

IWK Diabetes Clinic Family Resources

*Tools for Helping with the Costs
of Diabetes*

Updated July 2025

Hello,

Welcome to our Toolkit! This guide will help with the costs of taking care of kids with diabetes. We know it can be expensive, so we want to help.

There's a lot of information out there, which can be confusing. This guide puts all the important things in one place. We have links to helpful sites, information on taxes, cooking and grocery tips, and apps to save you money.

If you know of something else that might help other families, please email us at youth.diabetes@iwk.nshealth.ca.

And remember, you can always talk to your child's healthcare team for more support.

Sincerely,

Your IWK Diabetes Team

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WHAT IS FOOD INSECURITY

We know that many families in Canada are struggling financially. This is especially the case for families in Nova Scotia and after the pandemic.

And for families of children with diabetes, the impact of food insecurity is further intensified. As you know, diabetes is a condition that requires specific attention to diet as part of management, and so there is an increased pressure on families to provide high-quality food items. This can result in other members of the family (including parents and siblings) sacrificing nutritious food to prioritize the child with diabetes. We know that this can lead to added stress for families who are already working hard to manage their child's diabetes diagnosis.

Your diabetes care team is interested in knowing if your family is struggling with providing enough nutritious food for the entire family so that we can provide support and resources. We hope you will discuss this with us in clinic so we can help and provide support. We also are providing this resource guide that includes tutorials, tax benefits and credits, grocery tips and links to programs you may find helpful.

FINANCIAL BENEFITS, CREDITS & PROGRAMS

There are programs, tax benefits and credits that exist that your family may be eligible for. The list that we provide here goes over some of the financial aids that may be more relevant to you. Some of you are likely already receiving this aid, but we wanted to ensure that everyone is aware of some of the common benefits, credits and programs. **We encourage you to explore the Benefits Wayfinder site to see more details and other financial aid that you may qualify for (tutorial below).**

Please note, the descriptions below are only summaries and we encourage you to explore the programs that appeal to you in further depth at the sites linked.

Tax Benefits and Credits

- ★ Canada Child Benefit
- ★ Nova Scotia Child Benefit
- ★ Child Disability Benefit
- ★ Disability Tax Credit
- ★ Children's Sports and Arts Tax Credit

Social Programs

- ★ Family Pharmacare Program
- ★ Low Income Pharmacare for Children
- ★ Sensor-Based Glucose Monitoring Program
- ★ Nova Scotia Insulin Pump Program

Extracurriculars

- ★ KidsSport Fund
- ★ Diabetes Canada: D-Camps

TAX BENEFITS AND CREDITS

1. Canada Child Benefit

This benefit is a tax-free monthly payment that assists families with the cost of raising children. When you receive this benefit, the payment may also include the Nova Scotia Child Benefit and Child Disability Benefit (if you are eligible). See below for more information on those benefits.

Eligibility: You should apply for the Canada child benefit (CCB) as soon as any of the following situations happen:

- Your child is born
- A child starts to live with you, or returns to live with you after a temporary period with someone else
- You begin, end, or change a shared custody arrangement
- You get custody of a child
- You, or your spouse or common-law partner, start to meet the eligibility conditions under who can apply



[CRA -
Canada
Child
Benefit
Information](#)



[Link to
Form RC66](#)

How to Apply: There are a few ways to apply depending on your situation.

- Completing birth registration forms at the time of birth.
- Online using My Account from your CRA Account.

- Filling out Form RC66, Canada Child Benefits Application and mailing the form to your tax center.

2. Nova Scotia Child Benefit

This benefit is for families living on lower incomes. It is a tax-free amount that is paid monthly to assist families with the cost of raising children.

Eligibility: As of 2023, those eligible have an adjusted net family income below \$34,000.

How to Apply: The Canada Revenue Agency administers the program and relies on Nova Scotians filing their personal income tax return.



[Nova Scotia
Child
Benefit
Information](#)

3. Child Disability Benefit

This is a monthly payment made to families who are caring for a child under the age of 18 with a severe and prolonged impairment in physical or mental functions. This will be part of your monthly Canada Child Benefit if you are eligible.

Eligibility: If you are receiving the Canada Child Benefit for your child, and they are also eligible for the Disability Tax Credit (see below), you will automatically get the Child Disability Benefit.



[Child
Disability
Benefit
Information](#)

4. Disability Tax Credit

This credit helps to reduce the income tax that an individual or supporting family pays. This is to offset costs related to the person's impairment.

Eligibility & How to Apply: Children who have Type 1 diabetes may qualify under the life-sustaining therapy category and will need to submit a completed T2201 form (Disability Tax Credit Certificate), signed by a medical practitioner, to the CRA.

