

EAT WELL, SPEND LESS

Get clear on how much you are really (over)spending on food, discover how to plan your way to culinary calm & learn to get creative with leftovers





LET'S GET SAVING

Home cooked, freshly prepared food is much healthier for you than take-aways or ready-made meals. It is also considerably cheaper. The key to enjoying home cooked meals is planning. You've probably heard the saying 'failing to plan is planning to fail'. Without a weekly food plan, it will be pure luck if you end up with the right foods in the fridge or cupboard. And, without planning your time, you won't always prioritise breakfast or make a healthy lunch ahead of time.

This ebook will show you how you can save a LOT of money each week, reduce stress in the kitchen by taking charge of meal planning, and enjoy delicious, wholesome food. I'm a firm believer that you do not have to spend a fortune to eat well.

Ready to start?



FOOD FOR THOUGHT

What will you do with that extra money? Where can you economise? Maybe you'd like to plan a family vacation, take up a new hobby, or renovate the house. Whatever your goal, having an incentive to save the money each month will make it much easier to stick to your budget.

FIX THE BUDGET

STEP 1: Find out how much you are REALLY (over)spending

Be honest with yourself about your spending and shopping habits. This starts with looking into how much you are spending on take-out coffee, croissants and other breakfasts; lunchtime salads, soups and sandwiches; snacks and other food treats; and ready-meals, take-aways or meals out. Here's how to do it:

- a) For one week, make a note of the price you pay every time you buy something to eat outside the house (excluding the main weekly food shop). Multiply by 4 to give an approximate monthly total.
- b) Use your banking app to check you didn't miss anything, then note down how much you spent on your main food shop over the last month. Add the two figures together to find the likely total food spend each month. I suspect you will be shocked. Most people are.
- c) Commit to saving a certain amount each week or month. Decide what that is. Commit to it and write it down.

STEP 2: Plan your planning

Become a planning pro. The thing about planning is that you actually need to plan to plan. It's easy to get derailed by events, situations, relationships and tasks that insert themselves into our already busy lives. That's why creating routines and schedules is so important to stay on track with your health goals.

Choose a time when you know you will be free every week to plan your meals – breakfasts, lunches and dinners. Ideally, plan midweek for the following week. Put a reminder alarm on your phone. If this planning job doesn't get done, you will have no choice but to shop on a day-to-day basis, which is much more expensive (especially if your willpower is low because you are rushed, hungry, or tired in the grocery store).

FIX THE BUDGET

STEP 3: Conduct a kitchen audit

Once you have a meal plan, turn it into a shopping list. Also create a master list of what you already have in your freezer, fridge and cupboards. Then, cross anything you already have off your shopping list. This simple exercise saves a lot of time and money (and prevents food wastage).

BONUS

To make the planning and shopping list tasks even easier, I've created a planning template for you to use as inspiration. You can find it at the end of this guide.

