

Spend Less on Groceries and Beyond

Tip #1: Money Management

The first step in money management is to know where your money is going. Things might be out of control right now but you can master your money. Will it be easy? No. It won't. But the best things in life are often hard.

Facing the truth of how much you spend on each category is where you need to start. Right now, we're going to focus on the food. That's where we have the most power and options. Start with doing a Food Spend Audit, and then start implementing tricks you'll learn to reduce that amount.

Food Spend Audit

This is probably one of the hardest, eye-opening things you can do. You'll have to face the truth of how much you actually spend on your food. You might already know, but, in general, most people don't keep track of that information. It's scary to face the facts of where the money goes every month.

While this is going to be hard and scary, we encourage you to complete this step. It's the only way to truly know how much you spend and whether the steps you'll take in the coming weeks have made a difference.

Determine how much you spent on food, on average, over the past 3 months. We're looking for an average because one month may be higher than another (hello, November and Thanksgiving!). While the focus is on food, it's up to you whether or not you include essential items (cleaning products, health & beauty) purchases.

Include groceries, eating out at a restaurant/fast food, on takeout, on meal kits, and vending machines. Include any delivery fees associated with ordering groceries that are delivered to you. Groceries include a typical grocery store, bulk food store, or a supplier such as Azure Standard.

Once you've mastered tracking your food and household essentials (such as cleaning supplies and health and beauty products), then you can move onto other aspects of your spending habits. What items are you spending money on that are luxuries and not a necessity?

Create a Spending Plan (aka Budget)

Every month create a plan on where your money is going to go. List EVERYTHING you will be spending money on that month. List all of the income you'll receive. If your anticipated spend is more than your income, you'll need to adjust accordingly. This may mean cutting out those luxury spend items such as cable TV or your Spotify subscription. The biggest key to creating a valid and useful spending plan is to be honest and realistic.

In the beginning you'll miss including things on the plan, over time though it'll get easier. The reason you need to create a budget every month is because each month has its own unique situations.

Doing a “budget” at the beginning of the year and then going on about your normal habits is NOT budgeting. All your doing is fooling yourself. It’s a pipe dream without doing the work.

Now that you have a plan, you have to stay on top of it to make sure you stick to it! A lot of people say that using an envelope system was really helpful for them. What’s an envelope system? Essentially, you put the budgeted amount in cash in an envelope. That cash is all you have to spend for the month. It really forces you to be cognizant of how much you’re spending and how much you have left to spend. For example, you’ve budgeted \$500 for groceries and household essentials. That means you have to be really on target when grocery shopping to make sure you don’t blow through that money in the first couple weeks.

A spreadsheet or budgeting app are really helpful for keeping track of your spend for the month. You can easily see what you budgeted, how much you’ve spent in each category to date, and if you need to make any adjustments.

Stick to your plan! If you can’t, then adjust removing funds from one category to bulk up another where you absolutely need them. For example, if you have \$500 for groceries and \$300 for fuel for your vehicles but you need \$100 more for groceries. You can take that \$100 from the fuel line item IF you are on target to spend less than \$200. Or, you budgeted \$100 for eating out but haven’t spent any of it yet, then you can use that money for groceries. Don’t go out the rest of the month. If you plan ahead, you’ll find that it’s easy to not go out to eat.

Tip #2: Menu Plan

First, having a plan, no matter what it’s for, is less stressful. It takes out the stress of getting to 5 PM and wondering what to make for dinner. And what happens if you get sick? A pre-determined menu helps your family step in.

Another benefit to meal planning is that you can make sure you’re using what you have on hand...and making the most of your time and reducing food waste.

And what could be better than saving money. Cooking at home and not spending money at a restaurant or fast-food joint will save you more money than you would’ve thought.

Tips for Effective Menu Planning

1. Pick a day and time to plan your menu. Get your family involved! They’ll be less likely to complain if they have some input. For example, a team member of Pioneering Today, Michelle, meal plans with her family every Sunday night after dinner. She also has her family help with cooking the meals. For example, Michelle cooks 2 nights a week, her husband 2 nights a week, teenage daughter 1 night, and her mom, who lives with them, 2 nights a week. Prior to her mom moving in, Michelle cooked 4 nights a week. If you can get your family to participate, you’ll reduce burnout.
2. Make a list of family favorite meals. Add to it as you try new recipes that you all really enjoy. This will help during those times when you’re stuck to come up with an idea.
3. Having theme nights helps you plan your menu quicker. For example, Monday could be Mexican Monday and Friday as Pizza night. From there you have your list of favorites to

pick from those categories.

