



CREDITABLE AND NON-CREDITABLE FOODS GUIDE

1-18 Year Olds and
Adult Participants in Adult Daycare Centers

This guide provides information about each food component and lists creditable and non-creditable foods. To go to a specific food component, click on the link in the "Components" table below.

Creditable Foods

Used to meet CACFP meal pattern requirements. Foods listed in this guide do not include all creditable foods. Contact your assigned [Consultant](#) with questions regarding specific foods or required quantities.

Non-Creditable Foods

Do not contribute toward meeting meal component requirements but may be served as extra foods. These foods may increase costs and contribute to excess calories. They are considered unallowable costs and cannot be included in CACFP food costs.

Terms to Know:

Food Component

A group of foods in a reimbursable meal. Food components include: Milk, Meat/Meat Alternate, Vegetable, Fruit, Grain

Food Item

A specific food offered within the Food Component (e.g., broccoli is a food item in the vegetable component)

The minimum required amount of each food component must be served to contribute toward a reimbursable meal. Refer to the [CACFP Meal Pattern for 1-18 Year Olds](#) and the [CACFP Adult Meal Pattern](#).

Foods must be of an appropriate size and texture for participants' eating abilities.

Food must not be used as a punishment or reward.

Some brand names are included on lists, but this does not imply product endorsement.

Refer to the [Menu Checklist](#) for information on required menu documentation.



COMPONENTS

[Milk](#)

[Meat/Meat Alternate](#)

[Vegetable](#)

[Fruit](#)

[Grain](#)

Milk



| Meal | Milk Requirements | |
|--------------------------|--|---|
| Breakfast, Lunch, Supper | Must be served | <i>Optional at supper for adult day care centers only</i> |
| Snacks | May be served as one of the two components <ul style="list-style-type: none"> If served at snack, juice cannot be served as the other component | |

Must be pasteurized and meet Grade A standards. All milk must contain vitamins A and D.

Cannot be served to infants (<12 months of age).

Must be served as a beverage, poured over cereal, or a combination of both.

Not creditable when used in cooking (i.e., cooked cereals, soups, pudding, etc.).

Families may request in writing non-dairy substitutes nutritionally equivalent to cow's milk. See [Creditable Non-Dairy Beverages](#) for a list of creditable soymilks.

| Age | Required Milk Types |
|--|--|
| 1 year | Unflavored whole milk |
| 2 - 5 years | Unflavored fat-free (skim) or low-fat (1%) milk |
| 6 - 18 years | Unflavored or flavored fat-free (skim) or low-fat (1%) milk |
| Adult Participants (Adult Day Care) | Unflavored or flavored fat-free (skim) or low-fat (1%) milk 6 oz. yogurt may substitute for 8 oz. milk for one meal per day |

Creditable Milk

- A2 milk
- Acidified milk (acidophilus)
- Breastmilk, no upper age limit
- Buttermilk
- Cow's milk
- Cultured milk or kefir
- Goat's milk, if pasteurized and meets state and local standards
- Lactose-free milk
- Lactose-reduced milk
- Smoothies, when containing milk in required amounts
- Soymilk, nutritionally equivalent to cow's milk
- Ultra High Temperature (UHT) shelf stable cow's milk, skim or 1%

Non-Creditable Milk

- 2% (reduced-fat) milk
- Almond milk
- Cashew milk
- Cheese (creditable as meat alternate)
- Coconut milk
- Cream, Half and half
- Cream cheese
- Cream soup/sauces
- Custard
- Dry milk
- Eggnog
- Evaporated milk
- Frozen yogurt
- Ice cream, Ice milk
- Imitation milk
- Oat milk
- Powdered milk
- Pudding
- Raw milk
- Rice milk
- Reconstituted dry milk
- Sherbet or sorbet
- Sour cream
- Soymilk, not nutritionally equivalent to cow's milk
- Sweetened condensed milk
- Yogurt (creditable as meat alternate)

Meat/Meat Alternates (M/MA)



| Meal | M/MA Requirements |
|-------------------------|---|
| Breakfast | May be served in place of the grain component up to three days/week |
| Lunch and Supper | Must be served |
| Snacks | May be one of the two components |

Yogurt (regular and soy) must contain no more than 23 grams of sugar per 6 ounces.

