



**HISPANIC AUSTIN LEADERSHIP**

***Financial Stability Team 2011-2012***

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## Executive Summary

According to the U.S. Bureau of Labor Statistics, it is estimated that 12.99% of a family's household income is spent on food. In addition, the Bureau of Labor Statistics reports that there was a 4.9% increase in grocery prices from 2008 to 2009, and a 6.4% increase from 2009 to 2010. Unfortunately, wages have not kept up with increasing food costs, leaving families to make difficult decisions.

Mas Por Menos (More for Less) is **an initiative created to help families reduce spending by making affordable and healthy food choices to improve their quality of life.** The curriculum developed by the Mas Por Menos team was first presented in January of 2012 in partnership with El Buen Samaritano's *Salud Hoy: Formando Familias Saludables* program.

The *Salud Hoy: Formando Familias Saludables* program is a family-focused, bilingual health and fitness program aimed at helping low-income Central Texas Latinos. The Mas Por Menos program was able to incorporate money saving tips into their weekly nutrition and health lessons.

The Mas Por Menos program focused on educating families in the following areas:

- Creating a Grocery Budget
- Eating Out vs. Eating at Home
- Food Waste
- Seasonality
- Community Supported Agriculture
- Bulk Food
- Coupons
- Cooking in Batches

As a result, the Mas Por Menos program evolved to help families budget, save money, and meet the basic need of buying affordable and healthy food.

By partnering with established organizations, the Mas Por Menos program can serve as supplemental curriculum to programs so that the information can be shared with families throughout Central Texas and thus help spread the mission. The expenses required to produce the program are less than \$200.00 which cover supplies and printing costs.

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## Project Design

### *Identifying the Need*

According to the Center for Public Policy Priorities, 38% of Central Texas families cannot meet their daily financial needs. Rising food costs, reduced government support and the lack of increase in wages have caused families to work with smaller budgets. A program aimed at educating families on how to make affordable and healthy food choices will help families do more with less.

Below are examples of financial challenges that low income Texans face.

- According to the U.S. Census Bureau, the number of Americans living in poverty increased from 12.5 percent in 2007 to 15.1 percent in 2010.
- The national nonprofit Corporation for Enterprise Development (CFED) indicates that in Texas today, 27.7% of households are “asset poor,” meaning they have little or no financial cushion to rely on if unemployment or another emergency leads to a loss of income.
- Since 2007, 20 million additional people have received SNAP benefits, doubling the annual budget from \$39.5 billion in 2008 to the most current level of \$78 billion.
- In 2012, the SNAP program was reduced by \$27 billion, impacting 3.6 million low-income Texans, of which over three quarters are children, seniors, or people with disabilities.
- The USDA report, Household Food Security in the United States in 2010, reveals that almost one in five Texans were food insecure between 2008 and 2010, compared to 14.6 percent of households nationwide. This places Texas second in the nation for the highest percentage of food insecure households.





Currently, local non-profits are addressing financial stability needs in the following ways:

- United Way: Provides workforce financial education, income based job training, and information sessions about savings and assets.
- Manos de Cristo: Provides adult literacy program, reintegration programs for ex-convicts, education sessions on finding employment and citizenship classes.
- Sustainable Food Center: Provides nutrition education to children and adults on buying, growing and cooking local, organic food.
- Foundation Communities: Provide tax preparation services, affordable housing solutions and adult education classes.
- El Buen Samaritano: Provides a food pantry, health & wellness programs, health services for uninsured patients, learning center for children, adult education classes and other social services.

The above programs illustrated that there is a gap in educational programming for families on how to better manage their food purchases.

#### *Addressing the Need*

The Mas Por Menos (More For Less) program provides curriculum aimed at educating families on the following topics:

- a. Creating and maintaining a food budget log
- b. The financial and health benefits of eating at home versus eating out.
- c. Shopping and saving with coupons.
- d. Buying in bulk and shopping in season.
- e. Cooking in batches and avoiding food waste.

#### *Addressing Barriers*

In order to successfully educate the families in the Mas Por Menos program, the following challenges were addressed.

**Language/Relevancy:** All content needed to be relevant and able to be understood by participants.

*Solution:* Enlisted feedback from El Buen Samaritano staff to ensure presentations were interactive and family oriented; provided all materials in English and Spanish.

**Participation:** The program would be successful only if families attended classes and participated in collecting receipts and completing budget logs.