4. Plan your menu for breakfast, lunch, & dinner. Include snacks and/or desserts if that's important for your family. Take into consideration time available to cook each day. For example, do you have a late afternoon meeting or an appointment that is near your normal time to begin cooking? Then pick a meal that's quick and familiar. Or use time savers like the Instant Pot or a Slow Cooker/Crock-Pot. Only do the longer, more time consuming or new meals/recipes on days when you have more time. By planning according to what's already on your calendar, you avoid meltdowns from hungry kids and a grumpy, hungry spouse. And you'll be less likely to depend on fast food or prepackaged preservative heavy options. Lunch doesn't have to be fancy. Michelle's family cooks most of their dinners with the idea of having leftovers in mind for lunch the following day. But if that's not an option make it simple. Soup or a sandwich, roll-up, or pita with a side of fruit and/or raw or fermented veggies is easy.
5. If you're using a recipe from a cookbook or printed from the internet, put the printed recipe on a clipboard that you keep in the kitchen, or write the name of the recipe, the cookbook and page number on your menu so you can find it easily the day you're making it.
6. Make sure to wash dishes on the regular. Not having clean dishes is a BIG deterrent to cooking from scratch. After dinner every night is a good habit to get into. Again, it's highly recommended to get the family involved. Michelle washes and her husband rinses. It's a good time for them to catch up and chat one on one.
7. Have an idea of what you can eat in case your plans fall completely apart. It doesn't have to be fancy, just filling. Michelle's family will do a simple meal of scrambled eggs (sometimes with cheese) and a vegetable. If there's bread available toast might be included too. Or they'll open a couple jars of soup and have that with some crackers.

Steps for Menu Planning

1. Check your inventory. Decide what you want to use from your pantry/freezer that week. Is there anything that is close to expiration that needs to be used up? Figure out how to use it.
2. Do you have all the tools or supplies to make the meal? For example, if you're making a stir-fry, do you have a wok or deep sided large skillet? Having the right tools makes it hassle-free.
3. What do you need to make ahead of time? Use the **Planning Sheet** to determine what you need to make. Schedule that into your week. For example, having burgers? Schedule a day to make the hamburger buns. Or do you want to make soup but don't have any chicken stock on the shelf or in the freezer but you do have a whole chicken in the freezer just waiting for you to cook it? Plan to make a whole chicken for a meal one day and make broth with the bones for the soup another day. Most likely you'll have leftover chicken too which can be incorporated into another meal during the week.

4. Write or enter the menu on your calendar. A digital calendar is very handy because you can set-up reminder alerts. For example, you need to get out a pound of ground beef to thaw, set-up the alert for the night before so you don't forget. If you're sharing cooking duty, identify who is making each meal as well. It can be as simple as the person's initials.

Now is the time to go shopping in your pantry (or long-term storage, under your bed, etc.). Make a list of what you need for your recipes and check your pantry. If you don't have an item in your pantry, go to wherever you store your extra stock and fill your pantry. Do you have all the ingredients you need for each meal/recipe? If not, add what you're missing to a shopping list. Obviously, you need to go shopping before you actually need to use those items. Add shopping to your calendar/to do list so you don't forget.

Tip #3: Cook from Scratch

Cook your meals at home. Oftentimes it's much quicker than going out to eat. No, someone else isn't cooking for you, but you also know exactly what's in your meal and how it was prepared. You also aren't wasting gas on driving to and from the restaurant, waiting in line and/or waiting for the food to be served. You also don't have to tip someone. This applies to fast food restaurants too!

A meal can be cooked in less than 30 minutes if you've stocked your pantry correctly. Some canned meat, broth canned veggies and some egg noodles can easily be turned into chicken noodle soup. You can do a simple meal of an egg sandwich with a vegetable. Tacos are another quick meal. Make a list for those nights that you need something quick but are too tired to think. You'll be thankful and so will your pocketbook.

