



# BUDGETING YOUR FOOD BENEFITS

MICHIGAN STATE UNIVERSITY | Extension



## Make the Most of Your Food Assistance

### Introduction

Several food assistance programs are available to Michigan residents. Trying to keep track of when you can use each benefit and which food items you're allowed to buy with it may feel overwhelming. Making a plan is a great way to get the most value from your benefits.

The Budgeting Your Benefits class offers tips on getting the greatest value from some of the major food assistance benefits available to Michigan residents and on avoiding food waste. When budgeting at home, you can use some or all of the tools from this class to make planning your food budget work for you and your family.

Start with small changes, rather than trying to make too many changes at once, which can be hard to keep up. Practice using one new tool over and over until it becomes a habit. Then add another one.

**Note about the phrase "certain foods":** You'll hear the instructor use the phrase "certain foods" in the Budgeting Your Benefits class, and you'll read it several times in this guide. It simply means that some food benefit programs limit what you can use them for. For example, the WIC program allows you to buy only certain cereals using that benefit, while you can use SNAP benefits to buy any cereal – or none at all. Visit each program's website for a complete list of foods you're allowed to buy with the benefit.

### In the Budgeting Your Benefits class we'll cover the following topics:

- What food assistance benefits are available in Michigan.
- What foods you can buy or receive with those food assistance benefits, and when.
- How to get the most value from your food assistance benefits.
- How to avoid food waste.

---

## Food Assistance Programs in Michigan

A list of several food assistance programs available to Michigan residents follows. Visit each program's website to find out more about who is eligible and how to apply. Check with your local health department, faith-based organizations and local government officials about other food assistance programs that may be available in your community. You can also call 211 or visit [www.211.org](http://www.211.org) for information and referrals to programs in your area.

### Commodities (Commodity Supplemental Food Program or CSFP)

[www.fns.usda.gov/csfp](http://www.fns.usda.gov/csfp)

- **Who is eligible?** Low-income seniors.
- **What type of benefit?** A box of food.
- **When can I get it?** Generally, once a month.
- **What is provided?** A food box that includes a variety of foods.

### Hoophouses for Health

[www.mifma.org/hoophousesforhealth](http://www.mifma.org/hoophousesforhealth)

- **Who is eligible?** Families with children enrolled in participating community organizations such as Head Start.
- **What type of benefit?** Gift cards or farmers market vouchers for use at participating vendors.



## BUDGETING YOUR FOOD BENEFITS

- **When can I use it?** May through December or year-round, depending on your location.
- **What can I buy with it?** Food-producing plants and foods produced by participating Michigan farmers (for example, eggs, honey, fruits, vegetables).

### Market Fresh

Visit [www.michigan.gov](http://www.michigan.gov) and search “market fresh.”

- **Who is eligible?** Low-income seniors aged 60 and up.
- **What type of benefit?** Coupons for use at participating farmers markets.
- **When can I use it?** May 1 through October 31.
- **What can I buy with it?** Michigan-grown fruits, vegetables, herbs and honey.

### Summer EBT (Electronic Benefits Transfer) for Children

<http://www.sebtc-mi.com/>

- **Who is eligible?** Children qualifying for free or reduced lunch at participating schools.
- **What type of benefit?** Benefits are transferred to a program-specific Bridge Card for use at WIC-authorized grocery stores.
- **When can I use it?** Early June through early September.
- **What can I buy with it?** Food items from the program’s food list (for example, whole grain bread, milk, peanut butter, vegetables).

### SNAP (Supplemental Nutrition Assistance Program)

<http://newmibridges.michigan.gov>

- **Who is eligible?** Low-income individuals and families.
- **What type of benefit?** Financial benefits are issued to recipient’s SNAP Bridge Card.
- **When can I use it?** All year.
- **What can I buy with it?** Foods such as fruit, vegetables, bread, meat and dairy products, as well as seeds and food-producing plants.

#### - Double Up Food Bucks (DUFBS)

[www.doubleupfoodbucks.org](http://www.doubleupfoodbucks.org)

- **Who is eligible?** Individuals who receive SNAP benefits.
- **What type of benefit?** Tokens or loyalty card credit issued at the time of SNAP purchase; varies by store or market.

- **When can I use it?** Year-round in some locations, during the growing season in others.
- **What can I buy with it?** Fresh fruit, vegetables and herbs in participating grocery stores, and Michigan-grown fruits, vegetables and herbs in participating farmers markets.

