



CREDITABLE AND NON-CREDITABLE FOODS GUIDE

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

This guide provides information about the CACFP meal components and includes lists of foods that are creditable and non-creditable to each component. To go to a specific meal component, click the link in the “Meal Components” table at the bottom of this page.

Creditable Foods

Creditable foods are foods that may be counted toward meeting CACFP meal pattern requirements for a reimbursable meal or snack. 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

Non-creditable foods are foods that may not be counted toward meeting CACFP meal pattern requirements. However, they may be served as extra foods. Foods listed in this guide do not include all non-creditable foods. Contact your assigned [Consultant](#) with questions regarding specific foods.

For a CACFP meal to be reimbursable, the minimum required amount of each meal component must be served, and foods served must be creditable.

Refer to [CACFP Meal Pattern for 1-18 Year Olds](#) or [CACFP Adult Meal Pattern](#) for serving sizes.

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 in this guide; however, this does not imply product endorsement.

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



MEAL COMPONENTS
Milk
Meat/Meat Alternates
Vegetables
Fruits
Grains

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

<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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

<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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

- | | |
|---|---|
| <ul style="list-style-type: none"> • 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) | <ul style="list-style-type: none"> • Pasta made of 100% legume flour(s) • Poultry • Peanuts and peanut butter • Processed meat/meat alternates with CN label or PFS (see page 4) • Ricotta cheese • Sausage (labeled “fresh pork sausage” or “fresh Italian sausage”) • 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 • Tofu (see page 4 for more information) • Yogurt (dairy or soy) – commercial only |
|---|---|

Non-Creditable Meat/Meat Alternates

- | | |
|--|--|
| <ul style="list-style-type: none"> • Bacon, bacon-bits, imitation bacon products • Beans and peas (green beans, string beans, green peas, snap peas) • Canned cheese sauce • Cheese, powdered (ex. mac and cheese, boxed) • Cheese product (Velveeta) • Coconut • Cream cheese • Egg substitutes, and yolks only or whites only • Fish, home caught or home pickled • Ham hocks, pigs’ feet, neck bones, tail bones • Home canned meats, home slaughtered meat • Imitation cheese • Imitation seafood | <ul style="list-style-type: none"> • Nut butter spreads • Nutella • Potted, pressed, or deviled canned meat (e.g., Spam) • Raw fish, sushi (raw seafood and sashimi) • Seitan • 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) |
|--|--|

Meat/Meat Alternates (M/MA)

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 and Processed Meat/Meat Alternates

Store-bought combination foods contain two or more meal components. Processed meat/meat alternates often contain non-creditable ingredients or do not have a standard of identity.

Store-bought Combination Foods

Food items in the table below are ONLY creditable with a Child Nutrition (CN) Label or Product Formulation Statement (PFS). * This is not all-inclusive list of foods that require a CN Label or PFS.

<ul style="list-style-type: none"> Breaded items (e.g., chicken nuggets, chicken patty, fish sticks) Burritos Canned pasta w/ meat 	<ul style="list-style-type: none"> Corndogs Egg rolls Falafel Frozen Entrees Lasagna Macaroni and cheese Meat sauce 	<ul style="list-style-type: none"> Pizza Pot pie Quiche Ravioli Soups Spaghetti with meat sauce 	<ul style="list-style-type: none"> Stews Tempeh with other ingredients (i.e., brown rice, sunflower seeds, sesame seeds, flax seed, and/or vegetables)
---	--	---	--

Processed Meat/Meat Alternates

Processed meat/meat alternates in the table below are ONLY creditable with a CN Label or PFS.* This is not all-inclusive list of foods that require a CN Label or PFS.

<ul style="list-style-type: none"> Dried and semi-dried meat, poultry, and seafood snacks, shelf-stable, such as jerky or summer sausage Liverwurst Meat loaf 	<ul style="list-style-type: none"> Meat analogs (breakfast links, textured vegetable protein crumbles, veggie burgers) Meat/poultry sticks (not dried/semi-dried) Meatballs 	<ul style="list-style-type: none"> Pepperoni (traditional, turkey) Polish sausage Salami Salisbury Steak Sausage not labeled "fresh pork sausage" / "fresh Italian sausage" 	<ul style="list-style-type: none"> Soy cheese Soy products (soy sausage, veggie burgers) Tofu products (links, sausages) Turkey bacon
--	--	--	---

Processed meat/meat alternates in the table to the right do not require a CN Label or PFS when ingredients are 100% creditable meat ingredients (may contain salt and seasoning). However, if these items contain binders/extenders, fillers, byproducts, or cereals (see below) they are not 100% meat and require a CN label or PFS.*

<ul style="list-style-type: none"> Beef patties Bologna Hot dogs Vienna sausage

Binders/Extenders

<ul style="list-style-type: none"> Carrageenan Cellulose Gelatin Hydrolyzed oat flour Hydrolyzed milk protein Modified food & vegetable starch 	<ul style="list-style-type: none"> Nonfat dry milk Plant proteins Soy flour Soy protein isolate Soy protein concentrate Starch 	<ul style="list-style-type: none"> Starchy vegetable flour Texturized vegetable protein (TVP) Wheat gluten Whey Whey protein concentrate
--	--	---

Byproducts

<ul style="list-style-type: none"> Glands Hearts Other organ meats

Cereals

<ul style="list-style-type: none"> Barley Corn Oats Rice Wheat

Fillers

<ul style="list-style-type: none"> Breadcrumbs Cereals Vegetables
--

*Child Nutrition (CN) Label or Product Formulation Statement (PFS)

A CN label or PFS provides information on how a combination food item / processed meat contributes to the meal pattern. A CN Label/PFS must be obtained prior to preparing the item and used to determine how much to prepare and serve. Refer to the [Crediting Store-Bought Combination Foods](#) handout for information. If a CN label/PFS cannot be obtained, the item cannot be served as part of a reimbursable meal.

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

<ul style="list-style-type: none"> 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) (canned/dry) Dehydrated vegetables (measure when rehydrated) 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 	<ul style="list-style-type: none"> 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, fresh (edamame) and 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

<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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)
---	---

Fruits



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

Grains



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, bran, or germ.
- 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 list of common 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](#)

Grains

How Much to Serve?

For serving sizes of common creditable grain items, see the CACFP Grains Chart:

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



Creditable Grains

- | | |
|---|---|
| <ul style="list-style-type: none">• 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) | <ul style="list-style-type: none">• 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

- | | |
|---|---|
| <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• 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)

- | | |
|--|---|
| <ul style="list-style-type: none">• Biscotti, sweet with fruits, chocolate, icing• Bread/breadstick with sweet filling (such as pie filling)• Bread pudding• Brownies• Cakes (coffee cake, pound cake, cupcakes)• Caramel 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 | <ul style="list-style-type: none">• 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 |
|--|---|