

Share the Benefit

Lenten Studies 2016



Anglicare North Coast
hope in action

Foreword

I am very pleased to commend to you these Lenten Studies that were developed locally by Anglicare North Coast, but are based on studies that have been done in a number of other Dioceses in recent years. 'Share the Benefit' studies not only encourage participants to think about what it is like for people who live on government benefits but also challenge people to actually live for a week on the amount of money that they would have available to them for food each week, if they were actually living on a 'benefit'. They are very practical and thought provoking studies.

Each study includes a Bible passage, based on the year's lectionary readings, as well as a modern day story from Anglicare North Coast.

I encourage your Ministry Unit to participate in these excellent studies.

Bishop Sarah Macneil



Share the Benefit Week 1

Food for Thought: More than just ME

Jesus commends and also teaches (*Matthew 22:39*) the command to love your neighbour as yourself. Make a list of the things we would want as we care for (*love*) ourselves. Are there things on your list that are genuine 'needs'? Is there anything you might consider more 'wants' than 'needs'? Discuss your reasons.

How do we think about our neighbour?

Read Luke 4:1-15 and consider the following questions:

1. We may have all we want, and even more than we need. Jesus is full of the Holy Spirit and yet he is also tempted by the devil. What tempts us to increase what we have?
2. The questions posed to Jesus all concern only Jesus. How does Jesus respond?
3. What do we learn about Jesus in his temptation? How does this help us?

Beyond noticing

1. Discuss the things that might stop us from seeing the needs of others.
2. Are you surprised by the poverty facts on page 6? What would you expect to be the needs of people in our region who are living below the poverty line?

Kevin, a 40 year old single man recently sought assistance from Anglicare North Coast's Financial Counselling service. His story was rather distressing – around 20 years earlier, he had been viciously attacked and beaten by a pack of young men, one of whom was his girlfriend's ex. He was left bleeding and unconscious. Doctors said he would never again walk, read or write - that's of course if he pulled through.

Kevin was, at the time of his attack, an award winning tradesman, who took great pride in his work. As a result of the attack, life for Kevin and his family was forever altered.

Kevin did survive the attack, but not without significant physical and emotional scars. Now, many years later, he was in what could only be described as a financial mess and was heavily reliant on his elderly mother, who was his full-time carer.

Due to his physical and emotional state, Kevin was unable to manage his life very well and struggled with basic functions like paying his bills. He ended up many thousands of dollars behind with his council rates, and saw no possibility of coming

up with the required amount. Consequently, his local council was threatening legal action. Kevin had bought a small home with his victims of crime payout, and there staring him in the face was the possibility of losing his home, to pay his council rates. (Even under bankruptcy laws, council rates have to be paid - one of the few debts that are not waived.)

Family members were in no position to help him, and being on a Disability Support pension, Kevin couldn't offer council any more than the rates for the current period.

He had memory loss, and was unaware of the gravity of his position with council until it was made very clear to him.

Anglicare North Coast's Financial Counsellor rang Super Helpline who track down any/all superannuation contributions that have been made to all funds, to assist those who have lost track of their super. Disappointingly, their answer was "he has no super funds" in existence! That's when most would take their word; after all it was 20 years ago.

BUT, the Counsellor started asking questions - "Where was the last place he had worked, their names, locations" etc. She then contacted previous employers, found out the super fund names, and with Kevin's authority contacted the funds.

The good news was that sitting in a super fund was a little more than needed to pay out his council rates!! The Counsellor was also able to get letters from Doctors to show he was totally and permanently disabled - this meant there was no tax payable on the super payout. (Normally this would 21.5% due to the age factor.)

The outcome: one very relieved client and client's family and a very rewarding outcome for all concerned!

Anglicare North Coast is very proud to have staff who go above and beyond to get the best possible outcomes for their neighbours.

Share the Benefit insights

How much does my family worry about our weekly shopping budget?

How much of your social life involves eating or drinking with others?

Pray

- That those who turn to Anglicare North Coast for assistance will find the help and support they need.
- That Anglicare North Coast's services would enable those facing added pressure as a result of economic crisis experience *Hope in Action*.

Activity

- Keep a food and drink diary for the week.
- Estimate the total value of your weekly shop.