Cooking from scratch also means you're not buying pre-processed foods, which are expensive and, frankly, not as healthy.

Tip #4: Make Your Meat Go Further

With meat being one of the most expensive items on a grocery bill, learn ways to make it stretch. Below are several ways and ideas for stretching several types of meat.

Chicken

- Use all pieces (skin, carcass, organs and smaller pieces with meat)
 - make 2 batches of chicken stock
 - render the chicken fat for use in cooking
 - use cuts of meat in the right application
- Cook a whole chicken and use it for multiple meals.
 - Dinner #1: Whole chicken - The day it's cooked and will be whole form (think breast, legs, thighs). The leftover whole forms place in the fridge for another meal. Pick off any small bits and pieces from the carcass. This will become your "shredded" meat for another meal.
 - Dinner #2: Soup. Make bone broth from the carcass. Cut up some of the whole pieces to use in the soup.

- Dinner #3: If you still have some whole or cut up pieces remaining, make something like Chicken Pot Pie or [Healthy Chicken Broccoli Casserole](#).
- Dinner #4: Shredded Meat (pick from the list below). If you need, supplement with some beans.
- Buy whole chicken and part out yourself
 - **Breast**
 - Stir fry
 - Tacos
 - Salad as a main dish
 - Wraps
 - Pitas
 - Fajitas
 - Asian chicken dishes (sweet n sour, orange chicken, etc.)
 - Tenders/nuggets
 - Sandwich
 - Chicken Pot Pie
 - **Dark Meat**
 - Salsa chicken
 - Baked
 - BBQ
 - Fried
 - Chicken and Dumplings
 - BBQ chicken pizza
 - **Shredded** (meat picked off the bones and chopped into small pieces)
 - Stuffed peppers
 - Enchiladas/Burritos
 - Pizza
 - Tacos
 - Casserole
 - Soup
 - Quesadillas
 - Nachos
 - Canned chicken is great to use in casseroles, tacos, pizza, quesadillas, burritos, pot pie, chicken salad, and soups

Turkey

- Turkey is not just for Thanksgiving. Everything you do with chicken you can do with turkey but you'll get more meals out of it. Recipe ideas for leftover turkey:
 - Stuffed Acorn Squash
 - Turkey Mushroom & Barley soup
 - Turkey Skillet Supper
 - Turkey Pot Pie
 - White Turkey Chili
 - Turkey stuffed croissant roll
 - Turkey & Rice Soup
 - Turkey & Dumplings
 - Turkey, Beans & Greens Soup
 - Turkey Tetrazzini
 - Turkey Fried Rice

Pork

- Stretch pork loin into multiple meal after initial cooking. For example, all of these suggestions use shredded pork:
 - Dinner #1: Pulled pork
 - Dinner #2: Carnitas with slaw
 - Dinner #3: BBQ Pizza
 - Dinner #4: Shredded Pork Bowl (basically carnitas served over rice instead of a taco shell)
 - Dinner #5: Baked potato bar topped with the usual fixings and pulled pork

- Dinner #6: Shredded Pork Nachos

Ham

- Stretch one ham over seven dinners (depends on size and whether it's bone in or boneless)
- Dinner #1: Baked ham dinner
- Dinner #2: Ham and cheese baked sandwiches
- Dinner #3: Egg casserole
- Dinner #4: Ham and Potato Omelet
- Dinner #5: Ham Tetrazzini
- Dinner #6: Ham & Potato Soup (MH to share her recipe)
- Other ideas to use ham:
 - Use for quiche, omelet, egg bites, or in breakfast burritos
 - With potatoes for casseroles/au gratin
 - Use in place of bacon in Pierogi casserole
 - Use bones for bone broth or soup
 - [Bean and Ham Soup](#)
 - [Cream of Broccoli and Ham Soup](#)

Beef

- Roast
 - Make your smaller roast do double duty.
 - Option 1: Day 1 - Pot roast, Day 2 – beef stroganoff
 - Option 2: Day 1 – Pastrami, Day 2 – tacos
 - Option 3: Day 1 – Roast with mushroom gravy, Day 2 – Beef stew
 - Larger roasts should be able to stretch out to three or more meals
 - Day 1: Roast with potatoes and carrots
 - Day 2: Burritos using chopped roast
 - Day 3: BBQ beef sandwiches using shredded beef
- Ground Beef
 - Use fillers