*Solution:* Partnered with El Buen Samaritano's Formando Familias Saludables program with already enrolled and established families; provided incentives for completing program.

**Trust:** Families needed to trust the HAL team to allow open discussion and sharing around finances and health.

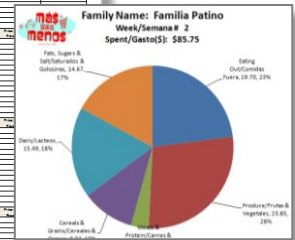
*Solution:* The HAL team attended 90% of El Buen Samaritano sessions to build familiarity, trust, familiarity and relationships with the families.

*Program Delivery*



**Class #1 CREATING A GROCERY BUDGET**

- Plan grocery shopping
- Compare prices between stores
- Track food spending by saving receipts
- Complete food log based on receipts collected



**Class #2 EATING OUT VERSUS EATING AT HOME & FOOD WASTE**

- Information on projected increase in food costs for eating at home and eating out
- Annual cost an individual spends eating fast food and dining out.
- Annual cost a family spends eating fast food and dining out.
- Information on how to buy what you need, use leftovers, and keep a healthy pantry to avoid food waste.

Person Type	Spending
Child	\$10.00
Adult	\$20.00
Senior	\$15.00
Student	\$12.50
Young Adult	\$17.50
Family Total	\$75.00
Family Total (with 10% tip)	\$82.50
Family Total (with 15% tip)	\$90.00
Family Total (with 20% tip)	\$97.50
Family Total (with 25% tip)	\$105.00
Family Total (with 30% tip)	\$112.50
Family Total (with 35% tip)	\$120.00
Family Total (with 40% tip)	\$127.50
Family Total (with 45% tip)	\$135.00
Family Total (with 50% tip)	\$142.50
Family Total (with 55% tip)	\$150.00
Family Total (with 60% tip)	\$157.50
Family Total (with 65% tip)	\$165.00
Family Total (with 70% tip)	\$172.50
Family Total (with 75% tip)	\$180.00
Family Total (with 80% tip)	\$187.50
Family Total (with 85% tip)	\$195.00
Family Total (with 90% tip)	\$202.50
Family Total (with 95% tip)	\$210.00
Family Total (with 100% tip)	\$217.50
Family Total (with 105% tip)	\$225.00
Family Total (with 110% tip)	\$232.50
Family Total (with 115% tip)	\$240.00
Family Total (with 120% tip)	\$247.50
Family Total (with 125% tip)	\$255.00
Family Total (with 130% tip)	\$262.50
Family Total (with 135% tip)	\$270.00
Family Total (with 140% tip)	\$277.50
Family Total (with 145% tip)	\$285.00
Family Total (with 150% tip)	\$292.50
Family Total (with 155% tip)	\$300.00
Family Total (with 160% tip)	\$307.50
Family Total (with 165% tip)	\$315.00
Family Total (with 170% tip)	\$322.50
Family Total (with 175% tip)	\$330.00
Family Total (with 180% tip)	\$337.50
Family Total (with 185% tip)	\$345.00
Family Total (with 190% tip)	\$352.50
Family Total (with 195% tip)	\$360.00
Family Total (with 200% tip)	\$367.50
Family Total (with 205% tip)	\$375.00
Family Total (with 210% tip)	\$382.50
Family Total (with 215% tip)	\$390.00
Family Total (with 220% tip)	\$397.50
Family Total (with 225% tip)	\$405.00
Family Total (with 230% tip)	\$412.50
Family Total (with 235% tip)	\$420.00
Family Total (with 240% tip)	\$427.50
Family Total (with 245% tip)	\$435.00
Family Total (with 250% tip)	\$442.50
Family Total (with 255% tip)	\$450.00
Family Total (with 260% tip)	\$457.50
Family Total (with 265% tip)	\$465.00
Family Total (with 270% tip)	\$472.50
Family Total (with 275% tip)	\$480.00
Family Total (with 280% tip)	\$487.50
Family Total (with 285% tip)	\$495.00
Family Total (with 290% tip)	\$502.50
Family Total (with 295% tip)	\$510.00
Family Total (with 300% tip)	\$517.50
Family Total (with 305% tip)	\$525.00
Family Total (with 310% tip)	\$532.50
Family Total (with 315% tip)	\$540.00
Family Total (with 320% tip)	\$547.50
Family Total (with 325% tip)	\$555.00
Family Total (with 330% tip)	\$562.50
Family Total (with 335% tip)	\$570.00
Family Total (with 340% tip)	\$577.50
Family Total (with 345% tip)	\$585.00
Family Total (with 350% tip)	\$592.50
Family Total (with 355% tip)	\$600.00
Family Total (with 360% tip)	\$607.50
Family Total (with 365% tip)	\$615.00
Family Total (with 370% tip)	\$622.50
Family Total (with 375% tip)	\$630.00
Family Total (with 380% tip)	\$637.50
Family Total (with 385% tip)	\$645.00
Family Total (with 390% tip)	\$652.50
Family Total (with 395% tip)	\$660.00
Family Total (with 400% tip)	\$667.50
Family Total (with 405% tip)	\$675.00
Family Total (with 410% tip)	\$682.50
Family Total (with 415% tip)	\$690.00
Family Total (with 420% tip)	\$697.50
Family Total (with 425% tip)	\$705.00
Family Total (with 430% tip)	\$712.50