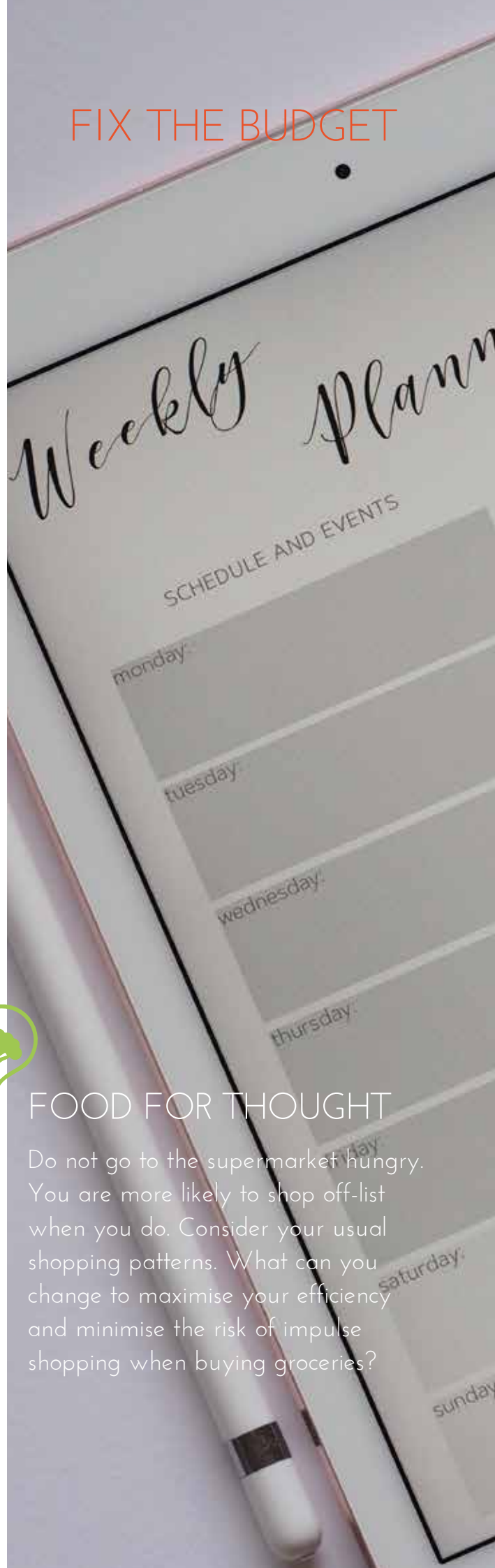
STEP 4: Shop your plan

As an experiment, spend at least one week only allowing yourself to buy what is on your shopping list. No extras! The planning and shopping discipline may take a little time to get used to, but it is worth persevering. Off-list shopping and impulse buys are the biggest enemy for anyone wanting to stick to a budget.



FOOD FOR THOUGHT

Do not go to the supermarket hungry. You are more likely to shop off-list when you do. Consider your usual shopping patterns. What can you change to maximise your efficiency and minimise the risk of impulse shopping when buying groceries?



STEP 5: Get creative

People often throw large amounts of food away, because they're not sure what to do with leftovers. Make a commitment to use yours and watch how much money you save. There are many online resources to help you find easy recipe suggestions for pretty much anything you may have lurking in the fridge. Here are some of our favourite resources to assist with creative leftover ideas:

Foodwise Recipe Finder

<http://www.foodwise.com.au/recipe-room/our-recipe-finder/>

SuperCook recipe by ingredient search

<https://www.supercook.com/#/recipes>

Tesco Meal Planner Left Over Tool

<https://realfood.tesco.com/meal-planner/leftover-tool.html>

All Recipes leftover recipes search tool

<https://www.allrecipes.com/recipes/14503/everyday-cooking/everyday-leftovers/>

Love Food Hate Waste recipes

<https://www.lovefoodhatewaste.com/recipes>



FOOD FOR THOUGHT

Making culinary magic out of leftovers will feel uncomfortable at first. Be patient and kind to yourself, because you will be making some meals you have definitely not tried before!

GOLDEN RULES HEALTHY EATING ON A BUDGET

Include protein at every meal and snack

Protein keeps energy levels stable. It is also essential for the body's growth and repair, as well as for healthy skin and nails. Protein is found in meat and poultry, fish, seafood, eggs, beans, pulses (like chickpeas and lentils), quinoa, nuts and seeds. Protein should make up a quarter of your meal (about the size of a clenched fist)

MONEY-SAVING TIPS

Vegetarian protein sources, like beans and lentils, are the most economical. Consider going meat-free one or two days a week. You can also stock up on eggs for a relatively inexpensive protein fix. Eggs sold as "mixed" sizes are cheaper than the regular all "large", or "jumbo" varieties.



FOOD FOR THOUGHT

Many people do not have protein-based breakfasts. What does your current breakfast look like? How can you change it to incorporate more healthy protein?

GOLDEN RULES HEALTHY EATING ON A BUDGET

Eat plenty of fibre

This means eating lots of vegetables. The recommendation is five (5) portions of vegetables and two (2) portions of fruit (ideally low-sugar fruit like berries, apples, pears, plums) a day. Fibre keeps energy levels constant, balances your hormones, fills you up, and keeps you regular.

MONEY-SAVING TIPS

Greengrocers are often the cheapest places to buy your veg. You can also consider basing meals around supermarket special weekly deals.. Don't rule out frozen veg either. Frozen vegetables are much more affordable than fresh, and are often even fresher because they are flash-frozen soon after picking. Not to mention the convenience of simply taking a pack out of the freezer. You also minimise food waste, because you don't have to discard wilting leftovers lurking in the fridge.



FOOD FOR THOUGHT

Fruit and veg is bursting with beneficial plant chemicals that fight inflammation and disease. Different colours tend to represent different plant chemicals so eat a rainbow of colours over the course of the week to get the broadest benefit.



GOLDEN RULES HEALTHY EATING ON A BUDGET

Choose healthy fats

Eating fat doesn't make you gain body fat. The body loves omega-3 fats, which are healthier than others. They are known to boost mood, support the stress response, and reduce inflammation. Omega-3s are found in oily fish (salmon, trout, halibut, cod, fresh tuna, mackerel, sardines), flaxseeds, chia seeds, hemp seeds, and walnuts. Other healthy sources of fat include avocados, cold-pressed virgin olive and coconut oil, and raw nuts and seeds.

MONEY-SAVING TIPS

Frozen fish is a far cheaper option than refrigerated. Don't be fooled into thinking that it's inferior. Often your local supermarket's "fishmonger" counter fish has been pre-frozen and defrosted for sale, so it isn't really as "fresh" as you might think.



