

Lunch Mini-Research Project Compilation

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Orlando

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Full-Service Cost Analysis Report

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This report will analyze the practicality of eating at a full-service restaurant, during the lunch hour, in terms of both timing and financial impact. The restaurant being analyzed will be IHOP, due to its close location (closest full-service restaurant) as well as its diverse menu. From breakfast, lunch, and dinner, IHOP provides many entrées with plenty of sustenance for a reasonable price. There were two other full-service restaurants within four miles, however, these restaurants were limited, in other words, one restaurant solely sold Chinese-styled food and the second sold soul-style food. These two restaurants were not diverse enough to be considered as the main restaurant in which I would lunch in. Also, this report will take into consideration access to a personal car, therefore making transportation less of a problem.

Continuing off the transportation aspect of the analysis, the restaurant in question, IHOP, is 4 minutes away without traffic. Due to the lunch break beginning at 11:45am, the traffic would be relatively lower compared to around 12:00pm. This would be due to 12:00pm being the general time in which most employers release their employees for lunch. Using the data from Googlemaps.com, the trip would take around 6 minutes during lunch hour and 6 minutes back, therefore 12 minutes would be taken away from the lunch hour. Also, basing off personal experience, the total service time, including both the wait for the food and the wait for the check, would take around 20 minutes. Therefore, if you add both the travel time and service time, you would be left with 28 minutes to enjoy your meal. Of course, this gives you plenty of wiggle room in case service is slow or traffic is slightly heavier.

In addition to the travel time, comes the consequence of travel cost. For the sake of a broad perspective, the calculations involve the accumulation of travel costs across the five weeks of which the Florida Prosperity Partnership internship will last. In order to even out the

playing field and have a control in the scenario, the price per mileage will be set to 58 cents per mile. This value is the 2019 standard mileage rate set by the IRS. According to Googlemaps.com, IHOP is located 1.1 miles away from Orange Technical College. When taking into consideration the trip there and back, the total amount per day would come out to be \$1.28. Now in order to determine the five week cost, I multiplied the daily amount by the work week (four days) and then by the work schedule (five weeks). As a result, one would be spending \$25.60 across the entire internship, simply due to travel costs. Once again, this is assuming that a personal car is available, however, other forms of transportation can be used. Unfortunately, this would exceed the time frame. Transportation using a colleague's car could be used and as a result, reduce or eliminate this expense.

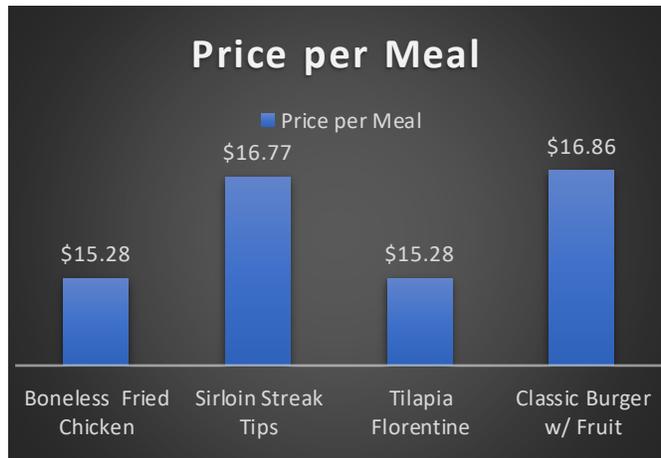
When developing my research I decided to determine an initially quantifiable value in which I could then base the calorie and pricing research on. I determined this value to be the recommended calorie intake for lunch. Using Healthline.com's rough average of 2,000 calories per day, I then subtracted the recommended breakfast and dinner calorie intake from the initial 2,000 calories. After doing so, I determined the average lunch intake to be around 650-750 calories. Now with this general value, I was able to determine the appropriate entrée items on the IHOP menu basing off their amount of calories. The menu items chosen were the Boneless Fried Chicken, Sirloin Steak Tips, Tilapia Florentine, and the Classic Burger with a fruit side. These items met the requirements in both sustenance, calorie intake, and an overall healthy outlook. The same way the IRS mileage rate was set as a control for the distance cost-analysis calculation, all the meals listed will come with a free glass of water. Since there are four days in

the work week, I chose four different meals for each day in order to provide a more realistic scenario for the report.

Also, when calculating the total price for each meal (IHOP.com), I took into consideration the 6.5% Orange County Sales Tax (SalesTaxHandbook.com) and the \$4 tip that I would generally give a full-service waiter. When

Figure 1

analyzing figure one, a noticeable trait is that both the Boneless Fried Chicken and the Tilapia Florentine are both the same price. While the Sirloin Steak and Classic Burger are both a dollar more than the previously mentioned, however, the



difference between their prices are much tighter. Therefore, it could be assumed that beef is generally more expensive than other meats, which could be useful knowledge when thinking about ordering a certain meal for lunch. As previously mentioned in the report, each meal will be part of each day of the work week. The order is not important since, by the end of the week, all four meals would've already been ordered.

As I realized how expensive these meals were, curiosity grew, and I began to wonder how much of a toll lunching out could take on one's paycheck, assuming this person is working as a Summer Intern for the Florida Prosperity Partnership. When totaling the amounts per meal, the result came out to be \$63.69 per week. When also including the weekly travel cost of \$5.12, the total amount per week would come out to be \$68.81. Once I calculated the total amount of gross pay for the week, which came out to be \$232.73, I then subtracted the total

meal cost from the gross pay. Leaving \$163.92 as the true value of take-home pay for the week. Shockingly, this would be the equivalent to being paid \$5.85 an hour which is far below the minimum wage.

When analyzing the quantitative research and practicality of the scenario, I concluded that the best solution is to simply restrict the amount of times the individual should eat-out at a full-service restaurant. There are a variety of alternative options for lunch, for example: fast food restaurants, fast-casual restaurants, home food, online take-out, grocery meals, etc. All of these options are cheaper per day as they do not take into account a full-service experience, such as a full course meal, server, tip, and other options. The reality of lunching at a full-service restaurant is too impractical, however, once a week is more forgiving since the average would be around \$16 for that day. Even the smallest of margins can make the biggest of impacts in the finance field, therefore it is very important to save even on the littlest of things.

Bring Your Own Lunch Cost Analysis Report

Daniella Paolicelli

Summer Intern, NAF Future Ready Lab

Your wallet and bank account will appreciate the conscious effort of bringing your own lunch to work, BYOL. Even though, your coworkers might think otherwise. According to a recent study, an average person saves about \$2000 to \$4000 a year all because you decided to save a trip to the local restaurant or fast food place. Fighting the urge to be a spendthrift can be challenging, but it is possible to bring your lunch from home without shame.

The research conducted in this paper is an estimated price of actual food items that I would consume during a work week. I have chosen to consume healthier options, such as whole wheat bread, due to my athletic involvement. In addition, I consume at least two water bottles a day in order to not be dehydrated while working out in the boiling sun. Throughout the research, I have found that buying healthy, nutritious items in bulk will allow a person to spend their money wisely since there are many uses for one specific item. In return, this will allow a person to save more of their paycheck compared to eating out for lunch.

The four lunch meals that I have chosen sum up to be \$12.69 including sales tax of 6.5%. Day 1 consisted of a sandwich, chips, yogurt, and a water bottle which equaled \$3.91. Day 2 was priced at \$2.65 with a crispy chicken honey mustard wrap with yogurt, chips, and water. Day 3 included lentils and rice with crackers and water for a price of \$2.73. The final day came out to be \$3.40 for pizza rolls, yogurt, chips, and water. These items were purchased through local stores- Publix, Walmart, BJ's Wholesale, and Costco Wholesale.

There are several benefits of BYOL-portion control, money saver, convenience, and nutritious. Making your lunch at home will allow a person to control how much and the quality of food they will be consuming. This will prevent a person from ordering a large lunch meal that contains extra calories which can ruin their dietary plans. It establishes nutritional food

since a person is consciously preparing their meal and buying it at the store. In addition, it has been proven through my research that with four days of packed lunch can equal the average amount paid for a meal at Chipotle-\$12 for one day. Since a lunch break is within a short time frame-usually 30 minutes to 1 hour, a person has limited time to travel and consume the food of their choice at a location. Therefore, if a person has their food packed and ready to go once their lunch break begins creating convenience.

Below, there are five charts that display the estimated calculations for the week. I have listed out each ingredient specifically and to what their cost will be. The majority of these items are at lower price, under \$1, because of buying in bulk. To conclude my research, the numbers have proven that it is possible to BYOL while eating in style. However, there are a few disclaimers per the research project which are the work week and amount of food and money available to you. In this research, my work week was 4 days compared to a standard 5 day work week. The amount of food available to me is a wide variety due to my parents shopping at the grocery store. The money available to me is limited, but not too constricted since my parents are the ones in charge of controlling what is being put in their household. Therefore, the results will vary by each person depending on their work schedule and food available to them.