- Use the Nutrition Facts Label and [CACFP Reference Guide](#) to determine if a yogurt meets sugar limits.

Creditable Cheese: Refer to [Creditable and Non-Creditable Cheeses](#) for examples.

Cooked, dry beans and peas can be served as either the meat alternate or vegetable component. One type of beans or peas may not be served as both a meat alternate and vegetable in the same meal. If serving two different types of beans or peas, one may credit as a meat alternate and the other as a vegetable.

Pasta made of 100% bean/legume flour(s) may credit as a meat alternate or vegetable but not both, in the same meal. (1/2 cup cooked pasta = 2 oz m/ma). To credit as meat alternate, must be served with another 0.25 oz of visible meat or meat alternate.

Local Foods: For information on wild and domesticated game animals and birds: [Local Meats, Poultry, and Eggs](#).

Creditable Meat/Meat Alternates

- Canadian bacon and ham
- Cheese, natural or processed, Cheese spread, Cheese food
- Combination, store-bought foods, with CN label or PFS (see page 4)
- Cottage cheese
- Cooked, beans and peas (pinto, kidney, black, lentils, split peas, garbanzo beans (chickpeas), soybeans) (canned or dry)
- Crab meat
- Eggs, whole only – fresh, frozen, dried or liquid (must be federally inspected)
- Fish, cooked (cod, tilapia, salmon, haddock, walleye, perch, tuna, mahi mahi, and mackerel)
- Lean meat
- Liver, kidney, tripe
- Nuts and nut butters (tree nuts)
- Pasta made of 100% legume flour(s)
- Poultry
- Peanuts and peanut butter
- Processed meats with CN label or PFS (see page 4)
- Ricotta cheese
- Sausage (fresh pork, fresh Italian, Vienna)
- Seeds and seed butters
- Shellfish, cooked (shrimp, crab)
- Soup, bean or split pea (½ cup = 1 oz. meat)
- Soy nuts and soy nut butter
- Soy products or alternate protein products
- Surimi seafood, imitation crab and shellfish
- Tahini (credited as a seed butter)
- Tempeh, seitan
- Tofu (see page 4 for more information)
- Yogurt (dairy or soy) – commercial only

Non-Creditable Meat/Meat Alternates

- Bacon, bacon-bits, imitation bacon products
- Beans and peas (green beans, string beans, green peas, snap peas)
- Canned cheese sauce
- Cheese product (Velveeta)
- Coconut
- Cream cheese
- Egg substitutes, whites and yolks alone
- Fish, home caught or home pickled
- Ham hocks, pigs' feet, neck bones, tail bones
- Home canned meats, home slaughtered meat
- Imitation cheese
- Imitation seafood
- Nut butter spreads
- Nutella
- Potted, pressed, or deviled canned meat (e.g., Spam)
- Powdered cheese (ex. macaroni and cheese, boxed)
- Raw fish, sushi
- Soup, commercial canned- except bean or split pea (i.e., chicken noodle)
- Tofu in drinks, such as smoothies, or other dishes to add texture, such as in baked desserts
- Velveeta™
- Yogurt above sugar limits
- Yogurt products (frozen yogurt, drinkable yogurt, yogurt bars, yogurt-covered fruit or nuts)

Tofu

Must be commercially prepared firm, extra firm, soft, or silken.

2.2 oz. (1/4 cup) of tofu containing at least 5 grams of protein = 1.0 oz. meat alternate

Use the Nutrition Facts Label and the calculation below to determine if tofu is creditable:

Protein (g) ÷ Serving Size (oz.) or (g) = 2.27 ounces or more OR 0.08 grams or more



Store-bought Combination Foods

Combination foods are a food item that contains two or more food components (i.e., chicken nuggets contain breading (grain) and chicken (meat)). These items are creditable ONLY with a CN Label or PFS (see below).