FOOD FOR THOUGHT

How many times a week do you currently consume omega-3 fats? How can you incorporate at least one serving of plant- or animal-based omega-3s into your diet each day?



GOLDEN RULES HEALTHY EATING ON A BUDGET

Beware of 'starchy' carbs

Many diets rely heavily on pasta, bread, rice and potatoes but these (especially when eaten without protein) can spike blood sugar levels, which causes your body to store fat. Instead, swap to wholefood alternatives - wholemeal pasta and bread, and sweet potatoes - and keep these to no more than a quarter of your plate.

MONEY-SAVING TIPS

Many people bulk up meals with starch, especially when eating on a budget. Your body will love you for bulking meals up with seasonal veg instead. Some veg can be used to replace traditional starchy carbs - think cauliflower and broccoli rice, butternut squash waffles or courgetti.



FOOD FOR THOUGHT

What are your favourite starchy carbs? How many times a week do you consume them? Research a healthy alternative to these carbs. For a week, commit to replace them with the healthy alternatives in every meal that traditionally contains them.



GOLDEN RULES HEALTHY EATING ON A BUDGET

Cut down on sugar

Most people have an understanding that sugar is not good for them. Eating sugary food is like a treadmill, with one biscuit creating the need for the next. Sugar creates a blood sugar or energy imbalance, fuels inflammation in the body, and results in weight gain.

MONEY-SAVING TIPS

Consider that the more sugar you eat, the more you need to eat. Sugary “treats” soon become a three-times-a-day habit. Depending what sugary treats you’re snacking on, cutting them out (or cutting down) could save you a considerable amount each day.



FOOD FOR THOUGHT

What are your favourite sugary treats? Why do you enjoy them? How do you feel after eating them? Challenge yourself to consume a small piece of dried or fresh fruit every time you feel like reaching for your favourite sugary treat, and note how you feel after a week.



Useful Resources

Need some more inspiration to kickstart your new healthy eating plan on a budget? These useful resources will help keep your budget and health on track.

- Economy Gastronomy by Allegra McEvedy & Paul Merrett
- Save with Jamie by Jamie Oliver
- Eat, Shop, Save by Dale Pinnock
- Eat Well for Less (various different books) by Greg Wallace & Chris Bavin