Day 1:

Whole Wheat Bread (2 slices)	\$0.20
Chicken Cold Cut	\$0.60
Ham Cold Cut	\$0.60
Cheese Cold Cut	\$0.60
Mayo	\$0.04
Mustard	\$0.03
Lettuce	\$0.12
Water bottle (2)	\$0.13
Chobani Yogurt	\$1.00
Cape Cod Cracked Pepper Chips	\$0.35
Total with Tax:	\$3.91

Day 2:

Tortilla Wrap	\$0.23
Tyson Crispy Chicken	\$0.56
Lettuce	\$0.12
Water Bottle (2)	\$0.13
Chobani Yogurt	\$1.00
Sour Cream and Cheddar Lays Chips	\$0.30
Total with Tax:	\$2.65

Day 3:

Lentils	\$1.69
Rice	\$0.20
Ritz Crackers	\$0.54
Water Bottle (2)	\$0.13
Total with tax:	\$2.73

Day 4:

Pizza Rolls	\$1.70
Chobani Yogurt	\$1.00
Chips	\$0.35
Water Bottle (2)	\$0.13
Total with tax:	\$3.40

Overview:

Day 1:	\$3.91
Day 2:	\$2.65
Day 3:	\$2.73
Day 4:	\$3.40
Weekly Total:	\$12.69

The Fuss about Lunch Rush with Fast-Casual Dining Analysis Report

Thomas Nguyen

Summer Intern, NAF Future Ready Lab

Fast-casual dining has taken a massive rise in the past decade, from a Chipotle in every corner to new chain restaurants being created to fit this standard. Fast-casual dining is basically the love child of traditional fast food restaurants and more formal sit-down restaurants, combining the fast of fast food with the quality of a sit-down restaurant. In today's societal culture, more importance is placed on the health factor of food, and as fast-casual restaurants are seen as a healthier alternative, it appeals to those who are health conscience. For this health friendly and better quality foods, prices are often more than fast foods, sometimes even twice as much. While consumers are more willing to spend more, there is a limit to which a consumer would pay. As stated by QSR magazine, the optimal price that consumers will pay for a fast casual lunch ranges between \$7 and \$7.60. In this report, I was asked to examine a meal for each of the four days for lunch with the criteria being a fast-casual restaurants within four miles so I looked at four separate location, one for each day and thus I chose Chipotle, Panda Express, Panera Bread and Five Guys. The distance of the restaurant from Orlando Technical College is 2.6, 2.4, 2.3 and 3 miles respectively.

To compare these different chains, several factors were examined to showcase the benefits of going to these restaurants, these factors include how long and how easy it takes to obtain the food, how healthy is the food, how well the food sustains and manages hunger and of course how much the food costs. The appeal is that it is quick to obtain like fast foods, generally, the time it takes to get food within the restaurant is around 10 to 15 minutes and all of the stated restaurants have online ordering which lowers even more time and eases any difficulties. Health benefits is one of, if not the largest reason as to why the fast-casual industry has experienced rapid growth in the past years, out of 4 of the restaurants stated, 3 are

considered at least relatively healthy. Chipotle, though they can have high amounts of carbs, they have an array of several fresh lean proteins and types of vegetables which contains high amounts of nutrients in addition to the salsa which is low in calories and high in vitamins. Not only that, but Chipotle also focuses on a lack of added colors, flavors or preservatives. As the meat is cooked fresh in house, user error can play a huge role in the business model, in the past years Chipotle has reached national news for its food poisoning outbreaks stemming from either cross contamination and/or undercooked meats. Panda Express fall under similar advantages and disadvantages relating to health as Chipotle. The side dishes of fried rice and chow mein are contains high amounts of carbs and fat which make the dish also high in calories. On the bright side, many of their entrees are low in calories, low in trans-fats and high in protein and nutrients. It is advised, however, to watch out for entrees that are fried, breaded, or drowned in sauce as these are high in sugars and fats. The chain also uses added colors, flavors and preservatives. Panera Bread also has very similar advantages but not the disadvantages as the two previous restaurants. Many of the menu items contain lean proteins as well as vegetables like Chipotle and Panda Express, but many of its carbs are whole grains, which provides more nutrients and fiber than the rice and noodles of the latter two. The company is also additive free in not only its in-store products, but even its grocery store products. Five Guys, while it is a fast-casual restaurant, breaks the pattern of a focus on health that is often characterized with this type of eatery. Even though this chain prides itself on its fresh, not frozen burgers that are cooked well-done to limit food poisoning/and ingredients free of additives, the foods are calorie bombs with large amounts of fat, many customers have even reported that the food is extra greasy. Even a regular serving of fries is over 900 calories.

Sustenance is another important part to consider when having lunch as a person would need enough food to last them through the rest of the day, and all 4 of the restaurants would sustain enough as a lunch as the meals are carb heavy packed in a sizeable serving.

When having lunch, costs is what is often examined the most in any type of restaurant and as stated previously, the ideal price range for fast-casual is \$7 to \$7.60. When driving, one would need to take into account how many miles the destination is away, there is additional

	Chipotle	Panda Express	Panera	Five Guys	
Food Prices	\$7.50	\$5.80	\$5.79	\$6.99	costs regarding cost
Miles Away	2.6	2.4	2.3	3	of gas and
Mileage Rate	0.58	0.58	0.58	0.58	
Deductible costs for cars	1.508	1.392	1.334	1.74	depreciation of
Sales Tax rate	6.50%	6.50%	6.50%	6.50%	
Sales Tax	\$0.49	\$0.38	\$0.38	\$0.45	vehicle. The IRS has
Total Price	\$9.50	\$7.57	\$7.50	\$9.18	

a stated mileage rate for 2019 at 58 cents for business use. Not only that, but as usual for most purchases, there a sales tax associated with it. In Florida there is a 6% sales tax and Orange County has a sales tax of 0.5% for a combined total of 6.5%. To fit the criteria for four different lunches, a specific meal was chosen for each restaurant. For ease of comparison, no drink was bought and instead, a water cup was used, which is free. For Chipotle, a steak bowl costs \$7.50 and is 2.6 miles away owing to a \$1.508 deductible cost, with a sales tax of 49 cents, there is a total price of \$9.50. At Panda Express, a bowl for one entrée and one side dish is \$5.80, it is 2.4 miles away for a deductible cost of \$1.508 and a sales tax of 38 cents for a total price of \$7.57. Panera Bread offers a half Frontega Chicken Panini for \$5.79 and the location is 2.3 miles away leading to a deductible cost of \$1.334, the sales tax is 38 cents and the total price is \$7.50. At Five Guys, a regular hamburger is \$6.99 and is 3 miles away making it a \$1.74 deductible cost, with a sales tax of 45 cents, there is a total of \$9.18.

Fast-casual dining has been a remarkable competitor in the restaurant industry and it is only a recent creation. With the quick and easy quality of fast food restaurants and the quality of classic restaurants, this type of eatery has been a creatively styled source of food. This success can be owed to a health-driven society, in the 4 selected meals, only Five Guys was relatively unhealthy, while Panda Express was the only one that used additives. In terms of distance, all of the locations were less than a mile apart from each other, giving off similar wait times for convenience. The meals given by each restaurant would be enough to sustain someone during a day with their large serving sizes. In terms of costs, the food prices by themselves all fit the ideal price of consumers, but when taken into account the other hidden costs, Chipotle and Five Guys went past this interval with \$9.50 and \$9.18 respectively, with Panda Express and Panera Bread barely fitting in the interval at \$7.57 and \$7.50. All in all, even with the higher than fast food costs associated with it, the prices of the individual meals match around near an hour of work, making it a rather still affordable meal. The total for the week was \$33.75.

Cracking the Subway Eating Healthy Code:

How Eating Subway for Lunch Can Save Your Money and Be Beneficial

Talia Hughes

Summer Intern, Future Ready Lab

Lunch Sources- Fast Food

Being in downtown Orlando comes with so many options. Working in an environment that really has no limit to what is available, sounds enticing but there so many financial aspects have to come into play. Considering a one hour lunch time limit and with so many options you really have to think about what is available at a reasonable price, healthy, within the 4 miles, and able to fill hunger. First thing that comes to mind is mostly like fast food, but that isn't "healthy" and there isn't time to go out to some far distance to get some high priced meal that is still sustenance. To this problem, Subway seems like a perfect solution. Considering the chain is under the fast food label, it isn't what's considered "junk food". On the contrary, it is considerably healthy. With being only 0.5 miles away, it leaves you with more than enough time to drive to the store, purchase a meal, drive back, and consume the meal all under 20 minutes (less if ordered online). With the average foot-long sub being less than \$10, that's enough to be a meal for 2 days. Considering if you're a big eater or a conservative eater, eating a 6-inch sub with either a cookie or bag of chips and still water, leaves you feeling pretty full. Buying the foot-long and splitting it between 2 days will not only save you money on food, but also money on gas. This option will also leave you with more time on your break considering you won't even have to leave the campus's grounds for lunch keeping the gas mileage rate to only \$0.58 per week.