Activity Guide: More than just ME

How to keep a food and drink diary for the week

It is recommended that everyone keeps a food and drink diary for 3 weeks. In preparing your meals you are using ingredients that you have purchased earlier, and it is important that the cost of these items is taken into consideration. It is suggested that to get a reasonably accurate calculation of the amount spent, you note down the cost of each meal (making educated guesses of pre-bought ingredients where necessary) plus any money actually spent on purchasing either the raw ingredients or the cost of restaurant meals, takeaway foods, snacks etc.

Think about this list as a way of recording any money that has left your pocket during the day to buy either food or drink for you or your family.

How to estimate the total value of your weekly shop

At the end of each week, use your STB Food and drink diary to calculate the cost of your food and drink in the past 7 days. You may also find it useful to note the proportion of money spent on the different meals - e.g. you might find that the amount spent on lunch was 40% of your total daily expenditure, and this will assist you when planning your menu expenditure for the final week when you are living on the Newstart allowance.

It will be most useful to do this diary and calculation for all three weeks leading up to the final Experience week, as you may find that some weeks, for whatever reason, do not accurately reflect your normal food and drink expenditure.

Anglicare poverty facts: 2012 National Survey

In February / March 2012 a national survey was conducted by Anglicare Australia, interviewing people who accessed Emergency Relief or other material support from 15 agencies around the country in a six week period. The study looked at the issue of 'food insecurity' - who is most at risk, the characteristics of food insecure households, access to food, and the impact of food insecurity on both adults and children.

Who is food insecure?

The key characteristics of food insecure households as evident from this study were as follows:

1. Low income - About 67% of all households were surviving on incomes of less than \$1,000 per fortnight. The chief sources of income were the Disability Support Pension (41%), the Newstart Allowance (31%) and the Single Parenting Payment (32%).
2. Sole parents - who constituted almost one third (32%) of all household types.
3. Single persons - who constituted 28% of all household types.
4. Renting - 78% of all housing tenure was made up of people who rented, either publicly or privately.
5. Rental stress - Food insecure people experience significant rental stress especially if they were in the private rental market where 94% were spending more than 30% of their household income on rent. This is a reflection of the inadequacy of income for such people given they are generally at the lowest end of the rental market.
6. Unemployment - 77% of respondents did not have anyone in their household in employment either full time, part time or casually.
7. Being indigenous - Indigenous people were significantly over represented in this survey among insecure households at 16.7% compared with 2% of the national population.

Some facts about our region (based on 2011 Census statistics):

- There are many single parent families in our region, with, on average, around 19% of all families being single parent families (compared to the national average of 16%) However, in some parts of the region, single parent families make up as much as 35% of all families.
- Average weekly household incomes right across the region are much lower than the national average, with some parts of the region having incomes being close 40% lower than the national average.
- There are higher levels of older people and single person households than in other regions.
- Unemployment levels are very high and opportunities for employment and training are quite low in many parts of the region.
- We are close to national average in terms of people who live in a rented home.
- We have higher levels of indigenous persons than in most other regions.

Share the Benefit Week 2

Food for Thought: Identifying with Others

First impressions can be misleading. What sorts of things might give us our 'first impressions' about other people? What sorts of things can we do or should we look out for to get a broader impression of them? Discuss the complexities of appreciating the character or the situation of others.

Read Luke 13:1-9 and consider the following questions:

1. What was the impression people had about the Galileans? Why might this first impression be a misconception?
2. What response did Jesus give?
3. Jesus then tells the parable of the barren fig tree. How does this help our understanding about the Galileans? About us?

Beyond noticing

1. Consider the various reasons/causes why people may find themselves on Newstart. Do you feel secure from any or all of these difficulties? Discuss.
2. Consider the story below. What feelings do you think people might experience when they lose their income? How might this new appreciation assist us or Anglicare North Coast as we help a family/person on Newstart?

Many people helped by Anglicare North Coast are what most of us would consider to be 'ordinary' people, just like the couple in this story:

Recently Don and Joan, an older couple, came to Anglicare North Coast for assistance. They were about to become homeless and were both suffering from ongoing and serious medical conditions. Their situation was pretty desperate!