Children who have Type 2 diabetes may qualify under the life-sustaining therapy category and will need to submit a completed T2201 form (Disability Tax Credit Certificate) signed by a medical practitioner to the CRA. They will also be required to submit information that details how Type 2 diabetes therapy is needed for an average of at least **14 hours** per week, taking time away from everyday activities. Once you have applied and been approved, you may claim the disability amount on your tax return.



[Disability
Tax Credit](#)

5. Children's Sports and Arts Tax Credit

This is a \$500 credit (per eligible child) that helps to offset the cost of children's sports and arts programs.

Eligibility: The expenses must be associated with registering a child (under 19 years of age at the end of the tax year) in an eligible sports or arts program. See webpage for full list.

- Eligible expenses include registration, membership fees, facility rentals, uniform and equipment.
- Accommodations, travel, food and beverages are not eligible expenses.

How to Apply: No application required; parents can claim the credit when filing taxes.

HEALTH PROGRAMS

1. Family Pharmacare Program

This is a drug insurance plan for families who do not have drug coverage or are struggling with the costs of prescription drugs. There is no fee to join the program, you will only be required to pay part of the cost of certain prescription drugs and devices if you need them. These copayments are dependent on family size and annual income.

Eligibility:

- Be a resident of Nova Scotia with a valid Nova Scotia Health Card.
- Agree to family income verification through the Canada Revenue Agency each year.
- Agree to provide family size information each year.
- The family must not be covered by any other drug coverage program.



[Family
Pharmacare
Information](#)



[Apply to
Family
Pharmacare](#)

How to Apply: Complete one registration form:

2. Low Income Pharmacare for Children

This is a prescription drug coverage program for low-income families. Families pay \$5 per prescription no matter how much the medication costs.

Eligibility: Families receiving the Nova Scotia Child Benefit (see above) qualify if they are not receiving prescription drug coverage from a private/group insurance health plan or through a federally run program.

How to Apply: Complete the Application Form and Send to the Department of Community Services.



[Low Income
Pharmacare
Information](#)



[Application
Form](#)

3. Sensor Based Glucose Monitoring Program

This program helps to pay for approved sensor-based glucose monitoring systems (as listed in the Nova Scotia Formulary).

Families need to use any other insurance they might have before this program will begin coverage. There is also an amount you need to pay before the program can begin coverage, this deductible is determined by family income.

Eligibility: For Nova Scotia residents with a valid health card and a combined net household income of \$150, 000 or less. Your child with Type 1 or Type 2 diabetes must use intensive insulin therapy (4 injections/day) or rely on an insulin pump.

How to Apply: Complete a registration form: [Apply for Sensor Based Monitor](#)



[Sensor
Based
Glucose
Monitoring
Program](#)



[Apply for
Sensor
Based
Monitor](#)

4. Nova Scotia Insulin Pump Program

This program helps Nova Scotians with the cost of insulin pumps and pump supplies. Annual copayment is determined based on family income and family size.

Eligibility: For individuals with Type 1 diabetes that meet [clinical eligibility criteria](#).

How to Apply: Once you have looked through the eligibility criteria, your health care team can assist you in filling out a Medical Eligibility Form



[Eligibility
for NSIPP](#)



[Medical
Eligibility
Form](#)

EXTRACURRICULAR PROGRAMS

1. KidSport Fund

This is a provincial fund that provides grants to children from low-income families so they can participate in registered sport programs.

Eligibility: There are total income cut offs for family size. CRA Notice of Assessments (Line 15000) are used to determine financial eligibility.

How to Apply: Find an eligible sport program and let them know you will be applying for KidSport funding. You can apply through your local chapter or the provincial fund by filling out the online application or mailing in a paper application.



[KidSport Fund
Information](#)



[Eligible Sport
Programs](#)

Family Size	2 Person Family	3 Person Family	4 Person Family	5 Person Family	6 Person Family	7 Person Family
Income Cut Off	\$38,003	\$46,720	\$56,724	\$64,336	\$72,560	\$80,785

2. Diabetes Canada: D-Camps

This program allows children with diabetes to participate in a traditional summer camp experience

with other children who have diabetes. They offer subsidies to those qualifying for financial assistance.

Eligibility: May be eligible for a fee subsidy if you receive financial assistance from an identified government program or experience financial hardships (difficulty paying for basic daily living expenses).

How to Apply: Register online and complete the financial aid application. You will be required to submit supporting documents such as your paystub, T4 or Notice of Assessment to accompany the application.