Since Subway is one of the more technically advanced chains, they offer discounts when you bring in codes. When you download the app, you can get like a free side or half off on a sub just for joining their rewards program. Having this app on your phone, makes ordering the subs

easier and ready to eat when you arrive at the store and the discounts makes the price of lunch for the week lower. Although the prices are usually pretty low, the specialty subs normally come at a different price, usually a higher one considering it'll only be there for a limited time. Adding on to the sub can be the meal option, but choosing this option means spending an extra \$2.50 on a bag of chips or 2 cookies and a drink. Considering you bring a bottle of water from home and buy 1 bag of chips and 1 cookie, you'd save \$0.48 from not upgrading the subs each time you order, you'll a healthier lunch by drinking more water throughout the day and getting out of the habit of always opting for soda or unhealthy drinks.

Overall, making the decision to have Subway as a lunch option can be very beneficial to a consumer because it will cut the average cost of lunch for a week and also save money on gas for the week. It is also a very healthy way for the consumer to be able to have a substantial amount of lunch to eat and something that can break habits of making poor lunch choices outside of the work environment.

Most Diverse Option

Footlong Southwest Chipotle Chicken

Monday	Club	\$10.99
Tuesday	Other half of Footlong from Monday	\$0.00
Wednesday	Italian B.M.T. Chopped Salad	\$8.84
Thursday	Cold Cut Combo Signature Wrap	\$9.49
	Subtotal	\$29.32
	Tax	6.13%
	Total	\$31.12
	Mileage Rate	\$1.74
	Total Spending for the Week	\$32.86

Healthiest Option

Monday	Chicken Caesar Chopped Salad	\$5.74
Tuesday	Rotisserie-Style Chicken Chopped Salad	\$5.74
Wednesday	Subway Club Chopped Salad	\$5.74
Thursday	Black Forest Ham Chopped Salad	\$5.74
	Subtotal	\$22.96
	Tax	6.13%
	Total	\$24.37
	Mileage Rate	\$2.32
	Total Spending for the Week	\$26.69

Cheapest Option

Monday	Footlong Turkey & Bacon Guacamole	\$10.87
	1 bag of chips and 1 cookie	
	Other half of sub from Monday and 1 bag	
Tuesday	of chips	\$0.00
	Cold Cut Combo and 1 cookie and 1 bag	
Wednesday	of chips	\$8.08
	Other half of sub from Wednesday and 1	
Thursday	cookie	\$0.00
	Subtotal	\$18.95
	Tax	6.13%
	Total	\$20.11
	Mileage Rate	\$1.16
	Total Spending for the Week	\$21.27

Delivery Cost Analysis Report

Steven Jordan

Summer Intern, NAF Future Ready Lab, Florida Prosperity Partnership

The lunch source that I did my research on was delivery through the following applications: Postmates, Uber Eats, and Doordash. In order to have the most efficient and comparable information possible I used the same four restaurants, which were McDonald's, Steak 'n Shake, Popeyes, and Denny's, for the three applications. The reason that I used four different restaurants are because the work days for my internship are Monday-Thursday, and I do not like to eat something more than once a week. I made sure that these companies vary in distance from my internship location, Orange Technical College, to see if the delivery costs varied. The whole point of my research on this source of food is to see if it is an efficient and economically healthy way for me to get lunch every day at work. One down side to eating like this every day is that some restaurants are not healthy, so it could take a toll on people.

To begin, when it came to the total price of delivery, Uber Eats is cheaper than the other two applications that I used in this observation. Information on how it is the cheapest can be found in Appendix A. While most people would think that Postmates is the cheapest to use, their \$2.99 charge for having a small cart, which is when the price of the food is less than \$15.00 is what raises the price when a single person is ordering. On the other hand, Doordash charges an absurd delivery fee when it comes to these four restaurants. As it can be seen in Appendix A, I used a base of 15% of the cost for tips on all of the deliveries so that there is consistency in the sheet. What I did next was sum up the cost of eating the whole work week using only one app. Obviously, since it was cheaper to buy each one separately using Uber Eats, it is cheaper to use it for all four days of the week than the other two applications. If I had used Uber Eats to purchase these meals the total cost would have been \$58.81, whereas Postmates would have been \$68.21, and Doordash would have been \$75.64.

While it may seem more expensive to use one of these apps, people need to take some factors into consideration. For example, if you use one of these apps you will not have to go anywhere, you will not need to worry about getting lunch on time, and it is much easier than talking to a person or waiting in line.

The use of applications such as Postmates, Uber Eats, and Doordash to attain your lunch has its pros and cons, it's not a perfect system. What the app allows is for more time for people to do things instead of going out and buying/making food. Also, it is very simple and easy to use, the food arrives in a timely matter, and there are repercussions set if there's a mistake. Unfortunately, this method of attaining food can be costly, mistakes can be made, and there's only a few ways you can pay. Applications like these are not meant to be used every day, only when someone doesn't have time to make food one day. So, it comes to no one as a surprise that if this method is used every day, then buying lunch will be much more expensive than other methods.

Full-Service Cost Analysis Report

Deania James

Summer Intern, NAF Future Ready Lab

A list of important benefits for bringing lunch from home

The number one benefit for bringing lunch from home is that it has a reasonable price which on average is \$6.30. Compared to eating out which on average costs \$11 per meal, there is a \$4.70 difference between the two. The extra \$4.70 which people are wasting on food which will only last for one day. Would be better used for something else such as saving for rainy days, keeping yourself from having no money, donating, and much more. Although the prices vary it will still add up over time and will find yourself spending more money than you intended on spending over time if you choose to buy lunch every day. Instead of carrying lunch from home which will cost you less money.

Healthy

When you bring food from home you know the amount of calories your about to consume. And the amount of sodium, cholesterol, and sugar used in the food and can control the portion size. "a new study published in the Journal of the Academy of Nutrition and Dietetics Found that people who regularly ate frozen meals consumed 253 fewer calories and 2.6 less grams of saturated fat per day than people who ate fast food." "Additionally, adults who ate frozen meals had higher daily intakes of important nutrients such as protein, fiber and potassium." "Studies have shown that people who consumed food from home had a lower intake of fat and sugar. Compared to people who consumed fast food.

Frozen foods have a reasonable price due to it ranging from \$1 to \$80

Sustenance

“Generally, frozen foods retain their vitamins and minerals and there is no change to the carbohydrates, protein or fat content. In some cases, frozen foods have more vitamins and minerals compared to fresh because fresh foods lose vitamins and minerals over time while freezing preserves nutrients.”

Messy

Preparing the food at home can be messy depending on what you are making. Whether it is spaghetti and meatballs, tin mackerel, and more. Cooking also causes dirty dishes because you had to use them in order to make the food.

Convenience

The convenience of bringing food from home is that you will not have to waste your money on buying lunch everyday which only last one day. Instead you can eat leftovers from home or food that you already have at home which saves you money.

Time frame

The time frame ranges from 1 minute to a few hours depending on what you are making or heating up.

Name	Calories	Price	Time it takes to be prepared
Name- Hungry Man	Calories- 730	Price- \$3.14	3 to 4 minutes
Name- Golden Krust Chicken Jamaican Patties, 5 oz	Calories- 331	Price- \$0.97	2 minutes
Name-(2 Pack) Kool- Aid Bursts fruit punch Ready-to-Drink Juice, 6 - 6.75 fl oz Packs	Calories-60	Price- \$0.17	Ready-to-Drink
Name- Michelina's pop'n chicken	Calories-290	Price- \$1.00	2 minutes

Name- Jimmy Dean Sausage, Egg & Cheese Croissant (12 ct.)	Calories- 410	Price- \$0.79	1 minutes and 23 seconds
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Total: \$6.07

Explanation

Studies have shown that eating food from home is more healthy. Due to you being able to decide what you are going to use in your cooking. But you also have to ability to fix up your food the way you want it to be and not have to settle for what comes in the order from a fast food place, restaurant, grocery store, and school. And it also saves you money because you will not have to go out to buy lunch everyday.

Spending more money than you think within a week on food which only last for a day. Meanwhile, if you were to carry food from home you will be saving money because will not be buying food everyday. And the food will last for longer than one day depending on the amount you make. You also have the ability to control the portion sizes and calories you consume.

You will also save money on gas and transportation because you already have the food with you. And you will also save time because depending on the distance, wait time in line, and

how long it takes for them to prepare your meal it will take less time to eat food from home than to buy food from a store, fast food restaurant, and a restaurant.

Conclusion

In conclusion, it is better to eat food from home for lunch due to it being more healthy. Convenient, reasonably priced, sustenance, convenient, and have a good time frame. Due to it being easy to prepare, same location as you before you go to your destination, you can also control the portion sizes and calorie intake. And depending on what you make and how much you consume it can last for a few days. And will contain the amount of nutrients you want it to.

Bring From Home Lunch Cost Analysis Report

Brian Kelly

NAF Future Ready Lab Intern

When faced with the dilemma of what to eat for lunch at the workplace, the most financially viable option is bringing your lunch from home. Packing a lunch box full of your desired food can allow you to satisfy the basic elements of a lunch meal: cost, sustenance, nutritional value, convenience, and the time frame allotted for lunch.