FOOD BUDGETING - YOUR WEEKLY BREAKDOWN

MONTH

TAKE-OUT SPEND

GROCERY BILL

TOTAL FOOD SPEND

WEEK 1

WEEK 2

WEEK 3

WEEK 4

TOTAL MONTHLY
FOOD SPEND

MONTH

TAKE-OUT SPEND

GROCERY BILL

TOTAL FOOD SPEND

WEEK 1

WEEK 2

WEEK 3

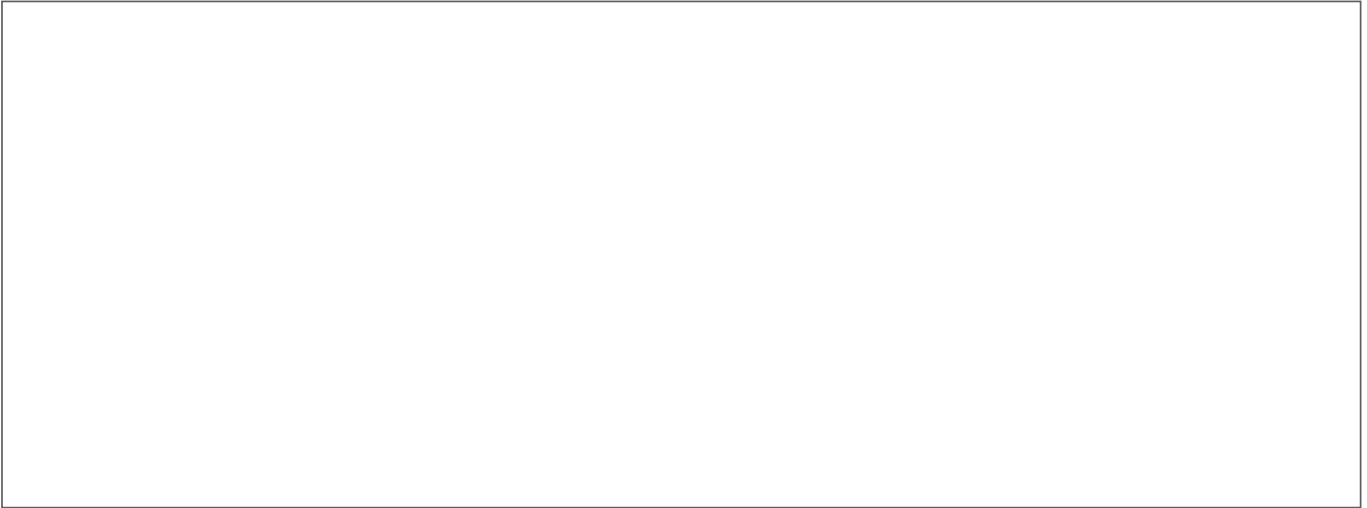
WEEK 4

TOTAL MONTHLY
FOOD SPEND

WEEKLY MEAL PLAN - WEEK 1

	BREAKFAST	LUNCH	DINNER	SNACKS
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
SATURDAY				
SUNDAY				

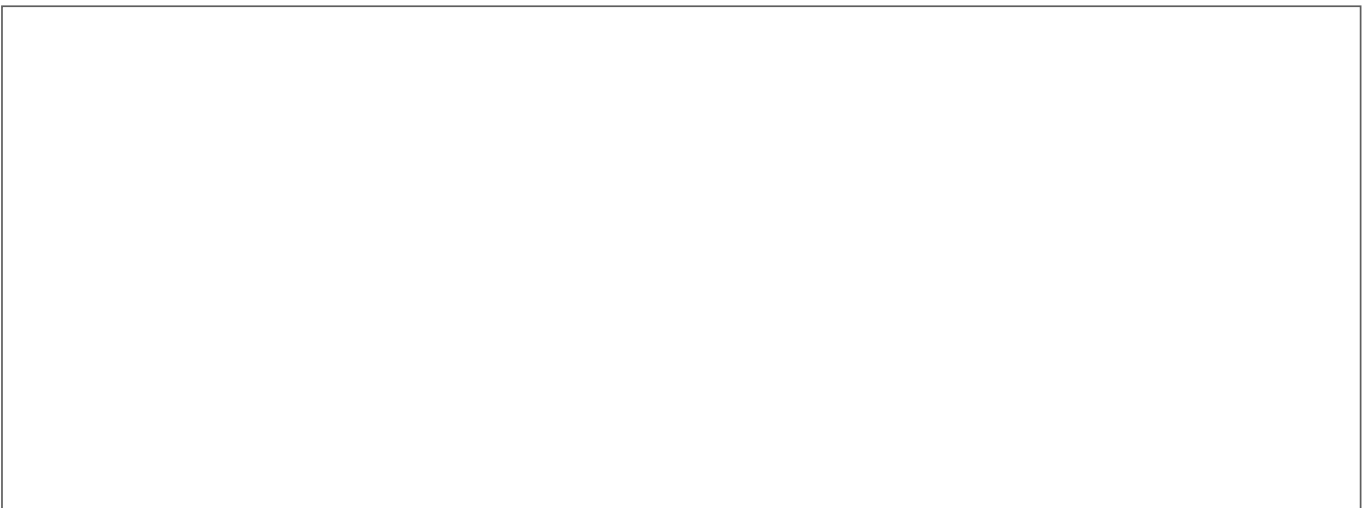
INGREDIENTS

A large, empty rectangular box with a thin black border, intended for listing ingredients.

KITCHEN AUDIT

A large, empty rectangular box with a thin black border, intended for conducting a kitchen audit.

SHOPPING LIST

A large, empty rectangular box with a thin black border, intended for creating a shopping list.

WEEKLY MEAL PLAN - WEEK 2

	BREAKFAST	LUNCH	DINNER	SNACKS
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
SATURDAY				
SUNDAY				

INGREDIENTS

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KITCHEN AUDIT

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SHOPPING LIST

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WEEKLY MEAL PLAN - WEEK 3

	BREAKFAST	LUNCH	DINNER	SNACKS
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
SATURDAY				
SUNDAY				

INGREDIENTS

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KITCHEN AUDIT

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SHOPPING LIST

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WEEKLY MEAL PLAN - WEEK 4

	BREAKFAST	LUNCH	DINNER	SNACKS
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
SATURDAY				
SUNDAY				

INGREDIENTS

KITCHEN AUDIT

SHOPPING LIST

FOOD BUDGETING - YOUR YEARLY OVERVIEW

	TOTAL TAKE-OUT SPEND	TOTAL GROCERY BILL	TOTAL FOOD SPEND
JANUARY	<input type="text"/>	<input type="text"/>	<input type="text"/>
FEBRUARY	<input type="text"/>	<input type="text"/>	<input type="text"/>
MARCH	<input type="text"/>	<input type="text"/>	<input type="text"/>
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MAY	<input type="text"/>	<input type="text"/>	<input type="text"/>
JUNE	<input type="text"/>	<input type="text"/>	<input type="text"/>
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AUGUST	<input type="text"/>	<input type="text"/>	<input type="text"/>
SEPTEMBER	<input type="text"/>	<input type="text"/>	<input type="text"/>
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NOVEMBER	<input type="text"/>	<input type="text"/>	<input type="text"/>
DECEMBER	<input type="text"/>	<input type="text"/>	<input type="text"/>