[Diabetes Camp
Information](#)

BENEFITS WAYFINDER

This website allows you to filter through over 300 federal and provincial benefits! You can filter financial assistance based on where you are living and other personal factors. Once you create a profile, you can fill out information about yourself and the benefits you may already be receiving to create a personalized list of benefits you might qualify for. This is a super helpful tool for navigating unique and new financial aid opportunities. The site also will provide information on how to apply including the difficulty of each application.



[Benefits
WayFinder
Link](#)



[Benefits
WayFinder
Video
Tutorial](#)

HOW TO NAVIGATE THE SITE

- 1) Start with picking your place of residence.
- 2) Choose a starting point from the drop-down menu OR continue with the questionnaire.
- 3) This will provide a list of benefits you may be eligible for.

The screenshot shows the Prosper Canada website header with logos for Prosper Canada, TD Ready Commitment, and Nova Scotia. The navigation bar includes links for Home, Starting points, Questionnaire, Browse all benefits, Help, and a Dashboard button. A dropdown menu is open under 'Starting points', listing various categories: Caring for a child, Caring for an adult, Disability support, Education costs, Emergency money need, Housing support, Indigenous, Lost my job, Medical support, Newcomer / immigrant, Senior / retired person, Veteran, Filing your taxes, Already receiving benefits, and Not receiving benefits. The main content area is titled 'Benefits wayfinder' and includes a sub-header 'Your guide to government benefits that can help put more money in your pocket.' Below this, there is a text box stating 'Answer questions to help us find benefits for you. Your answers to questions are anonymous. We do not store your personal information.' A progress bar indicates '0 / 8 questions needed to recommend benefits for you.' The first question is 'Are you up to date on filing your taxes?' with buttons for 'Yes', 'No', and 'Skip'.

This screenshot is a closer view of the questionnaire interface. It shows the Prosper Canada header and navigation bar. The main heading is 'Benefits wayfinder' followed by the subtitle 'Your guide to government benefits that can help put more money in your pocket.' The text 'Answer questions to help us find benefits for you. Your answers to questions are anonymous. We do not store your personal information.' is displayed. The progress bar shows 'You have answered 0 / 8 questions needed to recommend benefits for you.' The question 'Are you up to date on filing your taxes?' is shown with 'Yes', 'No', and 'Skip' buttons.

- 4) As you go through benefits you can select if you are **interested** or **already receiving**. This will add the benefit to your dashboard.

Nova Scotia
Nova Scotia child benefit →

The Nova Scotia Child Benefit is a non-taxable amount paid monthly to help low- and modest-income families with the cost of raising children under 18 years of age. These amounts are combined with the Canada Child Benefit (CCB) into a single monthly payment.

\$77.08 per month for first child, \$68.75 per month for second child, \$75.00 per month for each additional child.

! Tax filing required ! Identification required

Interested? Add to benefits I'm already receiving

- 5) When you review the benefits that you are interested in, you can see how to apply and the level of difficulty. Ensure to check for important information and click the links to learn more.
- 6) Save your session to ensure that you can access the benefits you have saved. You can also save the output as a PDF or print a copy.

Prosper Canada Primary sponsor TD TD READY COMMITMENT Agency portal Français Nova Scotia

Home Starting points Questionnaire Browse all benefits Help Dashboard

Save my session Clear my session → PDF ↓ Print

Dashboard

Your dashboard is a place where you can see your recommended benefits and any other benefits you have added to your list. You can also print or save your session by emailing it to yourself.

Important

The recommended benefits below may apply to your situation. Click the links below to learn more and decide if you are eligible before applying. If you have no immigration status or temporary status in Canada, you should speak with a lawyer at a legal clinic before applying to any benefits. You can find free legal services for people living on low incomes on the [Government of Canada's Legal Aid Program](#) website.

Sort by Relevance

211 NOVA SCOTIA

211 Nova Scotia is a service that provides information and connects you to social programs in your area. There are many different categories that you can look through and filter by your location. There is also text, call, email and online chat support available.