Even though there are millions of different combinations of food that can be brought for lunch, I chose to hone in on four meals that I would personally bring for the four day work week. Appendix A shows the four meals broken down by cost each day for the work week. Every ingredients cost was considered to calculate the daily total. Publix online prices were used to find the cost of a meal or estimate its cost average. If an item came from a jar or spice container that could be used repeatedly, an estimated cost per use was used for that day. Each meal cost total was then multiplied by four to simulate the four day work week and come to a total cost for the week.

The first meal that is analyzed in Appendix A is the Publix Sub meal. The premade Publix sub is a highly renowned sandwich option due to its convenience and great taste. However, even though it is easy to just buy a Publix sub for lunch while grocery shopping, it is a costly practice. When you add a bag of chips and cheezits to really fulfill you, paired with a water bottle to quench thirst, the total comes to 7.68 a day. This number comes all the way up to 30.72 for the week making this practice almost as bad as eating out every day for lunch and is very contradicting to the concept of packing your own lunch.

The counterpart to a Publix sub is preparing your own sandwich using Publix ingredients. This practice is not as convenient to the employee as they need to prepare a sandwich every morning. But, on the flipside of this, the cost is greatly reduced to simply 3.00 a day. This three

dollars is taking into account the cost average of the sandwiches ingredients plus the same sides and beverage as the first meal. Inherently because of the much lower daily cost, the weekly total comes out lower at 11.98 a week.

Because the first two options are not the healthiest options in the world, I included a very healthy meal that is also economically reasonable. This third theoretical week of eating is meal prep. It would consist of the worker cooking all the chicken breast, sweet potato and broccoli for the week's lunches on Sunday. Then they would simply pack them away into four separate containers and bring one each day. The cost per day of 4.54 includes the seasoning and ingredients to cook the chicken, sweet potatoes and broccoli. This is the only meal that would not come with the accompanying snacks because it has enough sustenance to stand alone without them. A water bottle is still included for the calculations however. When you cost out the whole week of meal prep it comes out to 18.17 in total.

To contradict the healthy option, the last week of lunch is based on a Jimmy Dean microwavable sandwich as the protein. There is a microwave in the workplace so the sandwich can be easily heated when it comes time for lunch. It is coupled with the same snacks and beverage as the sandwich options. This budget savvy option comes out to 1.86 a day. This extremely cheap daily cost average makes the smallest week total of 7.43.

After the list of weekly totals was calculated for the four options I put together a rating system to actually take into account the five elements of a lunch. I used a rating scale of 1-10 for how well each meal satisfied an element and then I took a weighted average of the five ratings to get an overall rating for each of the four meals. Instead of just weighing price, sustenance, healthiness, convenience and time frame equally for the weighted average, I

weighted price at 50 percent and then everything else at 12.5 percent because price is the focal point but should not be the only deciding factor.

As can be seen in the table above, any rating that a meal received under 5, was made

Elements	Pub Sub	Self Made Sub	Meal Prep	Microwavable Sandwich
Price	4	10	7	10
Sustenance	8	7	10	6
Healthiness	7	6	10	5
Convenience	10	7	4	9
Time Frame	10	10	10	8
	6.375	8.75	7.75	8.5

red and any score of 10 was made green. The sandwich made from scratch scored the best at 8.75. Even though it was not the cheapest option, its score trumped the cheap option of a microwavable sandwich that was only 8.5. The pub sub scored the lowest due to its high cost and the meal prep option lost major points due to its big time commitment.

To conclude the research, when bringing lunch from home the options are endless but yet they can affect your financial situation greatly. Even though the microwavable option comes out the cheapest, it is the least healthy. So, when this gets taken into consideration for the weighted average in the table, the best option is preparing your own sandwich every day. It is not the cheapest method, but when every element gets taken into consideration it comes out on top. Making your own sandwich every day is still very reasonably priced at only 11.98 a week. If you can do yourself the favor of simply putting together a quick sandwich every morning with your desired toppings, you can save yourself 18.74 a week from not buying into the convenience of a Pub sub, while still getting the same nutrients.

Convenience Store Cost Analysis Report

Pranjal Patel

Summer Intern, NAF Future Ready Lab

Overall Report

When buying food from a convenience store, you are faced with a plethora of options ranging from a bag of chips to a bowl of soup however, the closest ones to the Orlando OTC campus are WaWa and 7-11 both within a 4-mile radius. In fact, WaWa is only one mile away and 7-Eleven is 0.6 miles away. Upon investigation, it was found that WaWa had a greater variety of hot and cold foods, along with more healthier options. The website also provides nutritional information, in which you can see exactly what you are eating and the benefits it may have on you. Knowing this I also found that WaWa served food at a higher quality and has more lunch options as opposed to small meals or snacks like 7-11. With this information, I proceed to compare the prices of the meal and see how much a 4 day work week would cost.

The first meal that I included was the sandwiches that are sold ready to go in many Wawa stores that cost roughly \$5. A few times throughout the year, the brand has promotional sales such as Hoagiefest, in which a full sized sandwich is sold at the low cost of \$4.99. For some this may even add an additional meal, for one person may not be able to eat it all at once. With the sandwich, I was able to pair a simple bag of chips (\$1) and a drink such as water or soda (\$2). When combined, these three elements create a sustainable and healthy meal. Other than sandwiches as the main portion of the meals, I also took advantage of the fact that WaWa also sold wraps and sides such as pasta and soups.

7-11, on the other hand, had more hot food options ranging from nachos to hot dogs. Many of these options could be counted as snacks and not actual meals, which is why it is important to pair these items with other items as well. Along with that, the healthy options for 7-11 only consisted of fruit and salads, which may be unappetizing or unfulfilling for some. It

was also found that the price of the food correlated with the nutrients of the item as well. For example, 7-11 had cheaper food, but it was less healthy and less filling.

One of the negatives for WaWa could be that many of the options that they have ready to eat are made with some type of meat, which is unideal for vegetarians. Even most of the salads had some kind of meat added in. While 7-11 had more vegetarian options, even though many of them were not as healthy, such as mozzarella sticks and hot pockets. In terms of the cost of meals per day, they all have been under \$12, even when tax and the drive to and from is included. Even with this similarity, it is obvious that the WaWa is slightly more expensive than 7-11, most likely due to the better quality and freshness that come hand in hand with the food.

Overall, my research found that both these convenience stores have many options for the main meals which can all be paired with a side of chips or pasta and a drink. I believe that WaWa had better options as a whole for there where more cold and even hot food options, with more healthier takes on the items, but the foods are slightly more expensive. All 4 meals are also designed to fulfill the six elements of a "perfect" lunch; they are all at a reasonable price (under \$12), have good substance when paired with a side and/or drink, are moderately healthy, have little to no mess, and are at a convenient and time friendly location for they are nearby and ready to eat at the store.

Calculations

WaWa (1.0 miles away): drive (4mins)

Meal 1

- \$4.99 sandwiches (hot and cold- ready to go)
 - Preferably a cold so it doesn't lose the warmth
 - 9 different options: (tuna, ham, beef and chicken, veggie)
- Bag of chips (potato chips): averages around \$1
- A drink (water or soda): averages \$2

Total: $\$7.99 + \text{tax} = \$8.51 + (\text{distance } (0.58) \times 2) = \9.67

Total calories:

- Sandwich: 680 (website has a calculator) *high protein
- Chips: 150
- Water: 0 / soda: 139 (coke)
 - Total: 830 w/ water 969 w/ soda calories

Meal 2

- \$4.29 wraps (cold- ready to go)
 - 10 options all meat (tuna, chicken and turkey)
- Small fruit smoothie \$2.99
- Small mac and cheese \$2.49

Total: $\$9.77 + \text{tax} = \$10.41 + (\text{distance } (\$0.58) \times 2) = \$11.57$

Total calories:

- Wraps: 406 average *high protein
- Small fruit smoothie: 210
- Small mac and cheese: 320
 - Total: 980 calories

7-11 (0.6 miles away): drive (2mins)

Meal 3

- \$1.60 Hot dog
 - Ready to go
 - Might be a little messy
- Fruit cup \$2
- Sprite \$1

Total: \$4.60 + tax = \$4.90 + (distance(0.348) x 2) = \$5.60

Total calories:

- Hot dog: 272* good protein
- Fruit cup: 60
- Sprite: 192
 - Total: 524 calories

Meal 4

- \$4.99 Mediterranean pasta salad
- Potato chips \$1

- Big gulp \$1 (coke)

Total: \$6.99 + tax = \$7.44 + (distance(0.348 x 2)) = \$8.14

Total calories:

- Mediterranean pasta salad: 490
- Potato chips: 152
- Big gulp (smaller size): 300
 - Total: 942 calories

Total cost for the 4-day work week

\$34.99

Math

Average calories of the wraps

- $420+480+410+410+350+500+390+360+340+400= 4,060 / 10 = 406$ calories
 - All the numbers are the calories of the 10 different types of wraps

Cost of distance for 0.6 miles (7-11)

- $\$0.58 / 5280^* = 0.00010985 \times 3168^{**} = \0.348

*feet in one mile

**feet in 0.6 miles

Lunch from Home Cost Analysis Report

Mirrikat-Tiwat Murray

Summer Intern, NAF Future Ready Lab

The perfect lunch should be healthy and filling, reasonably priced, and convenient both in location and preparation time. While all these categories seem like a necessity, meeting all these categories can seem formidable. In a short study of the facts and figures surrounding what an individual who takes lunch from home, it became clear that bringing lunch from home is a financially responsible choice. The meals that were examined are vegetarian and environmentally conscious, which fits my dietary limitations and social concerns.