- | | | | |
|--|-----------------------|-----------------------------|---|
| • Breaded items (chicken nuggets, fish sticks) | • Frozen Entrees | • Pot pie | • Stews |
| • Burritos | • Lasagna | • Quiche | • Tempeh with other ingredients (i.e., brown rice, sunflower seeds, sesame seeds, flax seed, and/or vegetables) |
| • Canned pasta with meat | • Macaroni and cheese | • Ravioli | |
| • Corndogs | • Meatballs | • Salisbury Steak | |
| • Egg rolls | • Meat loaf | • Soups | |
| • Falafel | • Meat sauce | • Spaghetti with meat sauce | |
| | • Pizza | | |

Processed Meat/Meat Alternates

- | | | |
|---|----------------------------|--|
| • Beef patties | • Meat sticks (any type) | • Soy products (soy sausage, veggie burgers) |
| • Bologna | • Pepperoni | • Tofu products (links, sausages) |
| • Hot dogs | • Salami | • Turkey bacon |
| • Jerky (beef, turkey, seafood, any type) | • Sausage (Polish, Summer) | |
| • Meat analogs (veggie burgers, breakfast links, textured vegetable protein crumbles) | • Soy cheese | |

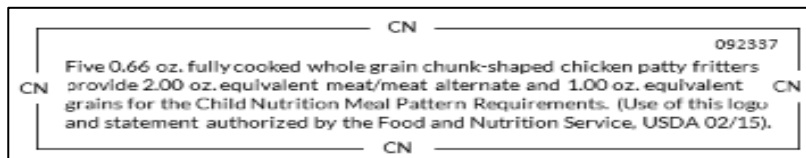
Products with 100% meat ingredients are creditable (may contain salt and seasonings).

If an item contains binders/extenders, byproducts, cereals, or fillers (see chart below) it is not 100% meat and is creditable ONLY with a CN label or PFS (see below).

| | | | |
|-------------------------------|--|--|--|
| Binders/ Extenders | •Carrageenan •Cellulose •Gelatin •Hydrolyzed oat flour •Hydrolyzed milk protein •Modified food & vegetable starch | •Nonfat dry milk •Plant proteins •Soy flour •Soy protein isolate •Soy protein concentrate •Starch | •Starchy vegetable flour •Texturized vegetable protein (TVP) •Wheat gluten •Whey •Whey protein concentrate |
| Byproducts | Glands, hearts, and other organ meats | | |
| Cereals | Barley, corn, oats, rice, wheat | | |
| Fillers | Breadcrumbs, cereals, vegetables | | |

Child Nutrition (CN) label or Product Formulation Statement (PFS)

- A CN label or PFS provides information on how a food item contributes to the meal pattern.
- Obtain a CN label or PFS prior to preparing item.
- Use CN label or PFS to determine how much to prepare and serve. Refer to the [Crediting Store-Bought Combination Foods](#) handout for information on how to use this documentation.
- If a CN label or PFS cannot be obtained, the item cannot be served as part of a reimbursable meal.
- Sample CN Label:



Vegetables



| Meal | Vegetable Requirements |
|------------------|--|
| Breakfast | A vegetable or fruit or portions of each must be served |
| Lunch and Supper | Must be served, and a second, different vegetable may be served in place of the fruit component |
| Snacks | May be served as one of the two required components <ul style="list-style-type: none"> If juice is served, milk cannot be the other component |

Combinations such as mixed vegetables, peas and carrots, stew vegetables and casserole vegetables credit as one vegetable when the amount of each vegetable is not known.

Juice can only be served once per day across all meals and snacks, even when served to different groups.

Smoothies: Pureed vegetables served in a smoothie are considered juice. This counts as serving juice once per day. For more information, refer to: [Smoothies in CACFP](#).

