

Shopping for Your Family's Food: Using Your EBT Card

Cooperative Extension Service
College of Agriculture and
Home Economics



Guide G-257

Revised by Connie Kratzer, Extension Family Resource Management Specialist

This publication is scheduled to be updated and reissued 8/07.

Shopping for your family's food each week can be a challenging experience. Food often is the part of a family's spending plan that has the least amount of flexibility. To make the most of your family's food dollar, you need to be aware of what your family is eating and know how much you are spending on food. With this information, you can plan your meals in such a way that you will:

- save time, energy, and money.
- get adequate nutrition and have satisfying meals.
- avoid last minute shopping and unnecessary purchases.

FOOD SHOPPING TIPS

- Make an inventory of foods you have in the home.
- Plan menus for the week using the Food Pyramid. Make use of items you have on hand when possible, especially those that need to be used up before they spoil.



- Make a shopping list for the remaining items needed to complete your menus, and follow it when you shop.
- Avoid impulse buying. This will save money and prevent waste of food.
- Compare stores and shop the advertisements each week. Chain stores usually have the best prices and the widest variety of items. Shop sales as often as possible to get the best prices, but consider your time and the price of gasoline. You won't be saving money if you spend \$1 for gasoline to drive to several different stores and only save a few pennies on the grocery items.
- Shop alone when you are not rushed or hungry. Taking children or a spouse along usually means that you buy items you do not have on your list. When you are hungry, you tend to buy items that are not on your list and are more expensive. If your children shop with you, give them some responsibilities, such as comparing prices or finding specific items on the list.
- Compare brands. National brands usually are several cents more expensive than the house brand of the same food.
- Shop early in the day and early in the week if possible.
- Compare prices before buying prepared foods, such as cake mixes, slice and bake cookies, and frozen dinners. They often are more expensive than the same item prepared at home—and they usually aren't as good. Sometimes,



however, sliced meats and cheeses at the deli counter are less expensive than the packaged foods in the meat and dairy sections.

- If you have storage space, buy the largest packages or quantities possible.
- Be cautious when shopping with coupons. Often you may find another brand of the same product that costs less—even with the coupon.
- Check the price of each item before you put it in your basket. Then watch the cashier carefully to be sure the correct price is charged. If you have a question about a price, ask about it. Cashiers often are in a hurry and can make mistakes.

By following these simple shopping tips, you will be able to get the best buys for your money and stretch your family's food budget further each week.

If other family members shop for the family's food, teach them to follow these guidelines. Remind them to keep receipts and to buy only those things on the list, so you will be able to better manage your food dollars.

KEEP RECORDS OF YOUR SPENDING

Keep a record of your food expenditures for several weeks to determine how much your family actually spends. Keep your receipts and make a list of the amounts spent. Check the receipts to see which stores have the best prices for selected items. You may find that you are spending more than necessary on snacks or meat at one store and more for milk at another. With careful planning

and shopping sales, you may be able to cut your food costs each week.

If you use an Electronic Benefits Transfer (EBT) card to purchase your family's food, it is especially important that you keep an accurate record of how much you spend each week. As you know, your EBT card is used in place of food stamps. It is like a credit card—except each month it is worth a specific amount of money. You need to plan how to use that amount in order to be sure your family has enough “money” on your card to last the whole month.

Be sure to keep receipts to determine where, when, and for what funds were deducted from your EBT card. If you allow other family members to use the card, be sure they give you receipts when they return the card.

It is important to keep a spending record for your EBT card. You can set up a regular budget sheet and attach receipts to the sheet each day or put the receipts in an envelope and record your purchases at the end of each week. When you determine how much you have spent, subtract that amount from the value of your EBT card to determine the remaining value.



WHAT YOU CAN USE YOUR EBT CARD FOR

You may use your EBT card to purchase food items if you are eligible for food stamps. If you are eligible for Temporary Assistance to Needy Families (TANF), you may use your EBT card to withdraw cash benefits at all MONEY® automatic transfer machines (ATM) and those with the LYNX® logo.