The sample work week was four days, and the work hours are 8 to 4. The four meals defined and analyzed contain a beverage, the main meal, and a snack. My food sources to create these meals included:

- Sam's Club (a bulk store)
- Aldi (a grocery store with fresh, affordable options)
- Amazon (online retailer where I purchased the reusable containers)

The stores I selected for cost analysis are a reflection of where I shop in everyday life. Although some items included in the meals could be found cheaper elsewhere, it was a deliberate choice to use Aldi for my data because they offer fresher and healthier options than Walmart. Using a bulk store for some items in my meals was also a conscious decision; buying in bulk is more fiscally responsible and environmentally conscious.

In the cost analysis sheet, the first row includes 'upfront cost' this is the pricing for good reusable bottles, containers, and snack bags. Not only are these items sustainable, but they are also an investment because not using single-use details will save you more money long term. In my research, I documented the prices for spices and sauces as one cent because, in my calculation, it equaled less than a penny. In my findings, I notice that cooking hot meals typically

produces multiple portions while with the salads, the meals were made specifically for one. This discrepancy resulted in hot meals being cheaper than the salads as well.

The cost of the four meals without the additional cost of the containers is \$15.47, and with the containers, it is \$52.47. The extra \$37.00 is a one-time investment that I believe is an economically savvy decision. Reusable items are beneficial to both the environment and your wallet and bringing lunch from is beneficial to you.

Beverage Upfront Cost: \$5-20 Average: \$12.50	Meal Upfront Cost:\$14	Snack Upfront Cost:\$7-14 Average: \$10.50	Total
Water Six-gallon pack \$6.00 Gallon (128 oz.) \$1.00 16 oz. \$0.125	Left over mac and cheese 1 pound pasta: \$1.00 1 1/2 cups whole milk: \$0.45 2 tablespoons flour: \$.04 2-3 cups shredded cheese: \$2.99 1 teaspoon salt: \$0.01 1 teaspoon cayenne: \$0.01 TOTAL: \$4.48 PER SERVING: \$0.64	Bag of 8 organic apples 4.99 1 apple=\$0.62	\$0.765
Vitamin Water 20 pack \$15.96 1 bottle \$ 0.77	Active dry yeast, 1 packet (0.25 oz) \$0.75 Flour, unbleached all-purpose, 3 cups \$0.30 Olive oil, extra virgin, 2 tbsp \$0.06	Bag of 8 organic apples 4.99 1 apple=\$0.62	\$3.77

	<p>Salt, 1 tsp Less than \$0.01</p> <p>Sugar (white granulated), 2 tsp \$0.05</p> <p>Whole peeled tomatoes, 1 can (28 oz) \$1.99</p> <p>Mozzarella cheese, fresh, 8 oz. \$3.99</p> <p>3 pizzas \$7.15</p> <p>1 pizza \$2.38</p>		
<p>Water</p> <p>Six-gallon pack \$6.00</p> <p>Gallon (128 oz.) \$1.00</p> <p>16 oz. \$0.125</p>	<p>Spring mix lettuce bag \$2.79 / using 1/2 = \$1.40</p> <p>Chickpeas \$1.39 for 15 oz can / using 1/3 of a can = 46 cents</p> <p>Mini cucumber \$3.99 for 6 / using 1 = 66 cents</p> <p>Tomatoes \$3.49 for a pack / using 1/5 of the pack = 69 cents</p> <p>Bell pepper \$2 for 1 / using 1/4 = 50 cents</p> <p>Scallions \$2 for a bunch / using 1 = 20 cents</p> <p>Feta cheese \$5 for 6 oz / using 1/2 oz = 41 cents</p> <p>Lemon \$1 each / using 1/2 = 50 cents</p>	<p>Bag of 8 organic apples 4.99</p> <p>1 apple=\$0.62</p>	<p>\$6.11</p>

	<p>Greek dressing \$1.59 for 7 oz / using 3 tbsp = 22 cents</p> <p>Salt, pepper, and oil = \$0.01</p> <p>Total: \$5.37</p>		
<p>Apple Juice</p> <p>Two 96oz pack- \$4.48</p> <p>96oz-2.24</p> <p>16oz-\$0.167</p>	<p>Romaine \$5 for 3 1/2 of 1 = 84 cents</p> <p>Avocado \$1 each/ using 1/2 = \$.50</p> <p>Corn 50 cents each ear / using 1/2 = 25 cents</p> <p>Black beans \$1.39 a can/ using 1/3 of a can = 46 cents</p> <p>Tomatoes \$3.49 for 12 oz /using 1/7 of pack = 50 cents</p> <p>Salsa \$3.49 for 16 oz / using 1 tablespoon = 13 cents</p> <p>Pepperjack cheese \$3.59 for 8 oz / using 1/2 oz = 22 cents</p> <p>Lime 59 cents each = 59 cents</p> <p>Salt, pepper, oil, and herbs = \$0.01</p> <p>Total: \$4.09</p>	<p>Bag of 8 organic apples 4.99</p> <p>1 apple=\$0.62</p>	<p>\$4.83</p> <p>Total:</p> <p>\$52.47</p>

Bring from home and School lunch cost analysis report

Kayla Maples

Summer Intern, NAF Future Ready Lab

As you can see, this first week many would rather bring lunch from home rather than eating at school. The \$1.99 difference could make an impact on other bills that need to be paid. Whether you bring lunch from school or buy food from lunch. Bringing from home would be the most financial decision. On day one, many of the bring from home items can be used more than one time, as you can see from the ounces. Every single items and prices came from Walmart.com

According to day two, school lunch would be a better option for this week. School lunch has a total of \$3.88 per day and \$15.52 per week. Bring from home lunch has a total of \$4.65 per day and \$18.60 per week. The difference between the two is \$3.08. While examining both studies many can see that no drinks were calculated in the totals. Both days I decided to drink out the water fountain just to cut my expenses. All of my products came from Walmart except for the white cheddar cheese, which came from Publix.

To wrap up, bring from home lunch was more affordable and cheaper on day one rather than day two. Every product I have found came from Walmart, other than a few items that I have found on Publix. Many times we want to go with the lunch that taste better but is not always the most financial decision. Decision making plays a key role when deciding on what to buy. Everyone vouches differently which is why you have to think before you just do. The decision we are making now, may not benefit us in the long run. Everyone has to be smart about their money, how they want to spend it, when they want to spend it, and where they want to spend it.

Bring From Home Lunch Cost Analysis Report

Katia Destine

NAF Future Lab Summer Intern

For my lunch research report I choose to buy everything in bulk from a local Walmart Supermarket. For my source of drinking I choose to buy a water bottle for around \$7 dollars and would refill it for free every day at a nearby water fountain. This would making getting my drinks cheap and easier and water is a much healthier source of drinking than soda or juice. I planned out my meal for each day. Meal 1: rice with beans, an apple, and water. Meal 2: macaroni and cheese, boiled eggs, a banana, and water. Meal 3: grilled cheese sandwich, an apple, and water. Meal 4: tomato soup, boiled eggs, and water. For each day I would calculate the cost of the amount of ingredients I used in ounces. I would how much each ingredient was in ounces then I would multiply it by the amount of ounces I used. The Walmart website was a great website to use because it provided cost per ounce, gave me exact prices, and made my research much easier to calculate. In total for all the items I spent about \$100, but I used about \$50 worth of ingredients. Going in, I was aware that I was not going to use up all the ingredients for 4 days and would have some left over for my next work week. I plan was to make a fulfilling home cooked lunch where it would feel like I never left home and that I was eating food that my mother prepared for me just a few minutes ago. I valued the comfortability of the meal and the deliciousness and overall taste. Most of my recipes were Caribbean styled food. I also wanted sides that were small and of lesser cost to coincide with the meals. I bought apples and a banana because of the positive health factor and due to the fact that they were cheap and easier to eat after somewhat of a big meal. After that I would wash it all down with water.