• cooked or uncooked Oatmeal/rolled oats	• cooked beans
• breadcrumbs	• cooked rice
• cooked barley or bulgur wheat	• cooked lentils
• quinoa or couscous	• egg
• mushrooms	• grated or finely chopped vegetables (carrots, celery, garlic, onions, peppers, potatoes, squash, or zucchini): works well for casseroles and dishes where the meat is browned in a skillet
 - **How**
 - Rule of thumb – add 1 cup of filler per pound of meat. Start with less if you think your family will notice the difference.

- When making ground meat into a ball, loaf or patty be careful. When fillers are added it makes the mixture more delicate. Egg binds the meat and filler so it will hold its shape and cook to the proper texture and moisture. If too much filler is used it will be mushy and may fall apart. Good balance = 1/1/1: One egg, one cup filler, 1 pound of meat.
- Works best to puree a combination of fillers in a food processor for a uniform texture before adding to the meat.
- Most fillers should be precooked, especially for rice, lentils, beans, and barley. Cooking is helpful for most vegetables. Once the filler is prepared, mix it into the meat and proceed with the recipe. No need to adjust cooking time or temperature.
- Using filler gives you roughly 50% more “meat” to use. A meal that normally serves four transforms into a meal that feeds six.

Other Meat Stretching Tips

- **Meatless** day of the week.
 - Rely on protein heavy grains such as quinoa and brown rice
 - Incorporate mushrooms or beans as the protein source
 - Meal Ideas:

▪ Meatless spaghetti	▪ 3 Bean Chili
▪ Fried Rice	▪ Spanish Tortilla
▪ Baked ziti	▪ Cabbage Soup
▪ Rice and beans	▪ Mushroom Stroganoff
- Use **beans/lentils** in with meat
 - Use beans in soup with the meat as a complementing ingredient, not the main ingredient
 - Frosting
 - Use beans in a casserole with meat, just like you would a soup
 - Refried beans as the main ingredient for tacos
 - Make a burrito bowl (just a regular bowl) using beans or refried beans seasoned with taco seasoning, rice, lettuce and cheese. Top with salsa, hot sauce (optional), and sour cream.
- Make the vegetables/grains the focus of the meal and meat an accent
- Use cheap cuts of meat, cook in a slow cooker or IP so it’s not tough.
- If you’re able and willing, hunt for wild game. For tips on cooking wild game listen to [this podcast episode](#).
- Raising rabbits is a great option due to the low barrier to get started, ease of care, and portability. They’re great for those with physical limitations. If this is something you decide to do, learn to [cook rabbit](#).

Tip #5: Repurpose Foods

According to the US Department of Agriculture 30-40% of all food grown will never be eaten. That translates to an average of about 400 pounds of food wasted every year by each

US resident. That is quite a bit of food waste which translates into money just thrown in the garbage.

But we can make a change in our own little way. One way is to use kitchen scraps in creative ways. They can be made into other things or use in a purposeful way.

- Use heel of bread/stale bread to make breadcrumbs, croutons or bread pudding or put a bread heel in with brown sugar to soften it and scoopable.
- Use veggie ends, chicken feet, and bones for making [broth/stock](#)
- Save ham bone to [make ham and bean soup](#)
- Bacon grease for cooking.
- Innards and gizzards can be cooked up and eaten or given to the chickens
- Feathers go in the compost (or make your own feather pillow)
- Crushed eggshells can go in the compost or sprinkled in the garden
- Use potato water or whey in other applications instead of dumping it down the drain.
- Citrus peels for an [All Purpose Cleaner](#)
- Roast potato peels for a crispy yet chewy snack – Toss with oil and seasonings (amount depends on the number of peels). Recommend using olive oil, smoked salt and a little pepper. Bake at 400° F for 15 to 20 minutes, stirring once.
- Roast apple peels to make apple chips - Sprinkle with some cinnamon, bake at 400° F until brown on the edges, approximately 12 minutes. Watch them carefully because they can burn quickly
- Make infusions using the zests or peels of citrus. This would make for a refreshing lemon water.
- Dry fresh herbs so that they don't go bad. Or freeze them with olive oil.
- [Pickle watermelon rinds](#)
- Use the leaves of beets, carrots and radishes. Swap them for other greens in recipes. Or use the carrot tops to make a carrot top pesto.
- Citrus peels also make an excellent air freshener
- Freeze leftover tomato paste. Just remember to use it for the next recipe!
- Use broccoli stalks in a [broccoli soup](#). Cut off the most fibrous section and keep the inner tasty part.
- Roast pumpkin seeds for a delicious snack
- Save potato chip or cracker crumbs for casserole toppings. Just toss in a zip top bag and keep adding to it until you have enough to top a casserole. You can add some breadcrumbs to stretch it.
- Did you let your wine go bad? Turn that into a red or white wine vinegar to use on salads or other cooking
- Citrus peels can also be candied
- Zest citrus and save (either freeze or dry) for use in recipes year round
- Use vanilla pods (that you've removed the pulp from) to make [vanilla extract](#) or vanilla sugar
- Save butter wrapper after removing the stick of butter and use the wrapper to grease pans

