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Kids in the Kitchen: A Lesson in Math and Finance
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One of my favorite things about my job is the opportunity to help teach cooking classes. I especially enjoy teaching kids how to cook. Spending time in the kitchen not only equips our children with a valuable life skill, it also provides an excellent opportunity to work on money management skills they can use throughout their lifetime.

Cooking is a creative, visual way to teach kids about numbers. Basic math skills are practiced by following a recipe and learning how to accurately measure ingredients. In the kitchen, children learn about how numbers and fractions work in real life - visually comparing $1 / 2$ cup to $3 / 4$ cup when measuring out sugar for a cookie recipe and how the amount of an ingredient changes when you double a recipe.

Learning about overall money management, however, takes place well before those cookie ingredients hit the countertop. Before turning on the oven, we can begin teaching kids how to budget their food dollars. Share how much money your family has available each week for food. Explain the importance of using a meal plan and grocery shopping list to stay within your budget.

Start by asking the kids what they want to eat throughout the week. Walk them through the process of listing ingredients and how to add up the cost of ingredients needed for each meal. The availability of online grocery shopping gives us a great tool to use when determining the cost of ingredients.

Encourage children to spend their money wisely. Plan meal choices based on ingredients that are on sale. Check the cupboards, fridge and freezer for ingredients on-hand to reduce overall spending - especially items that have a limited shelf-life such as fresh produce. Spend time discussing name-brand vs. store-brand options and how choices affect the overall budget.

Focus on preparing meals from scratch vs. purchasing convenience foods. Discuss how a rotisserie chicken from the deli with your choice of sides costs significantly more than if you purchased the individual ingredients and prepared the meal at home. Convenience foods come at a cost - while they save time, it is important for children to know how they impact the grocery budget. Learning to prepare meals from scratch at home also teaches children how to effectively manage their time.

Once the meal plan has been completed for the week, compare the cost of the ingredients to the weekly grocery budget and make adjustments, if needed. Consider substituting more expensive ingredients with those that cost less. For example, if a chicken \& broccoli casserole is on the menu, consider reducing the amount of chicken used and increase the amount of broccoli. The
overall menu for the week has not changed, but the cost of this meal has decreased. In addition to teaching a valuable financial lesson, this also fosters creativity in the kitchen.

Finally, teach children to avoid wasting food. As much as $40 \%$ of all food in America is thrown away, an average of $\$ 1,300$ per person. This waste significantly impacts the overall grocery budget. Make a plan for leftovers or reduce the size of the recipe (another great math skill!) to limit leftovers. Explain that every dollar of food waste is the same as throwing away a dollar bill.

Teaching kids to manage money with groceries will create good habits to manage money on a larger scale. A budget for a week of groceries now is a great practice for a monthly budget with bigger bills down the road. Children of all ages can benefit from important lessons that come from meal planning, preparation and budgeting.

For more information on family finances or aging adults, contact the Marais des Cygnes Extension District Paola (913-294-4306) or Mound City (913-795-2829) offices, write to kgoul@ksu.edu or check out our website: www.maraisdescygnes.k-state.edu.