[Link to 211](#)

Categories that you may find most useful include:

Food Programs

- Food Banks
- Food Vouchers and Community Fridges
- Low-Cost Food
- Meal Delivery
- Community Meals
- Cooking Classes

Children, Youth and Family Programs

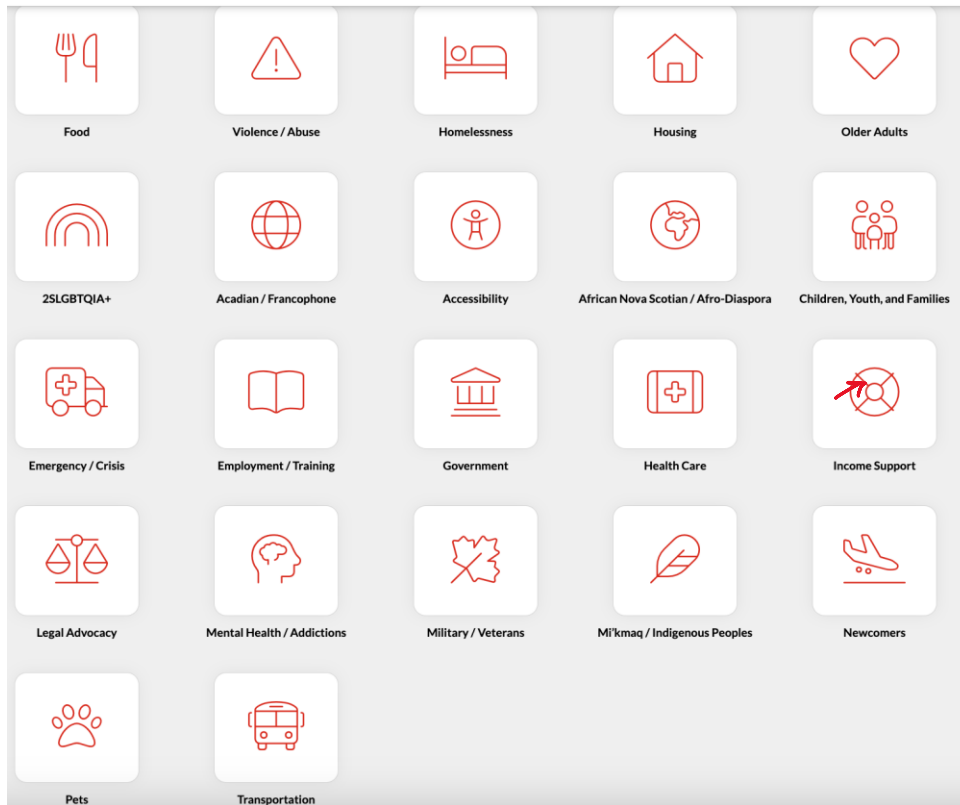
- Benefits for Children
- Youth and Family
- Family Resource Centres
- Parenting Programs
- Public Health
- Recreation Subsidies

HOW TO NAVIGATE THE SITE

- 1) This is what the home screen looks like. You can search through Programs and Services or Contact a representative.

The screenshot shows the 211 Nova Scotia website. At the top, there is a red header with the text "Connect to Live Help 24/7" and icons for phone, tablet, chat, and email. Below the header is a navigation bar with the 211 logo and the text "211 Nova Scotia". To the right of the logo are links: "ABOUT US", "FIND HELP", "211NS DATA", "ENGAGE WITH 211", and "CONTACT US". The main content area features a large image of a smiling man and woman. Overlaid on the image is a box with the text "Need Help? Connect to community, government, and social services in Nova Scotia. Free. Confidential. 24/7." Below the image is a section titled "Find Community, Government and Social Services". This section contains two input fields: "Enter Your Location" with a dropdown arrow and the text "Halifax", and "Enter Your Keywords (or Choose a Topic Below)" with a search bar and the text "Search terms". To the right of these fields is a red "Search" button. Below the input fields is a "Search Options" section with a dropdown arrow and the text "English". To the right of the "Search Options" section is a red "Exit Site" button.

- 2) If you select Programs and Services, you will be presented with different topic options that you can click to learn more.
- 3) Once you select a topic you can enter your location to find services and programs closest to you. You can also narrow down your results with subtopics.



- 4) This will generate a page with resources. You can select programs/services you are interested in and add them to your *Clipboard*.

Searching for Food Banks, Food Vouchers, And Community Fridges

[View Clipboard](#)

Located near: Halifax
Distance: 1000km, Sort Results By: Distance
[Search](#) > [Search Results](#)

[Search](#)

[List](#)

[Map](#)

[Best Match / Distance / Alphabetically](#)

Food Bank

Centreville Baptist Church

📞 Food Bank: 902-635-1150 - Nancy

📞 Food Bank: 902-637-0185 - Earle Goodwin

[Visit Website](#)

Provides food to those in need. Accepts donations.

[Click here for more information](#)

📍 800 Highway 330
Mcgray, NS, B0W 2G0 (4km)

[Clipboard](#)

- 5) If you *Click here for more information*, you will see a more detailed description of the service, eligibility requirements, if there is an application process, any associated fees, coverage area and languages covered. It also provides contact information for the service and hours of operation.