Items Bought From Walmart

The Pioneer Woman 340z Tritan Water-Bottle-Sunflower Part	\$6.84
Great Value Dark Red Kidney Beans 15.5 oz	\$2.50
Minute White Instant Enriched Long Grain Rice, 72 oz	\$4.88
Morton Iodized Table Salt 13 oz	\$0.84
McCormick Pure Ground Black Pepper 16 oz	\$11.93
Knorr Cube Bouillon Chicken 9.3 oz, 24 ct	\$1.58
McCormick Chopped Onion, 15.5 oz	\$15.99
Great Value Vegetable Oil 48 fl oz	\$2.28
I Can't Believe It's Not Butter! Original Spread	\$5.98
2 Gala Apples	\$1.58
Barilla Classic Blue Box Pasta Elbows 32 oz	\$2.42
Great Value Sharp Cheddar Cheese, 32 oz	\$6.97
Kraft Grated Parmesan Cheese and Romano Cheese 8 oz	\$3.64
Kraft Real Mayo, 48 oz Jar	\$4.48
Single Can of Evaporated Milk	\$0.12
Banana	\$0.54
Wonder Classic White Bread 16 oz	\$1.98
Hunt's Petite Diced Tomatoes 6 cans, 14.5 oz each	\$5.48
Campbell's Tomato Juice, 6-pack, 11.5 oz each	\$3.98
Great Value Pure Granulated Sugar, 4lb	\$1.98.
Great Value Ultra-Pasteurized Heavy Whip Cream 16 oz	\$2.34

Member's Mark Sweet Basil Leaves by Tone's 5.5 oz	\$11.99
Total	\$100.32
Total + Sales Tax 6.5%	\$106.84
Complete Total Amount Used for 4 Days from Bulk Buy	\$50.01
Complete Total Amount Used for 4 Days from Bulk Buy + 6.5% sales tax	\$53.26
Difference	(\$106.84-\$53.26)
	\$53.58

Meals

1. Rice w/ beans, Apple, Water

Rice with Beans Ingredients

Great Value Dark Red Kidney Beans 15.5 oz	\$2.50/0.16 oz
Uses: 1.5 cup or 12 ounces	\$1.92
Minute White Instant Enriched Long Grain Rice, 72 oz	\$4.88/ \$0.07 oz
Uses: 2 cup or 16 ounces	\$1.12
Morton Iodized Table Salt 13 oz	\$0.84/\$0.04 oz
Uses: 1 teaspoon or 0.17	\$0.007
McCormick Pure Ground Black Pepper 16 oz	\$11.93/ \$0.75 oz
Uses: 1 teaspoon or 0.17	\$0.13
Knorr Cube Bouillon Chicken 9.3 oz, 24 ct	\$1.58/\$0.07 each
Uses: 1 bouillon cube or 9.3 ounces	\$0.65
McCormick Chopped Onion, 15.5 oz	\$15.99/\$1.04 oz

Use: 1/8 cup or 1 ounce	\$1.04
Great Value Vegetable Oil 48 fl oz	\$2.28/ \$0.05 fl oz
Use: 2 tablespoon or 1 ounce	\$0.05
I Can't Believe It's Not Butter! Original Spread	\$5.98/ \$0.14
Use: 1 tablespoon or 0.5 ounces	\$0.07
-	
Gala Apple	\$0.79
Pioneer Woman 34oz Tritan Water-Bottle-Sunflower Part	\$6.84
Total Amount of Items	\$53.61
Total Used From Bulk Buy	\$12.61

2. Macaroni & Cheese, Banana, Water

Macaroni and Cheese Ingredients

Barilla Classic Blue Box Pasta Elbows 32 oz	\$2.42/\$0.08 oz
Use: 16 ounces of Pasta	\$1.28
*McCormick Chopped Onion, 15.5 oz	\$15.99/\$1.04 oz
Use: 1 cup or 8 ounces	\$8.32
*Knorr Cube Bouillon Chicken 9.3 oz, 24 ct	\$1.58/\$0.07 each
Uses: 2 bouillon cube or 18.6 ounces	\$1.30
Great Value Sharp Cheddar Cheese, 32 oz	\$6.97/ \$0.22 oz
Use: 1 cup or 8 ounce	\$1.76

*I Can't Believe It's Not Butter! Original Spread 45 oz	\$5.98/ \$0.14
Use: ½ cup or 4 ounces	\$0.56
Kraft Grated Parmesan Cheese and Romano Cheese 8 oz	\$3.64/ \$0.46 oz
Use: ¾ cup or 6 ounces	\$2.76
Kraft Real Mayo, 48 oz Jar	\$4.48/ \$0.10 oz
Use: 1 cup or 8 ounces	\$0.80
Single Can of Evaporated Milk	\$0.12
-	
Banana	\$0.54
Water Refill at Water Fountain	Free
Total Amount of Items (*without the reused ingredients)	\$18.17
Total Used From Bulk Buy	\$17.44

3. Grilled Cheese, Apple, Water

Grilled Cheese Ingredients

Wonder Classic White Bread 16 oz	\$1.98/\$0.13 oz
Use: 2 Pairs or 7.05 oz	\$0.92
*Great Value Sharp Cheddar Cheese, 32 oz	\$6.97/ \$0.22 oz
Use: ½ cup or 4 ounces	\$0.56
*I Can't Believe It's Not Butter! Original Spread	\$5.98/ \$0.14 oz
Use: 3 tablespoon or 1.5 ounces	\$0.21
*Kraft Grated Parmesan Cheese and Romano Cheese 8 oz	\$3.64/ \$0.46 oz

Use: ¼ cup or 2 ounces	\$0.92
*Kraft Real Mayo, 48 oz Jar	\$4.48/ \$0.10 oz
Use: ½ cup or 4 ounces	\$0.40
-	
Gala Apple	\$0.79 cents
Water Refill at Water Fountain	Free
Total Amount of Items (*without reused ingredients)	\$2.77
Total Amount Used From Bulk Buy	\$3.80
4. Tomato Soup, Water	
<i>Tomato Soup Ingredients</i>	
*McCormick Chopped Onion, 15.5 oz	\$15.99/\$1.04 oz
Use: ½ cup or 4 ounces	\$4.16
*I Can't Believe It's Not Butter! Original Spread	\$5.98/ \$0.14
Use: 6 tablespoon or 3 ounces	\$0.42
Hunt's Petite Diced Tomatoes 6 cans, 14.5 oz each	\$5.48/\$0.07 oz
Use: 2 cans or 29 ounces	\$2.03
Campbell's Tomato Juice, 6-pack, 11.5 oz each	\$3.98/\$0.06 oz
Use: 2 cans or 23 ounces	\$1.38
Great Value Pure Granulated Sugar, 4lb	\$1.98/\$0.50 lb.
Use: 6 tablespoons or 3 ounces	\$1.50
*Knorr Cube Bouillon Chicken 4.65 oz, 12 ct	\$1.58/\$0.07 each
Use: 3 bouillon cube or 13.95 ounces	\$0.98

*McCormick Pure Ground Black Pepper 16 oz	\$11.93/ \$0.75 oz
Uses: 1 teaspoon or 0.17 ounces	\$0.13
Great Value Ultra-Pasteurized Heavy Whip Cream 16 oz	\$2.34/ \$0.15 oz
Use: 1 cups or 8 ounces	\$1.20
Member's Mark Sweet Basil Leaves by Tone's 5.5 oz	\$11.99
Use: ¼ cup or 2 ounces	\$4.36
-	
Water Refill at Water Fountain	Free
Total Amount of Items (*without reused items)	\$25.77
Total Amount Used From Bulk Buy	\$16.16

Just Spend A Little More, Get Lunch at a Grocery Store

Sebastian Garcia

Summer Intern, NAF Future Ready Lab

A lunch break may involve just a comfortable sitting in the workplace cafeteria, or it may involve leaving the workplace. Many different options for lunch appear such as eating out at a restaurant or bringing food from home. While not as common as the two just mentioned, one option is purchasing a meal from a grocery store such as Publix or Lucky's. Now let us break down some information on this method of obtaining lunch.

All meals require some mode of transportation to the workplace, unless it is food prepared at the workplace and it is available to the employees. Even if one is getting food delivered to them by services such as Uber Eats or Postmates. There will always be a cost that deals with transportation whether it be directly through you or through a delivery fee with the food delivery services mentioned. For grocery store-bought prepared meals, the cost comes in the form of gas usage, and that can be pricey at times. For this analysis, 58 cents will be the cost per mile traveled used, since the IRS states that this is the mileage rate, which is a rate used to calculate the cost of business miles for tax purposes. From Orange County Technical College to the Publix near Lake Eola, there is a 1.2-mile distance, and at the rate of 58 cents per mile, an approximate cost would be 70 cents for travelling to the store. It would cost \$1.40 to make a round trip which is the case when you go during your lunch break rather than on the way to work. So that is main transportation cost with this option. You can also travel to the Publix at The Market at Southside which is four miles away and would cost a round-trip total of \$2.32. Now that the secondary costs are out of the way, the food prices should now be considered.