Cooked, dry beans and peas can be served as either the vegetable or meat alternate component. One type of beans or peas may not be served as both a meat alternate and vegetable in the same meal. If serving two different types of beans or peas, one may credit as a meat alternate and the other as a vegetable.

Vegetables in mixed dishes must contain at least 1/8 cup of visible vegetable per serving to be creditable.

For a list of vegetables by subgroup, refer to [Vegetable Subgroups](#).

Creditable Vegetables

- Avocado
- Azuki beans (adzuki beans)
- Bitter melon (bitter gourd, bitter squash, balsam-pear, goya, and karela)
- Choy sum (Chinese flowering cabbage)
- Daikon radish (white, winter, or oriental radish)
- Coleslaw (only the vegetable credits)
- Cooked, beans and peas (pinto, kidney, black, lentils, split peas, garbanzo beans (chickpeas), soybeans) (canned or dry)
- Dehydrated vegetables- measure when rehydrated
- Edamame (green soybeans)
- Gai choy (Oriental, Chinese, or Indian mustard, mustard greens, or leaf mustard)
- Gai lan (Chinese broccoli or kale, or kai lan)
- Hominy (canned, drained or cooked, whole)
- Juice, 100% full strength (tomato, vegetable blend)
- Leafy greens, raw (lettuce, kale, mustard greens) (1 cup = ½ cup vegetable)
- Mixed vegetables (credits as one vegetable)
- Napa cabbage
- Pak choy (bok choy, pak choi, bok choi)
- Pasta, made with 100% vegetables, legumes, or vegetable or legume flour
- Pizza sauce
- Potatoes
- Potato skins
- Purslane (Mexican parsley)
- Salsa, all vegetable including spices
- Smoothies, vegetable (puree = juice)
- Soup, canned, condensed, or ready-to-serve (minestrone, tomato, tomato with rice and vegetable, and vegetable with meat/poultry) (1 c = ¼ c vegetable)
- Soup, commercial bean or pea (½ c = ¼ c vegetable)
- Soy beans, roasted (soy nuts)
- Spaghetti sauce
- Tomato paste (1 T = ¼ cup vegetable)
- Tomato puree (2 T = ¼ cup vegetable)
- Tomato sauce (4 T or ¼ cup = ¼ cup vegetable)
- Vegetables, fresh, frozen, canned, or dried
- Winter melon (white, winter, tallow or ash gourd, Chinese preserving melon)
- Yard long beans (bora, bodi, asparagus bean, pea bean, snake bean, and Chinese long bean)

Non-Creditable Vegetables

- Chili sauce
- Corn chips (credit as grain if whole grain/enriched)
- Grain-based pasta products with small amounts of vegetable powder (e.g., spinach, tomato)
- Home canned vegetables
- Ketchup, condiments and seasonings
- Pickle relish
- Potato chips, potato sticks
- Raw sprouts
- Tomato-based sauce on canned pasta and commercial pizza
- Veggie straws, chips or sticks
- Vegetables in quick breads, muffins (zucchini, carrots, pumpkin)

Fruit



| Meal | Fruit Requirements |
|-------------------------|--|
| Breakfast | A fruit or vegetable or portions of each must be served |
| Lunch and Supper | Must be served; however, a second, different vegetable may be served in place of the fruit component |
| Snacks | May be served as one of the two required components <ul style="list-style-type: none"> If juice is served, milk cannot be the other component |

Juice can only be served once per day across all meals and snacks, even when served to different groups.

Smoothies: Pureed fruits served in a smoothie are considered juice. This counts as serving juice once per day. For more information, refer to: [Smoothies in CACFP](#).

Fruits in mixed dishes must contain at least 1/8 cup of visible fruit per serving to be creditable.