Family Total (with 435% tip)	\$720.00
Family Total (with 440% tip)	\$727.50
Family Total (with 445% tip)	\$735.00
Family Total (with 450% tip)	\$742.50
Family Total (with 455% tip)	\$750.00
Family Total (with 460% tip)	\$757.50
Family Total (with 465% tip)	\$765.00
Family Total (with 470% tip)	\$772.50
Family Total (with 475% tip)	\$780.00
Family Total (with 480% tip)	\$787.50
Family Total (with 485% tip)	\$795.00
Family Total (with 490% tip)	\$802.50
Family Total (with 495% tip)	\$810.00
Family Total (with 500% tip)	\$817.50
Family Total (with 505% tip)	\$825.00
Family Total (with 510% tip)	\$832.50
Family Total (with 515% tip)	\$840.00
Family Total (with 520% tip)	\$847.50
Family Total (with 525% tip)	\$855.00
Family Total (with 530% tip)	\$862.50
Family Total (with 535% tip)	\$870.00
Family Total (with 540% tip)	\$877.50
Family Total (with 545% tip)	\$885.00
Family Total (with 550% tip)	\$892.50
Family Total (with 555% tip)	\$900.00
Family Total (with 560% tip)	\$907.50
Family Total (with 565% tip)	\$915.00
Family Total (with 570% tip)	\$922.50
Family Total (with 575% tip)	\$930.00
Family Total (with 580% tip)	\$937.50
Family Total (with 585% tip)	\$945.00
Family Total (with 590% tip)	\$952.50
Family Total (with 595% tip)	\$960.00
Family Total (with 600% tip)	\$967.50
Family Total (with 605% tip)	\$975.00
Family Total (with 610% tip)	\$982.50
Family Total (with 615% tip)	\$990.00
Family Total (with 620% tip)	\$997.50
Family Total (with 625% tip)	\$1005.00
Family Total (with 630% tip)	\$1012.50
Family Total (with 635% tip)	\$1020.00
Family Total (with 640% tip)	\$1027.50
Family Total (with 645% tip)	\$1035.00
Family Total (with 650% tip)	\$1042.50
Family Total (with 655% tip)	\$1050.00
Family Total (with 660% tip)	\$1057.50
Family Total (with 665% tip)	\$1065.00
Family Total (with 670% tip)	\$1072.50
Family Total (with 675% tip)	\$1080.00
Family Total (with 680% tip)	\$1087.50
Family Total (with 685% tip)	\$1095.00
Family Total (with 690% tip)	\$1102.50
Family Total (with 695% tip)	\$1110.00
Family Total (with 700% tip)	\$1117.50
Family Total (with 705% tip)	\$1125.00
Family Total (with 710% tip)	\$1132.50
Family Total (with 715% tip)	\$1140.00
Family Total (with 720% tip)	\$1147.50
Family Total (with 725% tip)	\$1155.00
Family Total (with 730% tip)	\$1162.50
Family Total (with 735% tip)	\$1170.00
Family Total (with 740% tip)	\$1177.50
Family Total (with 745% tip)	\$1185.00
Family Total (with 750% tip)	\$1192.50
Family Total (with 755% tip)	\$1200.00
Family Total (with 760% tip)	\$1207.50
Family Total (with 765% tip)	\$1215.00
Family Total (with 770% tip)	\$1222.50
Family Total (with 775% tip)	\$1230.00
Family Total (with 780% tip)	\$1237.50
Family Total (with 785% tip)	\$1245.00
Family Total (with 790% tip)	\$1252.50
Family Total (with 795% tip)	\$1260.00
Family Total (with 800% tip)	\$1267.50
Family Total (with 805% tip)	\$1275.00
Family Total (with 810% tip)	\$1282.50
Family Total (with 815% tip)	\$1290.00
Family Total (with 820% tip)	\$1297.50
Family Total (with 825% tip)	\$1305.00
Family Total (with 830% tip)	\$1312.50
Family Total (with 835% tip)	\$1320.00
Family Total (with 840% tip)	\$1327.50
Family Total (with 845% tip)	\$1335.00
Family Total (with 850% tip)	\$1342.50
Family Total (with 855% tip)	\$1350.00
Family Total (with 860% tip)	\$1357.50
Family Total (with 865% tip)	\$1365.00
Family Total (with 870% tip)	\$1372.50
Family Total (with 875% tip)	\$1380.00
Family Total (with 880% tip)	\$1387.50
Family Total (with 885% tip)	\$1395.00
Family Total (with 890% tip)	\$1402.50
Family Total (with 895% tip)	\$1410.00
Family Total (with 900% tip)	\$1417.50
Family Total (with 905% tip)	\$1425.00
Family Total (with 910% tip)	\$1432.50
Family Total (with 915% tip)	\$1440.00
Family Total (with 920% tip)	\$1447.50
Family Total (with 925% tip)	\$1455.00
Family Total (with 930% tip)	\$1462.50
Family Total (with 935% tip)	\$1470.00
Family Total (with 940% tip)	\$1477.50
Family Total (with 945% tip)	\$1485.00
Family Total (with 950% tip)	\$1492.50
Family Total (with 955% tip)	\$1500.00
Family Total (with 960% tip)	\$1507.50
Family Total (with 965% tip)	\$1515.00
Family Total (with 970% tip)	\$1522.50
Family Total (with 975% tip)	\$1530.00
Family Total (with 980% tip)	\$1537.50
Family Total (with 985% tip)	\$1545.00
Family Total (with 990% tip)	\$1552.50
Family Total (with 995% tip)	\$1560.00
Family Total (with 1000% tip)	\$1567.50