### Temporary Assistance for Needy Families (TANF)

[www.acf.hhs.gov/ofa/programs/tanf](http://www.acf.hhs.gov/ofa/programs/tanf)

- **Who is eligible?** Low-income families with children 18 years old or younger, maximum 60 months of benefits.
- **What type of benefit?** Cash issued to EBT card.
- **When can I use it?** All year.
- **What can I buy?** No restrictions; food is allowable.

### The Emergency Food Assistance Program (TEFAP)

[www.fns.usda.gov/tefap](http://www.fns.usda.gov/tefap)

- **Who is eligible?** Low-income families and individuals, including seniors.
- **What type of benefit?** A box of food.
- **When can I get it?** Four times a year (quarterly).
- **What is provided?** Food box that includes a variety of foods.

### WIC (Special Supplemental Nutrition Program for Women, Infants and Children)

[www.fns.usda.gov/wic](http://www.fns.usda.gov/wic)

- **Who is eligible?** Low-income pregnant and breastfeeding women, and children under age 5.
- **What type of benefit?** Benefits issued to a WIC Bridge Card for use at WIC-authorized grocery stores.
- **When can I use it?** All year (note that benefits do not roll over month to month).
- **What can I buy with it?** Foods from the WIC program’s food list (for example, whole grain bread, milk, peanut butter, vegetables).

#### - Project Fresh

Visit [www.michigan.gov](http://www.michigan.gov) and search “project fresh.”

- **Who is eligible?** WIC participants.
- **What type of benefit?** Coupons.
- **When can I use it?** June 1 through October 31.
- **What can I buy with it?** Fresh produce and some herbs from participating farmers markets.



### Activity 1: My Food Assistance Benefits Worksheet

Some food assistance programs can be used year-round, while others can be used for only a few months a year. Keeping track of which is which can be hard, but the “My Food Assistance Benefits Worksheet” can help. Fill in the table with information about each type of food assistance benefits you receive and keep it handy as a quick reference. If your food benefits change or you just want a clean copy of the worksheet, you can download it from <http://www.canr.msu.edu/budgeting-your-benefits/>.

### Food Assistance Tips

These tips can help you get more value from your food assistance:

- Keep track of when you can use the benefits that only let you buy certain foods at certain times. For example, Project Fresh coupons let you buy vegetables at participating farmers markets during the summer. Be sure to use these benefits when those certain foods are available. Use other benefits (such as SNAP) that allow you buy any type of food to buy other groceries whenever possible.
- If you receive food assistance that comes in dollar amounts (such as SNAP) divide the amount of money by the number of grocery shopping trips you plan to make that month. Try to use only that much on each trip to make sure your benefits last you all month.
- Before using a benefit that you can buy any food item with, use benefits (such as WIC) that only let you buy certain foods. For example, WIC lets you buy milk, so use your WIC benefits to buy milk before using your SNAP Bridge Card or cash to buy it.
- Remember that not every location accepts every benefit, so plan where you will use each benefit for your grocery shopping trips. For example, use Project Fresh coupons at a farmers market to buy fresh produce. Then go to the grocery store and use your SNAP benefits to pick up other food items the farmers market doesn't have.
- Consider freezing or preserving fresh produce to use later. Contact your local MSU Extension office to find out about free and low-cost food preservation classes. (To find your local MSU Extension office, visit [msue.msu.edu/county](http://msue.msu.edu/county). To register for the Online Home Food Preservation class, visit [www.canr.msu.edu/foodpreservation/food\\_preservation\\_online\\_course](http://www.canr.msu.edu/foodpreservation/food_preservation_online_course). There is a \$10 registration fee for the class.)
- Test a variety of planning tools and use the ones that work for you. If you have a smartphone, you could download and use a grocery list app, or simply store your list in one of the phone's built-in features, such as “notes” or “reminders.” Whether you create your shopping list on paper or electronically, make sure to put it somewhere you'll remember to look for it.



### Activity 2: Getting Ready to Shop

Marking a calendar with reminders about things like when a benefit expires can be useful when planning shopping trips. Writing a grocery list before every shopping trip can also help you get the most value from your food assistance. Use the information from the “My Food Assistance Benefits Worksheet” that you completed earlier and from the “Food Assistance Tips” section to prepare a calendar and grocery list.

When you’re budgeting and meal planning at home before going grocery shopping, we suggest that you complete three tasks in the order listed:

- 1. Pantry check** – Check your pantry, fridge and freezer for food items you already have.
- 2. Menu plan** – Create a menu or meal plan that includes as many of the food items you already have as possible. Make the plan as simple or as complex as you need it to be. It could be a list of recipes you’re going to make for each meal and snack or just a list of foods you plan to eat that week.
- 3. Shopping list** – Make a list of food items on your menu plan that you don’t already have. Then remember to take your shopping list to the store or farmers market with you!