Until a few years earlier, Don and Joan had appeared to be independent, successful members of their local community: they owned a retail business, they owned their home and had a nice car. Things started to go wrong when the Joan became seriously ill. She required a lot of medical treatment and ongoing, expensive medication. Don could not operate the business without Joan and was also kept busy driving her to appointments and assisting her with personal care. They were unsuccessful in their attempts to sell their business and ultimately 'closed shop', thus losing their income stream and the possibility of additional funds from a sale. Don also became ill a few months after Joan. Medical and other expenses caused

major debts and eventually led to the sale of their home, rendering them homeless.

Anglicare North Coast was able to assist this couple during what was probably the most stressful period of their lives. We were able to:

- *Provide them with some short term emergency accommodation and later on with long term accommodation in one of our community housing properties;*
- *Provide them with some food vouchers through our emergency relief program;*
- *Give them financial counselling to help them manage their debts.*

Anglicare North Coast's assistance helped them through this difficult time, enabling them to focus on improving their health without the added pressures they had been experiencing.

Share the Benefit insights

What things are you noticing about yourself as you keep your food diary?

What first impressions would others have if all they knew of you was this food diary?

If you had to reduce a couple of items from your food diary, which two would you find easiest to give up?

Which two would you never give up?

What is the difference between your needs and wants?

Pray

- Pray for the families in your community who are living on a low income, such as Newstart, and for organisations such as Anglicare North Coast who are trying to help these families.
- Pray for repentance of your own misconceptions and prejudices.

Activity

- Review your existing weekly food budget.
- Compare this to your Newstart allowance for Week 4.

Activity Guide: Identifying with Others

How to review your existing weekly food budget

1. How much money actually went out of your pocket on food and drink last week?
2. What was your estimation of the value of the food and drink consumption last week?
3. Start to become aware of the pattern of your eating and drinking habits: are there ways you could easily cut back on your spending? Could you take your lunch to work / school rather than buying it?
4. Last week what would you consider discretionary spending, and what was essential?
5. Are you loyal to certain brands which are more expensive than 'home brands'? Do you buy organic fruit and veg, free range eggs, milk from independent producers?
6. Do you tend to look out for 'specials'? Are you aware of certain times of the day or week when food gets marked down?
7. While keeping to your normal food-buying habits, become aware of the cheaper food options available so that you can start thinking about your menu for the final week, when you will be living on the Anglicare North Coast Newstart food and drink allowance.

Share the Benefit Week 3

Food for Thought: Being Thankful for What We Have

Into thankfulness

Consider Komla's story below who has been helped by Anglicare North Coast programs. Consider the desperate situation that he was in and the relief he experienced after being helped. Note the words he uses to describe his feelings.

Komla is a 12 year old Togolese boy who was born in Kakuma Refugee Camp in Kenya after his family fled Togo during the civil war. Kakuma is a large refugee camp (over 155,000 people) established in 1991 to support thousands of African refugees fleeing war and famine. Children in the camp are chronically malnourished and exposed to high levels of violence and trauma. To support the tens of thousands of children, camp residents have established makeshift, dirt floor classrooms where volunteer teachers give verbal instruction and organize games. There are no books, pens or paper let alone sporting equipment and computers. Classes can have up to 80 kids crammed into each hut where the temperature in summer can exceed 40 degrees.

Recently Komla, whose mother died when he was six, was resettled on the NSW North Coast of Australia with his father and brother under Australia's Humanitarian Resettlement Program. Arriving in Coffs Harbour, Komla often commented on the friendliness of the people, the fresh fruit and the number of football fields and beaches. He often told his Settlement Case Manager that he felt like he "must be dead because this must be heaven".

Komla's story is not unfamiliar to settlement case managers who have welcomed hundreds of clients to the NSW North Coast. However, an Anglicare North Coast Manager remembers case managers being reduced to tears when recounting a story about Komla's fifth day at school when he gave up a laptop computer the school had issued to him because the kid next to him didn't have one. He did not tell anyone or make a big fuss when teachers asked him where his laptop was; he simply said "I gave it to a boy who had less than me".

Out of thankfulness

Read Luke 13:31-35 and consider the following questions:

In this passage Jesus speaks with strong language.

Reflect on Jesus' lament for Jerusalem.

What words do you use in response to Jesus' lament?

Why are we not willing to be gathered together? Why are we not willing to gather others together?