Food Bank

Centreville Baptist Church

[Search](#) > [Search Results](#) > [Agency](#) > [Service](#)

Description
Provides food to those in need. Accepts donations.

Eligibility
Open to all in need of food
* People may visit the food bank once every 2 weeks

Application Process
Drop-in
* No appointment necessary

Food Bank
902-635-1150 - Nancy

Food Bank
902-637-0185 - Earle Goodwin

Web Site
[Visit Website](#)

Email
centrevilleubc@gmail.com

Mailing Address
800 Highway 330
Mcgray, NS, B0W 2G0
Canada

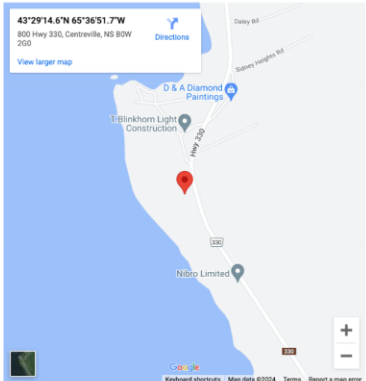
Languages
English

Fees
No fees

Documents Required
No documents required

Accessibility
Wheelchair accessible

[View Clipboard](#)
[Remove](#)



Address
800 Highway 330
Mcgray, NS, B0W 2G0
[Open in Google Maps](#)

Hours of Operation
Mon 10:30am to 1:30pm
Wed 10:30am to 1:30pm
Food bank hours

Service Area
Municipality of Barrington
* Town of Clark's Harbour

English

- 6) You can click *View Clipboard* to see all the services and programs you have saved and send that list to an email address to review later.

Clipboard

Add records to the clipboard to save for future reference or share with others.

[Search](#) > [Clipboard](#)

Save and Share this Clipboard

Clipboard Name

Your Email Address

FOOD SHOPPING TIPS

Groceries are expensive, especially when you are focused on buying nutritious foods. There are little changes that you can make when shopping and choosing food items that can help to reduce the costs. Many of you may use some of these tips and tricks already which is great! Hopefully you can pick up a couple new ones below.

GENERAL TIPS

Avoid “One-Time” Only Ingredients: Try and stick to versatile ingredients that you know will be eaten and enjoyed by your family.

Big Batches: When possible, make big batches of meals that can be stored or frozen for later.

Bulk Bins: Often staple pantry items will be cheaper when buying from the bulk bins (check unit prices to confirm).

Picking Brands: No-name or store brands offer the same nutrition but often at a lower price.

Make Your Own: Try making your own salad dressings, broths, trail mix, hummus, dips. (See recipes at end)

Look at Unit Pricing: This shows the price of food for a specific amount. This allows you to compare between brands and sizes of products to see which truly is the best price for the same unit.



PICKING PRODUCE

Practice Seasonal Eating: Produce can be less expensive when it is in peak season.

Frozen Fruit and Vegetables: They have the same nutritional value as fresh produce and last much longer in the freezer. Just make sure there are no added sugars/seasonings/sauces. Also, often less prep time is required since the produce is often already peeled, washed and cut.

Produce just Passed Peak: These fresh fruits and vegetables can often be purchased at discount and are good for recipes where they will be cooked.

Canned Fruit/Vegetables: A great nutritious alternative to fresh produce, just make sure it is packed in water or unsweetened fruit juice.

Fruit Juices: Buy frozen or buy 100% fruit juice and dilute.

PICKING GRAIN PRODUCTS

Day Old Breads: These are still great for toasting, sandwiches and breadcrumbs. You can freeze and save for later use.

Buy in Bulk: Hot cereals like oatmeal are often cheaper when buying in bulk vs. single servings.

Popcorn: Buy plain kernels to pop yourself and add flavouring.

MEAT AND ALTERNATIVES

Switch out the Meat: Think eggs, tofu, seeds, peanut butter, lentils, nuts, beans for other less expensive protein sources.

Bulk Up with Grains: Add bulgur, barley and rice in soups, salads, casseroles to reduce the amount of meat needed.

Whole Chickens: Roasting a whole chicken is often less expensive than buying different cuts of chicken and can be made into multiple meals.

Canned Fish: Can be used in salads, sandwiches and casseroles.

Stewing Beef: Buy a cheap steak and cut it yourself to use in stews to save on costs.

DAIRY AND ALTERNATIVES

Plain Yogurts: Purchase larger containers of plain yogurts and add your own toppings rather than purchasing flavoured/fruit bottom yogurts.

Skim Milk Powder: Can be used in soups, gravies, casseroles, sauces, baked goods or for drinking.

Large Blocks of Cheese: Many firm and hard cheeses are okay to be frozen so you can buy in bulk and separate portions.