Creditable Fruit

- Apple cider, must be 100% juice & pasteurized
- Berries, all varieties
- Cherimoya (custard apple)
- Coconut, fresh, frozen or dried
- Coconut water, labeled 100% juice
- Cranberry sauce made with whole cranberries (not jellied)
- Dried fruit (e.g., apricots, cherries, dates, figs, prunes, raisins, cranberries, coconut) (¼ cup dried fruit = ½ cup fruit)
- Durian
- Feijoa (pineapple guava or guavasteen)
- Frozen juice bars or popsicles made with 100% fruit and/or juice
- Fruit, fresh, frozen, canned, or dried (all varieties)
- Fruit cocktail, credits as one fruit
- Fruit puree, 100% fruit
- Fruit sauce, homemade
- Fruit in gelatin or pudding (only the fruit credits)
- Jackfruit (jack tree, jackfruit)
- Juice, 100% full strength
- Juice blends, 100% full strength
- Juice concentrates, reconstituted to = 100% juice
- Kumquat
- Lychee (litchi)
- Quince
- Rhubarb
- Smoothies (fruit puree = juice)



Non-Creditable Fruit

- 'Ade' drinks (e.g., Lemonade)
- Coconut flour and coconut oil
- Cranberry Juice Cocktail
- Fig bars
- Frozen fruit-flavored bars (less than 100% juice)
- Fruit butters (e.g., Apple Butter)
- Fruit chips, commercial (banana, apple, pear)
- Fruit-flavored syrup or powder
- Fruit in quick breads, muffins
- Fruit in commercial fruited yogurt
- Fruit snacks (leather, rollups, shapes, strips, drops, or other fruit snack type products)
- Fruit-flavored water
- Gelatin, Jell-O™
- Gummy fruit candy
- Home canned fruits
- Honey, syrup
- Ice cream, fruit-flavored
- Jam, jelly, preserves
- Juice cocktails (less than 100% juice)
- Juice or fruit drinks (less than 100% juice)
- Kool-Aid
- Lemon pie filling
- Popsicles (less than 100% juice)
- Pudding with fruit, commercial
- Punch (less than 100% juice)
- Sherbet, sorbet, commercial



| Meal | Grain Requirements |
|-------------------------|---|
| Breakfast | Must be served <ul style="list-style-type: none"> • A meat/meat alternate may be served at breakfast, in place of the grain component, up to three days/week |
| Lunch and Supper | Must be served |
| Snacks | May be served as one of the two components |

Grains must list whole grain/flour, enriched grain/flour, bran, or germ as the 1st ingredient (or 2nd after water)

Grain-based desserts (GBD) are not creditable and cannot be served to meet the grains component at any meal or snack. This includes whole grain rich and homemade items. For more information see [Is it a Grain-Based Dessert?](#) handout. See next page for a list of GBD.

See the next page for a list of common creditable and non-creditable grain items

Whole Grain Rich (WGR)

At least one serving of grains per day must be whole grain rich (WGR).

If your program:

- Claims more than one meal/snack: you may choose the meal to serve the WGR item
- Only claims snack: if one of the two components served is a grain item, it must be WGR
- Only claims one meal: a grain is required to be served and must be WGR. If breakfast is the only meal, then a WGR item does not need to be served when a meat/meat alternate is served in place of the grain (allowed up to 3 times/week)



Identifying WGR

- WGR foods contain 100% whole grains, or at least 50% whole grains and the remaining grain ingredients are enriched.
- Corn products, such as tortillas and tortilla chips, if the ingredients indicate the corn is nixtamalized or treated with lime (i.e., “ground corn with trace of lime” or “ground corn treated with lime”), the item is WGR.
- Methods to determine if a grain product meets the WGR criteria and a comprehensive list of grain ingredients are included in the [CACFP Reference Guide](#).

Breakfast Cereals

(ready-to-eat, instant, and hot cereals)

Cereals must be whole grain, enriched, or fortified. A cereal is whole grain rich when the first grain ingredient is a whole grain and the cereal is fortified.