**Class #3 SEASONALITY, COUPONS, BULK FOOD & CSA'S**

- Information on why buying local foods in season saves money, helps the environment, allows family to try new foods and eat fresh unprocessed fruits and vegetables.
- Explanation of what Community Supported Agriculture is and what it costs for a family
- Tips for buying in bulk at mainstream grocery stores by reviewing unit price

**What is a CSA?**  
CSA stands for Community Supported Agriculture. A CSA is a farm that allows people to purchase a weekly share of that season's products. The buyer pays a seasonal fee and each week the farm provides a basket of farm-fresh produce: herbs, meat, chicken, eggs, and/or flowers.

**The following farms drop off their weekly basket at the SFC Farmer's Markets:**  
 Walnut Creek Organic Farms (120 Walnut Creek Farm, Burnsville, TN 37025)  
 Tusculum Farms (Dixie Hwy, Nashville, TN 37203)  
 Phoenix Farm (11111 Phoenix Road, Austin, Texas 78702)  
 Chateau Family Farm (Franklinburg, TN 37068)  
 http://www.chateaufamily.com/ (512) 386-1275  
 Johnson's Backyard Garden (http://www.backyardgarden.com/ (512) 386-1275)  
 Urban Roots Farm (7100 Chisum Lane (512) 343-8424  
 www.urbanrootsfarm.org)

**The following farms have customers pick up their basket at the SFC or have neighborhood drop-off points:**  
 Green Grass Farms (http://greengrassfarms.net/ (512) 449-9832  
 Austin, TX 78724  
 Sunnyside Farm (250 Sunnyside Road, Austin, Texas 78702 (512) 386-8899  
 http://sunnysidefarm.com/ (512) 386-8899  
 A subscription to our local CSA costs between \$11 - \$18 per week.

For information about other farms or CSAs in other areas, go to [www.localharvest.org](http://www.localharvest.org)



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## Program Feedback and Results

### Participant Survey Results

- 9 of 10 families indicated they were likely to use the money saving tips and techniques in the future.
- 9 of 10 families indicated they were likely to use the budget log in the future.
- 100% of the families felt that they saved money grocery shopping by using some of the techniques taught in the Mas Por Menos program.
- 100% of the families indicated they were satisfied with the Mas Por Menos program.