BUDGET FRIENDLY COOKING

Here we have put together some general cooking information on ingredients that are nutritious and more affordable. These might be outside of your cooking comfort zone, so below you will find some information on how to prepare items and ways that you can incorporate them into meals you might already make! At the end of this section, we have also linked examples of meal plans, recipes and cooking courses.

COOKING WITH BEANS

Beans and legumes are rich in protein, fiber, B-vitamins, iron, folate, calcium, potassium, phosphorus and zinc - very high in nutritional value!

If canned, you can drain and rinse before using.

If dried, you can soak them before using.

- Cover them with water by 2 inches and soak for 4-12 hours. Drain before using.
- You can do a quick soak by putting the beans in a pot with water by 2 inches. Bring to a boil and then turn the heat off and let them sit for an hour. Drain before using.



USING BEANS

- Add to casserole, salads, soups and bowls.
- Make a bean dip - think hummus from chickpeas but with any type of bean. Just blend with spices.
- Substitutive for a meat in pasta dishes, for example a lentil and mushroom Bolognese sauce.
- Mash and make into vegetarian burger patties.
- Add to tacos, burritos, quesadillas, nachos.
- Great for a quick meal such as beans and rice, just add vegetables and spices/sauces.



[Bean Recipes](#)



[Budget Friendly
Recipes with
Beans](#)



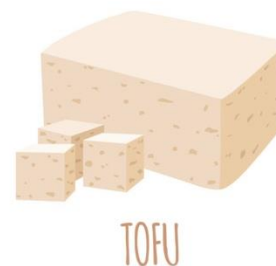
[Cooking Beans](#)



[Budget Bean
Recipes](#)

COOKING WITH TOFU

This is a great protein option that is made from soybeans. It has a low flavour profile and is good at taking on the flavours of whatever you are cooking, making it very versatile! If you are using tofu as a meat replacement, stick to buying *extra firm* or *firm* tofu. This is kept in the fridge but can also be stored in the freezer to extend its expiry date. The Silken/Soft tofu is better for desserts or blending.



When preparing firm tofu, it will absorb seasoning best if you press the water out first. You can wrap the block of tofu in a kitchen towel and put a heavy pot on top. You can then marinade it and cook in the oven or pan fry. A trick for making tofu crispy is adding cornstarch to your marinade/spice mix!

USING TOFU

- Add as a protein source in salads, bowls, stir-fry, wraps, burritos, and noodle dishes.
- You can also make tofu into a scramble, a great alternative to eggs.

- Soft/Silken tofu is a great protein addition in smoothies (instead of yogurt) and it blends right in.



[Youtube -
Cooking Tofu](#)



[How to Cook
Tofu](#)



[Cooking Tofu
101](#)



[Budget Tofu
Recipes](#)



[Savory Tofu
Recipes](#)

COOKING WITH EGGS

These are a great staple item to keep in your kitchen and there are so many ways to enjoy them!

Eggs are a great source of protein and nutrients like Vitamin D, and they contain a nutrient called choline, which is good for your brain health.

USING EGGS

- Eggs are not just a breakfast food, but are great for snacks, lunches and dinners.
- Quiches, scrambled, hard boiled, fried, soft boiled are all many ways to prepare eggs.
- An egg is a great way to top a rice bowl, add to a salad, scramble with vegetables, make into mini egg bites, add to a curry.



[Budget Egg
Recipes](#)



[Dinner Egg
Recipes](#)



[Meals You Can
Make out of
Eggs](#)



[Recipe Ideas
with Eggs](#)

FROZEN PRODUCE

- Add frozen vegetables in the last couple minutes to your pot when boiling pasta to have vegetables ready when your pasta is done.
- Add frozen fruit to yogurt, oatmeal, and smoothies.
- You can bake with frozen fruit, add them to pancakes, muffins or breads.
- Frozen vegetables (think peas, corn, carrots) are great in a chili, pasta sauce, stir fries and soups.
- Frozen greens such as spinach or kale can be added to quiche, stir fries, scrambled eggs, pastas, soups or stews.
- Add frozen corn to ground beef/chicken/turkey for a taco filling.
- Frozen edamame is a great protein source as well that you can add to salads, noodle bowls, rice bowls and more.



[Frozen
Vegetable
Recipes](#)



[Frozen
Vegetable
Dinners](#)



[How to Cook
Frozen
Vegetables](#)

CANNED FISH

- Tuna is a great high protein option; salmon is good for healthy Omega-3s.
- Canned fish will last a long time in the pantry and is often affordable, especially when products go on sale, and you can stock up.