Then, when we see Jesus, what do we say? How are our actions then changed?

Share the Benefit insights

Discuss and determine both the menu and its restrictions that you will experience in the next week.

In what ways can we be thankful to participate in Share the Benefit?

Pray

- Give thanks for the love God has for all of us.
- Think of those whom we struggle to love. Pray that the love Jesus expresses might shape our love for those we struggle to love.
- Give thanks for the many people who faithfully support Anglicare North Coast (eg through prayer, financial donations, knitted goods, personal hygiene items etc).

Activity

Use the details from your food diary to determine your normal weekly food and drink outlay:

- Normal weekly food and drink outlay.
- My Anglicare North Coast Newstart food and drink allowance.
- What is the difference?

Based on your Newstart budget allowance create your menus for Week 4.

Activity Guide: Being Thankful for What We Have

How to calculate and compare your Newstart allowance for Week 4

Using your STB Food and drink diary, estimate what you think your average weekly food and drink expenditure normally is, and compare it with the relevant 'participation category' in this table:

Participant Category	STB Experience Week Budget
Individual (<i>Adult from 17 years+</i>)	\$64.43
Couple	\$105.34
Single parent with 1-2 children	\$70.86
Single parent with 3 or more children	\$72.81
Couple with 1-2 children	\$108.28
Couple with 3 or more children	\$110.23
For each additional adult at home, add	\$40.92

You will note that the additional allowance made for children is very small - e.g. a couple has \$105 to spend, whereas a couple with 1 - 2 children has \$108 to spend. Whilst this may seem illogical, Anglicare surveys and on-the-ground experience in the complex matter of Newstart and other allowances, demonstrate that this is the amount available for food and drink after the cost of rent, transport, utilities etc. The reality is that many parents go without food so that their children can eat.

How to create your own menus for Week 4 based on your Newstart budget allowance

1. Look at the table above and see how much you/your family have to spend for the week. (In the interests of simplicity and keeping in mind the short term nature of this experience, please note that you will not be allowed to use any food or drink you have stored in the pantry, or to harvest from your own garden).
2. Look back at your food and drink diary from the last two weeks, and calculate the proportion of your total expenditure which went on each of the three main meals, plus the amount spent on other snacks and drinks.
3. Use these percentages to calculate how much you will now have to spend in Week 4 on each of your meals and snacks.
4. Now begins the hard part! It is suggested that you plan your meals based on the knowledge you have gained over the last couple of weeks of noticing specials, cheaper brands etc. Work out a menu for each day, and list the ingredients needed.

5. Write out a shopping list and stick to it!
6. Reserve around 10% for things you have forgotten to note down, or for perishable items.

Other tips and hints

- You may like to find helpful resources on the internet - e.g. the website taste.com has a section for low-cost family meals. Or try typing 'budget cooking' into Google, and you will come up with some useful sites.
- Try eating vegetarian, and remember that dried pulses are much cheaper to buy than canned ones, and are a great source of protein.
- Source the 'specials'. Many fruit and vegetable shops will have 'seconds' which are fine to eat within a day or so of buying.
- You are almost certainly going to need to buy home brands.
- Share your own tips and hints with other participants!
- How are you finding this process? Are you looking forward to the end of this week? Remember, we have the luxury of doing this for only one week. For those on Newstart, planning and budgeting low cost meals with limited variety and restricted choices can go on indefinitely.

Share the Benefit Week 4

Food for Thought: Belonging to a Community that Cares

Draw up a list and reflect on the sorts of things you appreciate or would hope to see in a good community. Who is responsible for these things?

A Father who Cares

Read Luke 15:11-32 and discuss the following questions.

What are the relationships existing in this family?

When the son breaks the relationship with his family, what does he experience? Why? How would you feel in this situation?

When the son returns to his father, how does the father respond? Note the verbs, adverbs and nouns. Of these, what are the important words for you?

How does the father respond to the other son? Why?