### Participant Comments

- ◇ “I liked the program a lot. I learned how to make my shopping list before going to the store and I have been using coupons. I have learned how to compare store prices by using the newspaper.” - *Familia Cruz-Ramirez*
- ◇ “I have learned how to save a little because now I check the prices and start using coupons so I have saved more. Thanks for everything!” – *Liz S.*
- ◇ “Thank you so much for your help in teaching us how to administer our money and how to shop.” – *Cornelia B.*
- ◇ “I like the program because you gave good tips on saving money and taking care of our money. Thank you.” - *Maricela P.*
- ◇ “Thank you for the program because I learned how to save more money.” – *Camerina M.*



- ◇ “My family and I have learned to choose foods that will benefit us nutritionally and financially.” – *Maria D.*



*Team Member/Structure*



*From left to right: Daniela Delcastillo Daniel, Jarrett Avery, Ismael Martinez, Adrienne Colburn, Yanet Gonzelz, Juan Quezada*

<b>Ismael M.</b> Univision TV	<i>Project Manager</i>	Led team, set up meetings with community, researched and wrote curriculum, main contact with SFC partner, videographer.
<b>Daniela D.</b> YMCA of Austin	<i>Project Manager</i>	Led team, took minutes, set up meetings with community and within team, researched and wrote curriculum, main contact with SFC partner.
<b>Jarrett A.</b> Cisco Systems	<i>Creative Director</i>	Research and content development, created power point templates, took pictures, created marketing materials.
<b>Yanet G.</b> Travis County Health & Human Services	<i>Marketing &amp; Research Director</i>	Research, content development, MC for opening ceremony, made initial contact with families to get them enrolled. Presenter and primary translator.
<b>Adrienne C.</b> United Healthcare	<i>Public Relations Director</i>	Contacted organizations for donations, research, content development.
<b>Juan Q.</b> Applied Materials	<i>Director of Data Analysis</i>	Research, content development, gathered and created charts for families.



### Financial Summary

Contributors & Expenses	Description	Type	Amount
<b>Yanet G.</b>	Purchase of coupon/receipt organizer	In Kind Donation	20.00
<b>United Healthcare &amp; YMCA of Austin</b>	Printing of presentations and handouts for families	In-Kind Donation	60.00
<b>Cisco Systems</b>	Printing of brochures	In-Kind Donation	100.00
<b>Univision</b>	Exercise accessories & additional participant incentives	In-Kind Donation	100.00
	Creative design for logo & production of promotional video	In Kind Donation	\$500.00
<b>Statefarm</b>	Calculators & additional participant Incentives		100.00
<b>Bank of America</b>	Reusable grocery bags & additional participant Incentives		650.00
<b>YMCA of Austin</b>	3 Month Family Membership to YMCA if Austin		1,800.00
<b>United Healthcare</b>	Health kits		60.00
<b>Applied Materials</b>	Sustainability grant		250.00
<b>United Healthcare</b>	Sustainability grant		500.00



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## Acknowledgements

**Katherine Muñoz**

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El Buen Samaritano

**Andy Martinez**

*President*  
Greater Austin Hispanic Chamber of Commerce

**Mona Izquierdo**

*Director of Education*  
El Buen Samaritano

**Jill Shah**

*Financial Stability Director*  
United Way Capital Area

**Ivan Dávila**

*Communications and Public Relations*  
El Buen Samaritano

**Rolando Balli**

*Board Member*  
Economic Growth Business Incubator(EGBI)

**Mary Velasquez**

*Mentor/ Fire Underwriting*  
Statefarm

**Joy Casnovsky**

*Director of "The Happy Kitchen" program*  
Sustainable Food Center

**Luke Martinez**

*Mentor/ VP, Associate Readiness Design*  
Bank of America

**Katie Hazekamp**

*Financial Coaching Coordinator*  
Foundation Communities

**Karen Green**

*Education Services Coordinator*  
Manos de Cristo

**Julie Martinez Ballesteros**

*Executive Director*  
Manos de Cristo

**Shannon Moore**

*Director of Development*  
Manos de Cristo

*Special thanks to Katherine Muñoz and Mona Izquierdo at El Buen Samaritano who trusted us to work with the families participating in their program, "Salud Hoy: Formando Familias Saludables". Their support and guidance allowed us to successfully execute our project and help our community.*





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## Appendix