USING CANNED FISH

- Make fish burgers/ fish cakes.
- Add to a rice bowl with vegetables, condiments and sauces.
- Spread on toast.
- Add to pastas with tomato, pesto or lemon, olive oil and garlic pastas.
- A great protein addition to any salad.
- Lots of casseroles use canned fish.



[What to do with
Canned Fish](#)



[Canned Fish Recipes](#)

Please note Health Canada recommends limits of canned tuna intake:

- For persons who are pregnant or breastfeeding: 2 cups a week
- For Children 5-11 years old: 1 cup a week
- For children 1-4 years old: ½ cup a week

CANNED FRUIT AND VEGETABLES

- Canned fruits and vegetables are a healthy and affordable way to get nutrients
- The produce is canned at the ripest point and locks in the nutrients, so it is the same as buying fresh!
- One serving is considered ½ cup or 125mL of canned fruit/vegetable
- If you do not finish the full can, transfer the fruit/vegetable to a sealed/covered container and put it in the fridge. It will last 3-4 days. Do not store it in the opened can.
- You can also freeze any leftovers for up to 2 months if you place the fruit/vegetable in an airtight bag or container.



USING CANNED VEGETABLES

- Add them to soups, pastas, stir fries and chili for more nutrients.
- A great side dish to serve with a protein and carb source.

- Pan fry to add to scrambled eggs.
- Easy addition to a salad.



[Canned Food
Recipes](#)



[Canned
Vegetable
Recipes](#)

SALAD DRESSING

While purchasing salad dressings can be convenient, they are often expensive and can be made at home. Most salad dressings follow a ratio of 3 parts *oil* to 1 part *acid* to 1 part *emulsifier* (this keeps the dressing from separating). Just whisk it together! the ingredients together. You can also add more flavour by adding herbs and spices. Here are lists of different oils, acids and emulsifiers that you can mix and match!

3 Parts Oil	1 Part Acid	1 Part Emulsifier
Olive oil Sunflower oil Sesame oil Grapeseed oil Avocado oil Canola oil	White wine vinegar Red wine vinegar Balsamic vinegar Apple cider vinegar Lemon/Lime juice Orange Juice Rice vinegar White vinegar	Mustard Mayonnaise Honey Avocado Tahini Maple syrup Miso paste



[Best Emulsifiers
for Dressings](#)



[How to Make
Homemade
Salad Dressing](#)

CLASSIC COMBOS

- **Balsamic Vinaigrette:** 3 tablespoons olive oil, 1 tablespoon balsamic vinegar and 1 tablespoon mustard. Add thyme or other herbs to taste.
- **Honey Mustard:** 3 tablespoons olive oil, 1 tablespoon apple cider vinegar and 1 tablespoon honey. Add salt and pepper to taste.
- **Tahini Lemon:** 3 tablespoons olive oil, 1 tablespoon lemon juice and 1 tablespoon tahini. Add salt and pepper to taste.

TRAIL MIX

Homemade trail mixes are a great snack - they are packed with protein, healthy fats and fibre. Making them at home means you can customize the ingredients to your liking and avoid the high sugar mixes that are sold in stores. Many of the ingredients can also be bought in bulk to save money as well.

Nuts: Aim to buy raw nuts that have not been coated and roasted in oils and salt. These are a great addition because they are low in carbs but high in protein, fibre and fats.

Seeds: Aim to buy raw, unsalted seeds. They are a great source of protein, iron, magnesium and other important vitamins and minerals.

Nuts	Seeds	Dried Fruit	Fun!
Peanuts Almonds Walnuts Pecans Cashews Hazelnuts Pistachios	Pumpkin Sunflower Sesame Hemp Puffed quinoa	Apricots Dates Raisins Prunes Banana chips Apple chips	Popcorn Chocolate chips Multigrain cheerios

WEBSITES FOR MORE RECIPES



[Budget Bytes](#)



[5 Dollar Dinners](#)



[Frugal Nutrition](#)



[Clean and
Delicious](#)

GENERAL MEAL PLAN GUIDANCE

Diabetes Canada Meal Plans: Find a multitude of 7-day meal plans including vegetarian, dairy-free, mediterranean, low carbohydrate, gluten free diets and more. [Link to Diabetes Canada Meal Plans](#)

The American Diabetes Association: Has lots of recipes divided into categories such as budget friendly and low carb. They also have free live cooking classes you can access when you create an account.

