit pricing
- ▶ Psychology of store layout

Understand the Language

- Fresh
- Low fat
- Sugar free
- Reduced calories or *light*
- *More* of an ingredient
- High fiber
- Cholesterol free
- Low sodium
- Fortified
- Enriched

Nutrition Labels

- ▶ **Serving size**
- ▶ **Daily values**
- ▶ **Ingredients**

CHECKPOINT 11.2

- How should consumers plan for their grocery shopping?
- How can you compare the nutritional value of food products? What is the easiest way to compare their prices?

CHECKPOINT 11.2 ANSWERS

- How should consumers plan for their grocery shopping?
 - List the food and non-food items you want to purchase
 - Prioritize the items
 - Determine how much you are able to spend
 - Avoid buying products you don't need
 - Look for sales and cents-off coupons

CHECKPOINT 11.2 ANSWERS

- How can you compare the nutritional value of food products? What is the easiest way to compare their prices?
- All processed food products have labels that make it easy to compare their nutritional values per serving.
- Unit pricing helps consumers compare products and find the best price.

LESSON 11.3

Evaluate Clothing Choices

GOALS

- ▶ Identify trade-offs in clothes-buying decisions.
- ▶ Explain how to judge fabrics, tailoring, and fit to make good buying decisions.

KEY TERMS

- utility
- style
- fad
- classic
- designer clothes
- natural fiber
- manufactured fiber

Trade-Offs in Buying Clothes

- ▶ Utility
- ▶ Style
- ▶ Value

Clothes Shopping

- ▶ Know what you want
- ▶ Know how much you can spend
- ▶ Know where to shop

Natural Fibers

- ▶ Cotton
- ▶ Linen
- ▶ Wool
- ▶ Silk

Manufactured Fibers

- ▶ Rayon
- ▶ Acetate
- ▶ Nylon
- ▶ Polyester

Labels

- ▶ **Content label**
- ▶ **Care instructions**

Tailoring and Fit

- ▶ The construction or tailoring of a garment is important to your overall satisfaction with your clothing.
- ▶ To be attractive, clothes must fit you well.

CHECKPOINT 11.3

- What trade-offs might you have to make when you choose the clothing you will wear?
- What should you consider when you go clothes shopping?

CHECKPOINT 11.3 ANSWERS

- What trade-offs might you have to make when you choose the clothing you will wear?

- **Utility vs. Style vs. Value**
 - Utility = comfortable or long lasting
 - Style = impressing your friends or going on a job interview
 - Good value = getting the most satisfaction you can for the price

CHECKPOINT 11.3 ANSWERS

- What should you consider when you go clothes shopping?
- What you want
 - How much you can spend
 - Where to shop
 - Fibers, fit, and tailoring

LESSON 11.4

Recreation and Travel

GOALS

- ▶ Explain how to budget, prioritize, and evaluate alternatives for buying recreation.
- ▶ Describe how to plan a vacation and minimize its costs and maximize your enjoyment.

KEY TERM

- **bed-and-breakfast (B&B)**

Recreation

- ▶ Budget
- ▶ Set your priorities
- ▶ Start small
- ▶ Evaluate your alternatives

Travel

- ▶ Destinations
- ▶ Transportation
- ▶ Accommodations

CHECKPOINT 11.4

- What should you consider when you choose recreational activities?
- What costs should you budget for when planning your vacation? How can you minimize the costs?

CHECKPOINT 11.4 ANSWERS

- What should you consider when you choose recreational activities?
- Your budget
 - The time you can devote to the activity
 - Your priorities based on what you want to do most

CHECKPOINT 11.4 ANSWERS

- What costs should you budget for when planning your vacation? How can you minimize the costs?
- Budget for:
 - transportation
 - food
 - a place to stay
 - activities while you are there
- Minimize costs by shopping around and going at an off-peak time