Breakfast cereals must contain no more than **6 grams of sugar** per dry ounce

- Cereals on the WI WIC Approved Cereals list (see [CACFP Reference Guide](#)) meet sugar limits
- For cereals not on the WI WIC list, use the Nutrition Facts Label and Cereal Sugar Limits chart in the [CACFP Reference Guide](#) to determine if the cereal meets sugar limits
- Cereals that meet sugar limits cannot be mixed with cereals that are above sugar limits

Cereals are categorized as flakes, rounds, puffed, or granola. For information on cereals in these categories and amounts to serve of each type, see the *Cereal Types* handout:

- [Cereal Types](#)
- [Cereal Types - ADC](#)



How Much to Serve?

For information on how much to serve of the common creditable grain items below, see the CACFP Grains Chart:

- [CACFP Grains Chart](#) OR [CACFP Grains Chart - ADC](#)



Creditable Grains

- Bagels
- Biscotti, savory
- Biscuits
- Bread
- Bread sticks, hard or soft
- Bread stuffing
- Buns
- Cereal, dry or cooked
- Chips, grain-based (when first ingredient is whole or enriched grain/flour) (Sun Chips, tortilla chips)
- Corn masa, masa harina
- Cornbread, corn muffins, corn pone
- Couscous
- Crackers, sweet or savory (animal, fish-shaped or similar, graham, oyster, saltine, zwieback)
- Crepes
- Croissants
- Crusts or puff pastry of main dish pie or quiche
- Dumplings
- Egg roll skins, won ton wrappers
- English muffins
- Fry bread (cannot deep-fry onsite)
- Grains (e.g., barley, bulgur, millet, rye, wheat)
- Grits, cooked, dry (hominy)
- Kasha (toasted buckwheat groats)
- Melba Toast
- Muffins
- Oats, oatmeal (rolled oats, steel cut, quick-cooking, instant, old fashioned)
- Pancakes
- Pasta (all shapes - macaroni, spaghetti, etc.)
- Pita bread or round
- Pizza crust
- Polenta
- Popcorn
- Pretzels, soft and hard
- Quick breads (banana, carrot, pumpkin, zucchini)
- Quinoa
- Rice (brown, enriched white, wild)
- Rice cakes
- Rolls (dinner, white, whole wheat, potato)
- Scones, savory
- Spoon bread
- Taco, tostada or tortilla shells
- Tortillas (corn or wheat)
- Waffles

Non-Creditable Grains

- When first ingredient, or second after water, is not whole or enriched grain/flour, bran, or germ
- When sugar is listed before first grain on ingredient list
- Cereals that are not whole grain, enriched, or fortified
- Cereals above sugar limits
- Chips, grain-based, when not whole grain or enriched
- Nut, legume (bean), or seed flour
- Potatoes (creditable as vegetable, not grain)
- Potato chips, potato sticks
- Tapioca
- Tortilla chips when first ingredient, or second after water, is not a whole or enriched grain
- Veggie straws, chips, or sticks, when first ingredient is not a whole or enriched grain

Non-Creditable ~ Grain-Based Desserts (GBD)

- Biscotti, sweet with fruits, chocolate, icing
- Bread/breadstick with sweet filling (such as pie filling)
- Bread pudding
- Brownies
- Cakes (coffee cake, pound cake, cupcakes)
- Carmel popcorn and kettle corn
- Cereal bars, breakfast bars, marshmallow cereal treats
- Churros
- Cinnamon rolls
- Cookies
- Croissants, sweet (e.g., chocolate-filled)
- Crusts of dessert pies, cobblers, and fruit turnovers
- Danish pastries (Danishes), sweet pastries
- Doughnuts
- Fig or fruit bars/rolls/cookies
- Gingerbread
- Granola bars, grain-fruit bars
- Ice cream cones
- Pita chips, sweet (e.g., cinnamon-sugar flavored)
- Puppy chow
- Rice pudding
- Scones, sweet with fruits, chocolate, icing
- Sopapillas
- Sweet rolls/buns
- Toaster pastries (Pop-tarts®)
- Vanilla wafers