### Avoid Wasting Food

#### The following tips can help you avoid wasting food while planning and shopping:

- Take an inventory of the food you have in your pantry, fridge, and freezer before you go grocery shopping. This can help you avoid buying more than you can use.
- If your food assistance benefits offer foods you don’t like, consider trying them in a different dish or preparing them using a different cooking method. You may not like a certain vegetable when it’s steamed, for example, but you might discover that you enjoy it roasted, mashed or in a casserole with other food items.
- Plan your meals for the week, then use the plan to create a grocery list.
- Keep a cooler or insulated freezer bags in your car so you can keep cold foods cold on the way home. Fridge and freezer items should not be out for more than two hours.
- Place meat in a separate plastic bag or other container before placing it in your shopping cart. This will help keep juices from the meat from contaminating other foods and making them unsafe to eat.

#### These tips can help you avoid wasting food at home:

- Use fresh produce before you use canned and frozen foods, because fresh produce can spoil in just a few days.
- Cook in large batches, especially if you get a lot of one food item in a pantry box or on sale. Then you can serve part of the batch right away and freeze the leftovers to use later, when that food might be out of season. (**Note:** Only do this if you know that you and your family will actually eat the leftovers. If you tend to ignore leftovers until they go bad, the extra work of preparing the larger batch – and the food itself – is wasted.)
- When taking an inventory of food in the fridge or simply looking for something to eat, remember to check for food that has gotten pushed to the back of the fridge or cupboard or that’s out of sight in a drawer.
- When putting away groceries, put the items you just purchased behind foods that were already in the fridge, freezer or pantry. This will help you remember to use the older items first, before they expire.
- Dripping juices from meat products can make fresh and ready-to-eat foods unsafe to eat. Refrigerate fresh and ready-to-eat foods on shelves above meat. It’s safest to store raw meat products at the bottom of your fridge.



## For More Information

You can learn about food assistance benefits, nutrition, menu planning, recipes, food safety, and more using the following resources.

### **Benefits Finder, U.S.**

[www.benefits.gov](http://www.benefits.gov)

### **Child & Adult Care Food Program (CACFP)**

[www.fns.usda.gov/cacfp/child-and-adult-care-food-program](http://www.fns.usda.gov/cacfp/child-and-adult-care-food-program)

### **Choose MyPlate: Sample 2-Week Menus and Shopping List**

[www.choosemyplate.gov/budget-sample-two-week-menus](http://www.choosemyplate.gov/budget-sample-two-week-menus)

### **Commodity Supplemental Food Program (CSFP)**

[www.fns.usda.gov/csfp/eligibility-how-apply](http://www.fns.usda.gov/csfp/eligibility-how-apply)

### **Dietary Guidelines for Americans (2015–2020)**

[health.gov/dietaryguidelines/2015/resources/2015-2020\\_Dietary\\_Guidelines.pdf](http://health.gov/dietaryguidelines/2015/resources/2015-2020_Dietary_Guidelines.pdf)

### **Double Up Food Bucks (DUFb)**

[www.doubleupfoodbucks.org](http://www.doubleupfoodbucks.org)

### **Find a Farmers Market**

<http://mifma.org/findafarmersmarket/>

### **Food Safety**

[www.foodsafety.gov](http://www.foodsafety.gov)

### **Healthy Eating on a Budget**

[www.choosemyplate.gov/budget](http://www.choosemyplate.gov/budget)

### **Hoophouses for Health**

<http://mifma.org/hoophousesforhealth/>

### **Market Fresh (Senior Project Fresh)**

[https://www.michigan.gov/osa/1,4635,7-234-64083\\_43343---,00.html](https://www.michigan.gov/osa/1,4635,7-234-64083_43343---,00.html)

### **Michigan Aging & Adult Services Agency**

[www.michigan.gov/osa/](http://www.michigan.gov/osa/); phone: 517-373-8230

### **Michigan Fresh**

[www.canr.msu.edu/mi\\_fresh](http://www.canr.msu.edu/mi_fresh)

### **MI Money Health (MSU Extension Money Management Resources)**

<http://www.canr.msu.edu/mimoneyhealth/>

### **National School Lunch Program (NSLP)**

[www.fns.usda.gov/nslp/national-school-lunch-program-nslp](http://www.fns.usda.gov/nslp/national-school-lunch-program-nslp)

### **Project Fresh**

[www.michigan.gov/mdh-hs/0,5885,7-339-71547\\_4910\\_4921---,00.html](http://www.michigan.gov/mdh-hs/0,5885,7-339-71547_4910_4921---,00.html)