[Link to American Diabetes Association Meal Plans](#)



INGREDIENT SUBSTITUTIONS

Butter	Oil, applesauce or mashed bananas for up to half the amount of butter in recipes for baked goods.
Buttermilk	Make your own: for every 1 cup of buttermilk needed mix 1 tablespoon of white vinegar or lemon juice to 1 cup milk and let sit for a couple minutes before using.
Chicken Breast	Chicken thighs are often cheaper.
Ground Beef	Ground turkey can be replaced fully or used in place of half of the ground beef.
Fresh Herbs	Swap with dried herbs that last longer and are often less expensive.
White Wine	Apple juice, white grape juice, chicken broth, white wine vinegar.
Red Wine	Cranberry juice, red grape juice, beef broth, red wine vinegar.
Canned tomatoes	Tomato sauces or crushed tomatoes.
Oil	In baking, can be replaced with apple sauce.
Nuts	Often seeds are more affordable and can be used in granolas, salads and baked goods.
Heavy Cream	Swap for milk or yogurt in soups, sauces or baked goods.

SNACK IDEAS

Less than 5g Carb Snacks:	15-30g Carb Snacks:
<ul style="list-style-type: none"> ▪ Most vegetables such as broccoli, cauliflower, celery, cucumbers, peppers, green/yellow beans. Try dipping in 3 tbsp hummus, 2 tbsp guacamole or 1 tbsp salad dressing ▪ Avocado (½) ▪ 1 medium pickle with cheddar cheese ▪ ½ cup kale chips ▪ 5 grapes with low fat cheese cubes ▪ Ants on a log (2- 3 celery sticks with 1tbs peanut butter and a few raisins on top) ▪ ½ cup cottage cheese with ⅓ cup berries ▪ ½ cup plain yogurt with 2 Tbsp mixed nuts ▪ 1 cup air popped popcorn ▪ 15 goldfish crackers ▪ Hard-boiled egg ▪ ¼ cup sunflower and pumpkin seed medley ▪ ½ cup edamame beans ▪ Low fat cheese 	<ul style="list-style-type: none"> ▪ 1 medium banana + 1 tbsp sunflower seeds (27g) ▪ Apple slices + 1 tbsp Peanut Butter (15g) ▪ ½ cup unsweetened apple sauce + 1 boiled egg (15g) ▪ 1 individual size fruit cup + 1 cheese string (16g) ▪ 1 individual size yogurt + ¼ cup blueberries (20g) ▪ 2 plain rice cakes + 2 tbsp peanut butter (29g) ▪ 1 slice bread +1 tbsp almond butter + ½ small banana (28g) ▪ 10 whole wheat Wheat Thins crackers + 10 grapes (20g) ▪ ½ cup canned peaches + ½ cup cottage cheese (18g) ▪ 2 tbsp raisins + ½ cup cottage cheese (15g) ▪ 1 pear + 2 tbsp almond butter (30g) ▪ 30 goldfish crackers + 2 clementines (25g) ▪ 3 cups popcorn + 1 cup white milk (27g) ▪ 1 cup milk + 3 graham crackers (27g) ▪ ¼ cup trail mix (with chocolate) (15g) ▪ 7-8 Skittles (15g) ▪ 6-7 Jellybeans (15g) ▪ 5 Lifesaver candies (15g). ▪ Two rolls of rockets candies (15g)

Some of the items above can be bought at a cheaper price **in bulk**. This includes things like popcorn kernels, sunflower seeds, pumpkin seeds, trail mixes, nut butters, milk powder, raisins, rice cakes and candy. You can also stock up on some items **after holidays** when some candies and snacks are on sale.

APPS



[Flipp](#)

Allows you to browse digital flyers from retailers near you. You can save items to lists and search for specific products across multiple stores.



[Flash Food App](#)

Shows you fresh food items like meat and produce that are nearing their best before date at grocery stores across Canada that you can purchase at a discount.



[Checkout51](#)

This app will show you what products you can get money back on. If you purchase these products, you can upload a picture of your receipt to earn money back.



[Too Good To Go](#)

This app connects customers to restaurants and stores that have extra unsold food that can be purchased at the end of the day at a discount.



[Libby App](#)

Provides access to eBooks, audiobooks, magazines on a phone or tablet. All you need is a valid library card.



[Hoopla](#)

Partnered with local libraries, hoopla offers free streaming and downloaded audiobooks, movies, music, eBooks and comics.



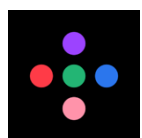
[Gas Buddy](#)

This app helps you find the cheapest gas stations near you and can be used to plan travel routes.



[PC Plus](#)

Earn points at Shoppers, Superstores, No Frills and Costco and redeem them later.



[Scene+](#)

Get rewards and earn points to redeem at different grocers, dining establishments, retail, movies, travel and more.



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