You can only withdraw cash benefits in multiples of \$10 at an ATM, so you will have to go to a grocery store for the remainder of your



benefits. You may use your card at participating grocers to get cash or to pay for nonfood items. You can obtain information about the balance on your card from any MONEY® ATM or by using a touch-tone phone. The number to call on a touch-tone phone is 1-800-843-8303. This number appears on the envelope in which you received your card. Information is available in English and Spanish. Have your 16-digit card number available when you call.

AS AN EBT CARD USER, YOU HAVE CERTAIN RIGHTS AND RESPONSIBILITIES:

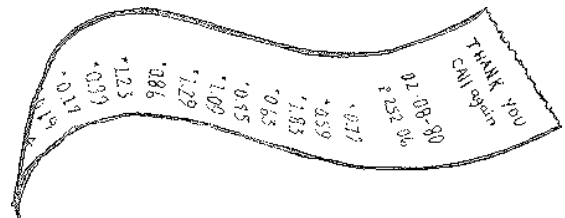
- If you think someone is using your card without your permission, you should call your caseworker immediately. Benefits used without your permission CANNOT be replaced.
- You should keep all receipts for your records—including transactions that were denied.
- If you plan to move, report to your caseworker before doing so. If you do not, you may not be able to get your benefits.
- You are responsible for the safety of your EBT card. Always keep it in its protective cover and in a safe place. DO NOT bend, scratch, or write on the card or its cover. Keep it away from heat, magnets, and electronic items, such as televisions and VCRs.
- To protect your funds, never give your Personal Identification Number (PIN) to anyone unless they have permission to use your card. Never carry your PIN written down with your EBT card. Benefits lost due to carelessness or

the use of the card without your permission will NOT be replaced

- If your card is lost or stolen, it is your responsibility to report it immediately. Call your county office, day or night, and tell the EBT specialist your social security number. You will need to go to the office to get a replacement EBT card as soon as possible. Be sure to take a picture identification with you.
- Your county human services office will help you if your card is damaged or will not work in the machines. If you forget your PIN, you must go to the county human services office to choose another one. You must have a picture identification to receive a replacement card or a new PIN.

USING YOUR CARD AT THE GROCERY STORE CHECKOUT STAND.

1. Give your card to the cashier.
2. The clerk will run it through the terminal and return it to you.
3. Enter your secret PIN on the keyboard.
4. The amount will be automatically deducted from your account.
5. Take the receipt and check to be sure the information is correct.
6. Keep the receipt for your records.



AT AN ATM THE CARD WORKS THIS WAY IF YOU ARE WITHDRAWING TANF BENEFITS:

1. Insert your card and enter your secret PIN on keyboard.
2. Touch the key marked “Withdraw Cash.”
3. Select the key marked “From Other Accounts.”
4. Enter the amount in multiples of \$10— for example, \$20, \$50, or \$100.
5. Take your card, receipt and cash.
6. Count your money and compare it to your receipt.
7. Keep the receipt for your records.

TO MAKE AN INQUIRY ABOUT THE BALANCE IN YOUR ACCOUNT AT A MONEY ATM, DO THE FOLLOWING:

1. Insert your card and enter your secret PIN on the keyboard.
2. Select the key marked “Account Balance.”
3. Select the key marked “From Other Accounts.”
4. Take your card and receipt. Your balance will be on the receipt.
5. Keep the receipt for your records.

With careful planning and smart shopping you will be able to provide food for your family that is economical and nutritious. Also, by keeping track of your expenditures for food, you will be sure your family will have enough money in the food budget to last the whole month.

New Mexico State University is an equal opportunity/affirmative action employer and educator. NMSU and the U.S. Department of Agriculture cooperating.

Revised August 2002

Las Cruces, NM
5C