- If you use oil, lard, or tallow for frying, you can reuse it several times. It must be strained, otherwise the little bits of food will make it go rancid. Strain after each use and store in a mason jar. Can be stored in the pantry but will last longer in the fridge.
- Once or twice a week, look through your refrigerator and use up all the small leftovers and bits and bobs of veggies to make a hearty soup.
- Save the rind from hard cheese. Put it in a zip top bag and store in your freezer. Toss it in your next batch of soup or sauce to add great depth of flavor.

Tip #6: Learn to Make Your Own Condiments and Other Kitchen Necessities

Making things at home is a great way to save money and control the quality of the ingredients.

- Seasonings (chili mix, taco seasoning, Italian seasoning blend, etc.)
- Dressings – See below
- Mayo
- Powdered sugar & [Brown sugar](#)
- [Peanut butter](#)/almond butter/cashew butter
- Almond milk
- Ketchup & Mustard
- [Mint Extract](#)
- [Refried beans](#)
- [Homemade “Bisquick” mix](#)
- [Cream soup](#)
- [BBQ sauce](#)
- Onion soup mix – see below
- Homemade “Shake and Bake” – see below
- Granola
- [Instant Oatmeal packets](#) – scroll down in the article to find the recipe
- [Brownie Mix](#)
- [Homemade Muffin Mix](#) – scroll down in the article to find the recipe
- [Homemade Cake Mix](#)
- [Crackers](#) & [Granola bars](#)
- Whipped cream
- Pesto
- [“Pop Tarts”](#)
- [Pickles](#)

Onion Soup Mix (GF)

Ingredients

2/3 cup dried minced onion	1 teaspoon sea salt
3 teaspoon dried parsley	1 teaspoon sugar
2 teaspoons onion powder	1/2 teaspoon ground pepper
2 teaspoons turmeric	

Directions

1. Mix all ingredients in a jar and give it a shake. Shake before each use.
2. Use 4 tablespoons in a recipe in place of 1 packet.
3. Store in a dry, cool place.

Homemade Shake and Bake

This makes enough for 8 whole legs and thighs or 1 whole cut up chicken.

Ingredients

1 cup fine bread crumbs	1 3/4 teaspoon onion powder
1/2 cup flour	1 3/4 teaspoon garlic powder
1 teaspoon cornstarch	1 1/4 teaspoon poultry seasoning
1/4 teaspoon salt	1/2 teaspoon sea salt
1 teaspoon sugar	1/4 teaspoon pepper
1 teaspoon paprika	

Directions

1. Combine all ingredients in a bowl.
2. To Use: Coat the chicken with oil or melted butter, then roll in crumbs.
3. Bake the chicken covered at 400° F for 30 minutes. After 30 minutes uncover and bake another 30 minutes or until done.
4. Store any unused (meaning not used to coat the chicken) in an airtight container.