### **School Breakfast Program (SPB)**

[www.fns.usda.gov/sbp/school-breakfast-program-sbp](http://www.fns.usda.gov/sbp/school-breakfast-program-sbp)

### **SNAP Application Instructions**

[www.fns.usda.gov/snap/apply](http://www.fns.usda.gov/snap/apply); Michigan SNAP hotline: 855-275-6424

### **SNAP Gardens: Toolkit for SNAP Participants**

[www.snapgardens.org/snap-participant](http://www.snapgardens.org/snap-participant)

### **Summer EBT (Electronic Benefits Transfer) for Children (SEBTC)**

[www.sebtc-mi.com](http://www.sebtc-mi.com)

### **Summer Food Service Program (Meet Up & Eat Up) Site Locator**

[www.mcgi.state.mi.us/schoolnutrition](http://www.mcgi.state.mi.us/schoolnutrition)

### **What's Cooking? USDA Mixing Bowl (Recipes & Menu Builder)**

<https://whatscooking.fns.usda.gov/>

### **WIC (Women, Infants & Children) Program**

[www.fns.usda.gov/wic/women-infants-and-children-wic](http://www.fns.usda.gov/wic/women-infants-and-children-wic)

Michigan State University is an affirmative-action, equal-opportunity employer, committed to achieving excellence through a diverse workforce and inclusive culture that encourages all people to reach their full potential. MSU Extension programs and materials are open to all without regard to race, color, national origin, gender, gender identity, religion, age, height, weight, disability, political beliefs, sexual orientation, marital status, family status or veteran status. Issued in furtherance of MSU Extension work, acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. Jeff Dwyer, Director, MSU Extension, East Lansing, MI 48824. This information is for educational purposes only. Reference to commercial products or trade names does not imply endorsement by MSU Extension or bias against those not mentioned. IR-IP-09:2018-Web-RM/Blohm WCAG 2.0 AA



# My Food Assistance Benefits Worksheet

Fill in this worksheet with information about each type of food assistance benefits you receive and keep it handy for quick reference.

Name of benefit program	Dates this benefit can be used	Type of benefit (check all that apply)	Can this benefit be used only for certain* foods or for any foods?	Is the food fresh or shelf-stable? (check all that apply)
Sample <b>SNAP</b>	From: <u>All year</u> To: _____	<input checked="" type="checkbox"/> Benefit Card Amount: <u>\$130/month</u> <input type="checkbox"/> Coupons <input type="checkbox"/> Food	<input type="checkbox"/> Certain foods <input checked="" type="checkbox"/> Any foods	<input checked="" type="checkbox"/> Fresh <input checked="" type="checkbox"/> Shelf-stable
	From: _____ To: _____	<input type="checkbox"/> Benefit Card Amount: _____ <input type="checkbox"/> Coupons <input type="checkbox"/> Food	<input type="checkbox"/> Certain foods <input type="checkbox"/> Any foods	<input type="checkbox"/> Fresh <input type="checkbox"/> Shelf-stable
	From: _____ To: _____	<input type="checkbox"/> Benefit Card Amount: _____ <input type="checkbox"/> Coupons <input type="checkbox"/> Food	<input type="checkbox"/> Certain foods <input type="checkbox"/> Any foods	<input type="checkbox"/> Fresh <input type="checkbox"/> Shelf-stable
	From: _____ To: _____	<input type="checkbox"/> Benefit Card Amount: _____ <input type="checkbox"/> Coupons <input type="checkbox"/> Food	<input type="checkbox"/> Certain foods <input type="checkbox"/> Any foods	<input type="checkbox"/> Fresh <input type="checkbox"/> Shelf-stable
	From: _____ To: _____	<input type="checkbox"/> Benefit Card Amount: _____ <input type="checkbox"/> Coupons <input type="checkbox"/> Food	<input type="checkbox"/> Certain foods <input type="checkbox"/> Any foods	<input type="checkbox"/> Fresh <input type="checkbox"/> Shelf-stable
	From: _____ To: _____	<input type="checkbox"/> Benefit Card Amount: _____ <input type="checkbox"/> Coupons <input type="checkbox"/> Food	<input type="checkbox"/> Certain foods <input type="checkbox"/> Any foods	<input type="checkbox"/> Fresh <input type="checkbox"/> Shelf-stable

\*Some benefits programs restrict purchases to only “certain foods,” while others have fewer restrictions. For example, WIC benefits can only be used to buy certain cereals, but SNAP benefits can be used to buy any cereals.