According to Exhibit 1, the most economically savvy option would be to have only

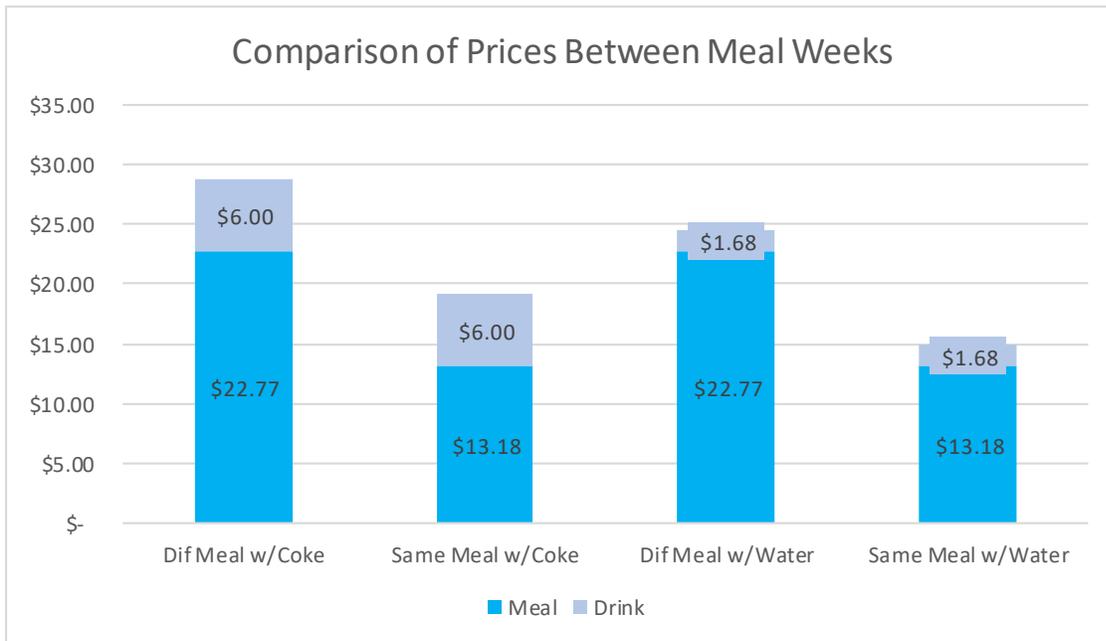


Exhibit 1 – Comparison of Prices of Different Meal Plans for One Week

water and the same meal daily in these calculations the meal is a half-sub daily. However, since one would be eating the same meal for the four days in the week, it is recommended to buy a whole sub every two days and split it between the two days unless there are special refrigeration requirements. If an individual decides that they want to switch up the meals the price increases by about \$9. The different meals appear in Appendix A. Also, if one chooses to buy a more expensive individual drink each day, they would see an increase of about \$4 on money spent on drinks, bringing their total higher than before. The different meal options for the week consist of Chinese takeout, a half chicken, a half sub, and a half chicken sandwich, and if one chooses the option with a different meal each day, the price used for the half sub would be higher since, when bought individually as a half sub, it is more expensive than splitting one whole sub for two days. The cheapest, and probably healthiest option comes out to a total of

\$14.86 without taxes, and with taxes you must pay \$15.83. You will most likely travel to the grocery store for lunch only twice per work week with the cheapest option since you buy two whole subs on separate days and bring the other half from home on the following day, This will lead to the total travel cost to be \$2.80. The least expensive meal plan will cost about \$18.63 per week including travel. If one chooses to travel to the Publix that is further away, make more round trips because of different meals, or just attempts to purchase more expensive meals throughout the week, the total cost will most certainly be higher. Also, sometimes people leave with more than they planned to buy, and grocery stores are set up to provoke this outcome.

Most people may not know this, but products and promotions are strategically placed in a store in order to get you to spend more money in the place. According to realsimple.com, the layout of stores is purposefully selected to entice customers to buy more than they came for. With Publix, the deli is past discounts or sales on products that need to be removed from the current inventory. As you walk to pick up the lunch that you ordered, the looming aroma of the other goods in the bakery or certain displays may make you think twice about only leaving with your desired lunch. It may cause someone to purchase an extra snack, or more expensive and unhealthy drink. Individuals should be weary of this to avoid wasting money on impulse decisions.

Overall, this analysis is meant to show some of the aspects of buying lunch for work from a grocery store. I covered the cost and some of the different meals included are listed in Appendix A as previously mentioned. One can use this information to decide on what lunch to choose based on the nutrition that the meals provide and the total cost. While it may be cheaper to bring food from home, this option takes away the stress of making too many

decisions while still being somewhat affordable. It is up to the individual, but hopefully this analysis is helpful.

Possible Foods	Prices
1/2 Chicken	\$ 4.49
1/2 Sub	\$ 5.19
1/2 Chicken Tender Sandwich	\$ 6.09
Chinese Takeout	\$ 7.00
Whole Sub (Takes up two days)	\$ 6.59

Bring From Home Cost Analysis Report

Deandra James

Summer Intern, NAF Future Ready Lab

Spend money Fast or Spend money Last on lunch

Introduction

Is eating from home really the best option compared to eating out?

Healthy

Journal of Academy of

Nutrition and Dietetics found that



people who regularly ate frozen meals consumed 253 fewer calories and 2.6 grams of saturated fat per day than people who ate fast food.

A 2015 examination also revealed that people that ate 6-7 meals from home per week consumed an average of 170 fewer calories per day, 5 fewer grams of fat and 16 fewer grams of sugar for Americans trying to lose weight the calorie difference varies depending on what you are eating and how much you are eating.

Sustenance

People have the ability to control their calorie intake and portion sizes. By choosing ingredients, snacks, and meals carefully.

Messy

Home foods can cause more of a mess compared to buying it from a food establishment. Due to the circumstances of having to cook or heat up the food for your consumption. Food can fall, liquids can be spilled, mistakes can be made. Items used to prepare and transport the meal must also be cleaned once everything is done.

Time Frame

Home food can be easily accessed, without taking up extra time as the food would be within a very close distance. Compared to driving to any food establishments or ordering food for delivery.

Reasonable Price

Prices can range from \$1 to \$10 you don't have to pay for any labor costs. Gas and other expenses may adjust the total amount of money spent on lunch. Buying items in bulks prevents extra expenses from buying gas and food frequently.

Convenience

Bringing food from home is cheaper than purchasing food on a daily basis. There is a variety of options when choosing from home depending on the amount and type of food is within your house.

Monday	Hungry Man	\$3.14	730 calories
Tuesday	Golden Krust Chicken Jamaican Patties	\$0.97	331 calories
Wednesday	Michelina's pop'n chicken	\$1.00	290 calories
Thursday	Jimmy Dean Croissant	\$0.79	410 Calories

Total:	\$5.90	1,761 calories
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Conclusion

Considering what would be the best option for lunch can be a time-consuming task. The stance of bringing food from home is the best choice because it is healthy, reasonably priced, convenient and can take some time. While still being sustainable to our bodies it may be a little messy but it is the most cost-efficient. Perfect for someone who is trying to save money or striving to meet a financial goal. Also, it is your food your choice you can decide what you want to eat and the foods can be bought in bulk sizes for less money.

Lunch Cost Analysis: Take Out Edition

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I began my research with the purpose of evaluating the cost of eating take out, carrying out from a full service restaurant, per a four day work week, considering that the food is reasonably priced, sustaining, healthy, clean, and convenient.

I started by looking at all of the full service restaurants within a 4 mile radius of our worksite (Orange Technical College, Orlando Campus) that I might eat at. I found a few places that look appealing and started by looking at the distance from the school to the restaurant. Assuming that I would be driving each day to pick up the food, I calculated the cost of gas associated with going to and from these places. To do so, I googled the taxable gas mileage and found that it was \$0.58 per mile. I then multiplied 0.58 by the distance from the school to each restaurant and multiplied that by two, because I'd be travelling to and from for lunch. I then calculated the total amount of time it should take to acquire the actual food and return to campus, considering that I order online or by phone.

Next, I decided on a meal from each of 4 restaurants, while keeping the guidelines of a good lunch in mind. I did not include a drink because I bring a thermos of water daily, so that would be my drink for lunch. After picking a meal, I wrote down the sales price and then calculated the final price by acquiring the sales tax of Orange County from my supervisor and peers. I then added the total price of the food to the price of gas for that day, and after I did that for each day, I added all of the daily totals to find a weekly total for what would be spent on eating take out for lunch. I also incorporated the time it would subtract from the hour given for lunch by multiplying the travel time by two (there and back), and adding 5 minutes to account for wait time. For a four day work week, it would take about 26 minutes to acquire the lunch, leaving roughly 34 minutes to enjoy the meal and return back to work. The conclusion of

my research is that for a four day work week, eating a sustainable and fairly healthy meal within a four mile radius of Orange Tech would cost the employee an average of \$10.92 per day including gas and excluding a purchased beverage or any extra snacks or side dishes that may be purchased. Drinks and extra snacks are excluded because the research was based on my opinion and experiences, and the things I would buy if I were buying lunch each day which would only include the entree and whatever is included. Embedded below is a table mapping out all costs of take out for lunch each day of a four day work week.

