

EATING ON A STIPEND



NYC
SERVICE
YEAR

Just because you are doing a service year doesn't mean you can't eat the way that you want! Learning how to make the most of your dollars when it comes to your meals is an important skill that will help you beyond your service year.

APPLY FOR SNAP BENEFITS

The Supplemental Nutrition Assistance Program (SNAP) offers nutrition assistance to millions of eligible, low-income individuals and families. SNAP distributes funds on a monthly Electronic Benefits Transfer (EBT) card that can be used like a debit card to purchase food at authorized stores. Eligibility and benefit levels are based on household size, income, and other factors, and vary based on the state you live in. As a service year corps member, you can see if you are [eligible for SNAP](#) benefits and how to [apply](#) in your state. Applying for SNAP benefits takes some time, so if you decide to apply, do it as soon as you can. Often you can apply even before your service year begins. You may need to [bring proper documentation](#) if you are an AmeriCorps member.

OTHER SNAP NOTES:

- You can use SNAP benefits out of state, so remember that if you are traveling!
- Many food items at the grocery store are eligible to use SNAP benefits towards, but there are [some regulations](#). You cannot use benefits towards prepared food (like the hot bar in the grocery store), alcohol, or household supplies.

LEARN TO COOK AT HOME

Whether you're able to utilize SNAP benefits or not, learning how to cook at home is the biggest money-saver when it comes to food. Cooking takes practice, so whether you are the next Iron Chef or are still mastering Easy-Mac, give yourself some cooking goals! Start with what you know, and go from there.

- Learn some basic recipes to [get any beginner started](#).
- Check out [Good And Cheap by Leanne Brown](#), a cookbook to inspire you to plan healthy meals on a tight budget.
- Pinterest is a great source of cheap, easy-to-make meals— keep a board of recipes you'd like to try!

STOCK YOUR KITCHEN

Part of cooking at home is having the right tools to do so. Make a list of [essential kitchen supplies](#) you need, and then shop for the items you don't have. Splitting the costs of these items with roommates can help make furnishing your kitchen easier on all of you. If an item is more expensive, but you will use it every day, it's likely [worth investing](#) in a quality tool. Make sure to thrift for high quality used items before paying full price for it at your local box store!

WHERE TO SHOP

Shop at discounted grocery stores to save money! [Aldi](#), [Lidl](#), [WinCo](#), and [Walmart](#) are good places to get groceries at a reasonable price. You can even purchase grocery staples at your local dollar store. Trader Joe's also has some good prices!

- Check your areas to see if there are any [farmers markets](#)! Some have deals for SNAP recipients or have deals if you show up right before closing. Also, [some farmers markets, co-ops, and CSAs](#) allow you to volunteer and they will pay you with produce.
- [Shop seasonally](#)! Produce in season will always be the cheapest.

MORE TIPS TO SUCCESSFUL GROCERY SHOPPING TRIPS:

- Go armed with a list and stick to it. By planning ahead, you can make your shopping list based on what you already have and what you want to eat so that you know what you still need to buy. Don't forget a calculator or use your phone to track your running total.
- Always avoid shopping hungry! By shopping when you are full, you have a better chance of following your shopping list and buying fewer snacks or items you don't usually buy.
- Look at deals that your favorite grocery store has for the week and plan meals and snacks around what's on sale. Cut coupons from flyers or download apps to see the weekly coupons or sales.
- Many foods can be frozen and then thawed when you are ready to cook or eat it. By freezing food before it goes bad, you will be able to save money in the long run.
- Cook once, eat forever! Plan meals that make leftovers for lunch the next day, or freeze leftovers for a quick meal another day.
- Some foods may be cheaper for you to buy in bulk, like meat, cheese, and grains such as rice and oats.
- Have roommates? Pool your groceries and make bigger meals together. Even if it's just a couple days out of the week – a shared dinner can create a lot of leftovers AND save everyone some scratch!

EATING OUT

Eating out can be a special treat! Make the most of your money by looking for specials (happy hour food deals are a great money saver!), splitting costs with your service year friends, or using other tips to save money while eating out.

Since we do a lot of socializing around meals, it might feel like your only option to see people is by eating out. Try organizing a potluck instead! Everyone can chip in with supplies they already have at home, and you can make a cost-friendly meal. Also, it's totally fine to be honest that you are trying to save money, and suggest coffee or dessert or another activity instead of meeting up for dinner with a friend.

COFFEE

The average cup of coffee costs around \$0.16 to make at home, yet coffee can cost over \$3 if you buy it out. For the same cost of buying coffee out for a week, you could invest in a coffee maker or french press (check your thrift store first!) to make coffee for pennies each day. If hot coffee isn't your thing, try out making your own cold brew coffee. If you own a K-cup coffee maker, buy a reusable k-cup to save more money than using single use coffee pods.