Ranch Dressing/Dip Mix (GF)

Ingredients

1/4 cup black pepper	1/4 cup dried minced garlic
1 1/2 cup parsley	3/4 cup dried minced onion
1/2 cup garlic salt	2 tablespoons dill weed
2 tablespoons kosher salt	

Directions

1. Add all ingredients to a bowl and mix well. Store in an airtight container (a quart jar works well).
2. **Dip:** Combine 2 cups sour cream and 2 tablespoons mix.
3. **Dressing:** Whisk together 2 tablespoons mix, 2 cups mayo, 2 cups buttermilk, 1 1/2 cups sour cream, 1 teaspoon lemon juice. Refrigerate for 2 hours. Makes almost 2 quarts. Can half the recipe if desired.

From the kitchen of Michelle Hedgcock

Ranch Dressing (GF)

Ingredients

2 T. dried parsley
5 tsp. dill weed
1 T. chives
1 T. onion powder

1 T. garlic powder
1 tsp. salt
1/2 tsp. basil
1/4 tsp. ground black pepper

Directions

1. Mix all of the ingredients together and place in a glass jar.
2. For ranch dip: Use 2 tablespoons (or to taste) of the mix with 2 tablespoons of mayo and 3/4 cup yogurt (or sour cream).
3. For ranch dressing: Use 1 tablespoon with 1/3 cup mayonnaise and 1/3 cup buttermilk (for traditional flavor) or sub in 1/3 cup regular milk. You can add more mayo to make it thicker or more milk for a runnier dressing.
4. Add a tablespoon of dry mix to your popcorn for homemade ranch popcorn, but be warned, it's slightly addictive.

Shared from [Handmade: The Modern Woman's Guide to Made-from-Scratch Living](#)

Taco Seasoning (GF)

Ingredients

1/4 c. chili powder
8 tsp. cumin
3 tsp. paprika
2 tsp. garlic powder

2 tsp. onion powder
2 tsp. oregano
1/2 tsp. cayenne pepper
1 tsp. salt

1. Mix together all ingredients in a small bowl.

Shared from [Handmade: The Modern Woman's Guide to Made-from-Scratch Living](#)

Tip #7: Reduce Energy Consumption

While the biggest focus has been on food there are things you can do to reduce your energy consumption saving you money that can add up over time.

- Dry clothes on the line. Admittedly that can be difficult and no fun during the winter. Look for a place to put an indoor line if possible. Or use a drying rack.
- Plan your schedule and errand day so that errands are done all in one trip instead of multiple days and trips throughout the week. Map it out so you're going in a circle...meaning you're not back tracking.
- Switch to wood heat if possible.
- Turn off lights and unplug things that aren't essential. Don't leave your phone charger plugged in when not in use because it draws phantom electricity.

Tip #8: Change Your Habits

Saving money isn't all about the math. Behavior and your thoughts can influence on how successful you are with not spending money.

- Replace disposable with reusable:
 - Metal water bottles instead of plastic from the store (for example, [Hydro Flask Water bottle](#))
 - Cloth napkins instead of paper
 - Rags instead of paper towel
- Only shop for what you need instead of out of boredom or a form of coping/therapy.
- If you work outside of the home, take your own coffee and lunch.
 - Cold lunch: pack an extra ice pack so any leftover food not eaten at lunch stays good and can be eaten later in the day as a snack.
 - Hot lunches use an insulated food jar ([Thermos](#), [Hydro Flask](#), etc.)
- Make your own cleaners

Bonus Tip: Find Cheap Entertainment

Earlier I mentioned cable TV as a luxury spend. I can hear it now, but what am I supposed to do if I can't watch TV? Here are some options:

- movies from the library
- game nights with the family
- read instead of watching TV
- learn a new skill (crocheting, an instrument, painting, etc.)

Another thought, if you spend a lot of time away from home where you spend money on entertainment, learn to be content with your home instead of looking for happiness away from the home. This may mean really taking a look at your home and changing what is causing you to not want to be there. Declutter if that is an issue.

You are in control of your money; it's learning to take the reigns that can be challenging. These tips will help you begin to take charge. The more you do the easier it'll become. Spending isn't inherently bad; it's how you spend that can be an issue.

You'll notice that nowhere in this document did we mention coupons. When you're cooking from scratch, you're typically using whole foods that don't have coupons. And when making your own cleaners you're using ingredients that don't normally have a coupon available. Save yourself some time and ditch the coupons. By implementing these tips you'll be saving more than you ever could by clipping coupons.

Good luck on your journey to healthy spending habits!