Extending Community

Mohammad is a 22 year old Afghan national who arrived in Australia by boat in 2012 at age 18 after fleeing Pakistan as an orphaned refugee. After spending 12 months in detention, his application for resettlement was approved and he was initially sent to Perth to begin a new life. Determined to be self-reliant, he studied English and took up work collecting shopping trolleys to support himself. He describes this time as desperately lonely, no friends, no family and no sense of how to be a grown up in Australia. Mohammad says he then spent nearly 18 months travelling from state to state trying to find a place to settle. He worked in supermarkets, cleaning, washing cars and picking fruit. Eventually he made his way to the NSW North Coast, initially picking blueberries where he says that one of the farm workers told him his English was good enough to work as an interpreter and that he should apply at the local Church (we now know they meant Anglicare North Coast). Mohammad says that he was scared of applying for work with a Christian organisation; he says that he was convinced they would reject him as a Muslim but he felt so desperate he applied anyway. That was nearly three years ago and Mohammad has been a valued member of the team since that time. He describes his team as his family and says that since losing his parents at age 14 he has never felt that he

belonged anywhere until arriving in Coffs Harbour. He says that he felt welcomed by staff and volunteers immediately and that he has since put down roots in Coffs Harbour (including becoming engaged). He has spoken on behalf of Anglicare North Coast at several local Parishes where he has won over the most hardened hearts with his sincerity and enthusiasm for all things Australian.

How has Mohammad extended community?

Do you think Mohammad belongs to a community that cares? Has that always been the case?

How might we extend our local community? Involve Anglicare North Coast?

Share the Benefit insights

- List the sorts of insights you and your family have gained through Share the Benefit.
- List any lifestyle changes that you and your family might make following your Share the Benefit experience.
- Discuss the possibility that your STB experience might challenge your social habits. Might inclusion in certain activities become problematic for you or others?
- Consider one local initiative you would like to join/commit to, as you continue being a neighbour to those in need.

Pray

- For religious tolerance in our community.
- That you will be challenged to love those in your community and will be able to find opportunities to help those who are in need.
- Give thanks for the community life you share.

Activity

- Live on the benefit for 7 days.
- Share your experience with others.
- Donate the difference to Anglicare North Coast.

Activity Guide: Belonging to a Community that Cares

How to live on the Benefit for 7 Days

Planning is the key to making the food you have bought last for the week. Remember there is no going out to the shop to buy extras, or that much needed cup of coffee!

To keep in the spirit of the experience, it is suggested that this week you do not accept invitations at the homes of people who are not participating in the STB experience. However, you might like to take the opportunity to get together with other participants from your group and pool your resources for a meal.

Even though you are not required to keep a food and drink diary this week, you may like to note down your feelings and experiences each day. For example, how you felt having to only buy specials; have you had to alter your normal social habits because you have been unable to "afford" to go out? Are you happy with the amount and quality of the food you are eating this week? Has it taken you longer or shorter to do your shopping and meal preparation?

How to share your experience with others

The purpose of the STB experience is not only to challenge us to live more simply and generously, but also to raise awareness about poverty, and our response to it as Christians.

Particularly as you go through the final week, you are sure to find numerous opportunities to talk about what you are doing and why you think it is important. Encourage others in your community to Share the Benefit.

You are encouraged to donate to Anglicare North Coast the difference between what you normally spend on food and drink, and what you were allowed to spend in the experience week. Tell friends and family that they can support you in this challenge by making a tax-deductible donation through our webpage:
www.anglicarenorthcoast.org.au.

Share the Benefit Week 5

Food for Thought: Beyond Share the Benefit: Responding to Need

There are many needs in all of our communities. Parishes are well placed to know what the needs are in their local communities and often have ideas about the ways in which some of these needs could be addressed. Anglicare North Coast has assisted many parishes to address needs in their local communities by providing a small grant through our Ministry Units grants program.

For example:

- Establishing a soup kitchen to help people who are struggling to buy food;
- Cooking and freezing meals for women arriving in a local women's refuge – often women flee from their homes with very little, arriving at the refuge at night, and so appreciate having a lovely meal available ready to just heat up.
- Starting up a breakfast program at local schools
- 'Cooking on a budget' classes to teach people how to make nutritious, low cost, meals.

Feedback from the Principal of one of the schools where we funded a breakfast program shows just how valuable the program has been:

"It is my pleasure to report to you that the breakfast program continues to run for four mornings per week with support of volunteers ministering to our students....."