	Meal cost + tax	Gas cost w/ tax	Total
Monday	\$7.40	\$0.81	\$8.21
Tuesday	\$10.65	\$1.62	\$12.27
Wednesday	\$8.30	\$3.02	\$11.31
Thursday	\$8.51	\$3.36	\$11.87
Weekly Cost	\$34.86	\$8.81	\$43.66
Weekly Average	\$8.72	\$4.41	\$10.92

Vending Machine Cost Analysis Report

Patrice Quetant

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Through this seemingly easy project I realized that you can craft together a lunch or meal for yourself. When it comes to the items in vending machines choosing it is up to you. These items can be salubrious, they are convenient, at times reasonable priced and provide sustenance when put together. All while being consumed or prepared in a short time frame. For this project the aim was to make four different meals, and check the prices altogether to represent four days at work. But since I had to do vending machines I had to go to a local vending machine and look at the different options, and take down the prices. While I was putting them down I put them into two different groups healthy and unhealthy so that the study had some structure, and a viable comparison.

Vending Machine Items			
Healthy	Prices	Un-Healthy	Prices
Crackers	\$1.10	Chips/Bagged Snacks	\$1.35
Healthy Bars	\$2.00	Candy(bars, or bagged)	\$1.65
Baked Potato Soup	\$2.00	Soda	\$1-1.75
Water	\$1.75	-Ade Drinks/Vitamin Water	\$2.00
Rice and Chicken	\$3.00	Coffee/Hot Chocolate	\$.75-1.00

Oatmeal	\$1.50	Beans in Chili	\$1.50
		Energy Drinks	\$2.25

When you look at the information in the chart above you see that the healthier options are priced a bit higher than the unhealthy options, but still within a reasonable amount. But as we all know the prices on the items in vending machines aren't the same, especially if there is competition. But that's something else that was a limitation to the accuracy of this research. After that I then had to put these into different meals, and look at the prices. So that it was more practical, I had to put in an all healthy options, also an all unhealthy option, and a mix.

Meals:		Prices
1.	Soda + 2 Chili bowls + 2 Chips/Bagged snacks + 2 Candy bars/bags	\$10.75
2.	Rice and Chicken + Baked Potato soup + Water + Healthy Bar + Crackers	\$9.85
3.	Hot Chocolate + Crackers + Healthy Bars + Rice and Chicken	\$7.10
4.	2 Healthy Bars + Rice and Chicken+ Chili Bowl + Water	\$9.90
All:	1 + 2+ 3 + 4	37.60

But these aren't the only meals you can make though. When it come to this way of getting lunch you have to be creative, and mindful with what you are putting together as a meal. If you aren't then you won't be able to make a healthy, fulfilling lunch, which is reasonably priced, and convenient to your time frame. Since that is what buying from a vending machine offers, but these options aren't available everywhere. So if you can't get a meal full of sustenance, then consider using what you have at your disposal as sides to your meal.

But every study has some walls, one of them was for me to get a more accurate result I would have to go beyond the 5 vending machines that I used. There are operators that may charge a higher price for the options they are offering. So the prices differ from place to place and situation to situation.

(*)For example, if the operator sells a bottle of soda at \$1.50, but when they bought the case the individual sodas would be \$.90, meaning \$.60 in profit for each can. Now they have to pay a state sales tax, the average tax is 8%, now it's down to \$.55 in profit, not bad. But now have to pay a commission rate of 15%, which now brings the \$.55 to \$.47. But there are other cost they have to pay also such as: employee compensation, overhead, trucks and equipment, and the vending machine itself, not even adding all the "what if's"(*)

There are also a multitude of items that they can offer, but time wasn't on my side for this project. So I could have had different options, prices, and even meals. I could have also pushed for a study that was healthy vs unhealthy food, but I didn't have all the accurate nutritional facts for all the different foods, drinks, etc. All in all this report is only really accurate to where it was taken.

In conclusion, for the weekly amount \$37.60. But if we can assume that all the different meals were in the ballpark of \$7 - \$10, then the price you would have to pay each week for lunch would be \$28 - \$40. Arguably the cheapest way to go for lunch.

Meals From Home: Are They Worth It?

Melanie Diel

NAF Future Ready Lab

Explanation

All of my meals surround my own personal tastes and dietary “restrictions” to be practical for myself. Making this “weekly meal” idea into a reality was easy for me because it relates to my current way of eating lunch. Being a vegetarian, I took into account the fact that I don’t eat meat so the main portions of my lunches include things such as vegetables and fruits to compensate. Making the meals realistic into both how real-world this weekly plan is and how useful it would be in practice. In order to create meals that were filling, affordable, and healthy, I took into consideration a sandwich, wrap, and a cauliflower meal. Within the meals I constructed, I included both the price of the item as a whole along with the individual amount used in the recipes. This separation between the total amount of food being used per meal and the food as a whole, for example using a tbsp of maple syrup in a recipe, helped me to understand how much I can stretch out the use of all my ingredients.

I’m also very aware of keeping a healthy diet, so I included both the average daily and weekly total number of calories eaten. I wanted to calculate both the average daily calories and price because I believe having the strict guidelines of what should be going on daily relating to my lunch is an important key to my budget as well as my health. As I was making the excel chart, I wanted to be very open and apparent in all my data, hint all the clarity towards the end stating how water is the constant beverage used as well as tax being calculated throughout. I also made sure to pay attention to the serving amount seeing as how the cauliflower meal could last for two lunches, possibly even four, in order to show how making a larger meal for a slightly higher price can be beneficial in the long run. Through my research, it is apparent how much both your health and wallet is benefited by bringing lunch from home.

Bring From Home Cost Analysis Report

Dijorney Lyn

Summer Intern, NAF Future Ready Lab

What's for lunch?

- Day One - Chicken Salad

- Can last up to 3-5 days
- A two pack of "Chunk Chicken Breast" cost \$3.98
- The only ingredients that would be added are mayonnaise and spices such as salt, pepper, garlic powder, and cayenne pepper.
- $\frac{1}{4}$ cup = how much I eat per meal.
- Croissant - 0.25 each

Calculations:

- Chicken - 0.05 cents
- Cayenne pepper - 0.52 cents
- Salt - 1 cent
- Pepper - 14 cents
- Garlic Powder - 1 cent
- Croissant - 50 cents

Total: \$1.23

Calories: Chicken salad - 45 cal per serving

Mayonnaise - 100 cal per 1tbsp

- Total Cals: 145

- Day Two - Regular Salad

Calculations:

- Lettuce - 1.00
- Banana peppers - 0.12 cents
- Chicken - 70 cents
- Shredded cheese - 6 cent
- Croutons - 33 cents
- Salad dressing - 6 cents
- Carrots - 40 cents

Total: \$2.67

Calories: Lettuce - 8 calls

Banana peppers - 47 cal

Chicken - 80 cal

Shredded cheese - 100 cal

Crutons - 30 cal

Salad dressing - 73 cal

Total cal: 338

- Day Three - Chicken and Rice

- Rice - 6 cents
- Chicken - 70 cents
- Cayenne pepper - 0.52 cents

- Salt - 1 cent
- Pepper - 14 cents
- Garlic Powder - 1 cent

Calculations: \$1.44

Calories: Chicken - 80 cal

Rice - 51 cal

- Total cal:
 - Day 4 - Zatarains blackened chicken pasta
 - Calculations: 4.19

Calories: 280

Total cost for the entire week: \$9.53

When choosing what one wants for lunch individuals often times put little effort into what they are going to eat, there are few individuals that actually put thought into whether or not they are eating is healthy and if they are able to afford it. Usually, a quick decision is very inexpensive and almost all the time unhealthy. Although there are many different options when it comes to lunch. Considering whether whatever one is choosing to eat for lunch every day is in one's budget is a very vital part of this process. Individuals often fall into patterns when it comes to things like deciding what's for lunch so making sure that whatever eating habit you have is affordable is important. One of the most inexpensive and healthy ways one can have lunch is bringing it from home making the decision to bring something from home is one of the best decisions anyone could make because not only is one able to make things healthy but it is also is a very good financial decision to make because it is inexpensive. With things that you

already have in your refrigerator that are healthy and can help one to save a tremendous amount of money

It is very important to make sure that one is not hungry at work so that they can perform their best work without having their hunger be a distraction. One way to do this while not breaking the bank is bringing food from home. Many of us have plenty of things in our kitchen that are easy and inexpensive to prepare for lunch. Making something like a chicken salad and also a regular salad is very good options. You are getting proteins from both meals, they are both fulfilling, and they cost less than 6 dollars to make. Chicken salad can also last one up for 3-5 days so even if one wanted to bring this meal for more than one day they would be able to do so. Making one part of a meal at the beginning of the week and incorporating it into different meals may also be beneficial. In this lunch menu for the week, the chicken breast was prepared at the beginning of the week which then was incorporated into two meals for the week which are chicken and rice and salad. It is a personal preference to have a variety for lunch. So the end of the week I will be having a store bought frozen pasta. No drinks would be brought from home I will be filling up my thermos with the water that comes from the refrigerator, which is why there are no calculations as far as what I am going to drink.

Lunch is probably one of the meals that most individuals look forward to, but something that is apart of our daily lives can easily take a toll on our bodies and our bank accounts. Making sure that we take the time out to watch what we put into our bodies so that we can be sure that whatever we eat is healthy for us, and also taking time to figure out how much it will cost one to make these meals so that your going to the extra mile to save more money which will always be beneficial.

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