The program is open to all students and those that would benefit from the program are made aware of it. It is now like a regular part of the School's operations with no stigma or shame associated with attending. The program can now claim some credit in improving students' educational outcomes and their wellbeing. The evidence indicates that among regular participants in the program there is growth in attendance and participation and improvement in student behaviour. Teachers report improvement in educational progress.

Aside from the obvious benefit of putting food into students' stomachs, the breakfast program has been the place where some vulnerable students have received support and students needing someone to talk to have come. Our School Chaplain and our Student Support Officer have used the breakfast program as a place where they can connect with students. The parishioners themselves have been able to provide a regular

opportunity to renew acquaintance and provide support for students.

I want to take this opportunity to thank parishioners for continuing this valuable ministry. Their work is making a valuable contribution to the lives of our students.”

Brainstorm the areas of need and some ideas of how to respond for your local community.

Share the Benefit insights

- How has Share the Benefit enabled you to grow during Lent?
- How do you think Share the Benefit can be extended to other members of the community?

Pray

- For the work of Anglicare North Coast.
- For staff and volunteers of Anglicare North Coast.
- Give thanks for those in your community who have been assisted by Anglicare North Coast.

From the CEO

As the welfare arm of the Anglican Diocese of Grafton, Anglicare North Coast aims to bring dignity and hope to the many disadvantaged people in the region. Our tag line – ‘hope in action’ - appears as part of our logo and represents in a few short words the reason for our existence. We are proud to be part of a supportive Diocese that recognises the need to have an ‘arm’ dedicated to assisting those in need.

Our values are: Fairness, Respect, Integrity, Compassion and Inclusiveness and these values inform the way we operate. In so doing, we seek to demonstrate Christianity in a practical way.

We operate a range of services, including:

- Financial Counselling – assisting people who are experiencing financial difficulties to manage their current debts and learn about how to avoid future financial problems;
- Emergency Relief – assisting people who are experiencing a financial crisis (e.g. by providing them with a supermarket voucher);
- Community Housing – management of government owned affordable accommodation;
- Humanitarian Settlement Services - assisting newly arrived refugees to settle in Australia;
- The Complex Case Support Service – assisting new migrants who are experiencing a range of difficulties;
- Partners in Recovery – a mental health recovery service;
- Disaster Recovery – a volunteer program that assists people to recover following a disaster;
- Ministry Unit Grants program – assisting parishes to operate a project aimed at meeting a need in their local community through the provision of a small financial grant.

One of the major issues that impacts negatively on people in our region is the lack of affordable housing. Our annual Rental Affordability Snapshot research demonstrates year after year that there are very few properties available throughout the region that are affordable for people on any type of government benefit or even minimum wages. Coupled with the demographics of the region – e.g. lower than average household incomes, high levels of single parent families and low employment opportunities, this is a very alarming situation. Through our Affordable Housing Foundation, we are seeking to raise funds to assist in the situation and increase the supply of affordable housing in the region. From little things big things grow!

The team at Anglicare North Coast is very grateful for the support received from individuals and parishes throughout the year. Every prayer and every donation, whether financial or in another form, such as a knitted blanket or a bag of baby items, makes a difference and adds value to our service provision.

Estelle Graham
CEO

How to Donate

It is very easy to donate to Anglicare North Coast.

- Take a cash donation to one of our offices
- Post a cheque or money order to:
PO Box 401
Grafton NSW 2460
- Make a deposit into one of our Bank accounts below:

For general donations:

Bank: Anglican Fund Grafton Diocese

BSB: 705077

A/c: 00040271

For donations to the Affordable Housing Foundation

Bank: Anglican Fund Grafton Diocese

BSB: 705077

A/c: 00040272

Let us know you have made the deposit so we can send you a receipt.

- Use the on-line donations facility on our website: (www.anglicarenorthcoast.org.au)



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SHARE THE BENEFIT FOOD AND DRINK DIARY

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
BREAKFAST							
What did you eat and drink?							
Estimate the cost of the ingredients							
LUNCH							
What did you eat and drink?							
Estimate the cost of the ingredients							
DINNER							
What did you eat and drink?							
Estimate the cost of the ingredients							
COMMENT FOR THE DAY							
Other items eaten/ drunk today between meals) and their cost							
TOTAL Estimated cost of all today's food and drink (rough guide only)							