

Introduction to 5 Tips To Slash Your Grocery Budget

After looking high and low for ways to save money on my monthly grocery budget, I could not find anything to really put a large dent in it. The tips I found meant not purchasing the quality of food we want. They also seemed to be require more time than I wanted to invest.

In frustration, I pulled bits from here and bits from there and came up with a system that was easy to implement and stick with. These tips continue to save me 50% of what I used to spend every month on meals.

If you put these simple tips into action, I know that, like others I have helped, you will cut your grocery budget by at least 25% the first month.

"A penny saved is a penny earned," is a great quote that sums up the power of saving in any area of your monthly budget.

By simply applying these 5 tips you can have money left over to put towards a vacation, a project, or that one item you've been dreaming of having to make life easier.

My goal with these tips is to help you spend less while still eating some of the best food available!

Safe and Happy Journey,

Rhonda

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Comparing Apples To Apples

A very important point to remember when going through these 5 tips is that this is not only about saving money. It's also about providing your family with the nutrition their bodies need to remain healthy and active for years to come.

My goal is to help you slash your grocery budget while continuing to compare apples to apples or flour to flour to make sure that your body is getting nutrients and not chemicals and filler ingredients.

It doesn't matter how cheap modern big ag is selling a pound of flour. It has been sprayed with the latest blend of toxins and filled with the cheapest fillers so it can sit in a warehouse for months or be shipped around the world and still look edible.

What does matter is that the food we eat still has the vitamins and minerals our bodies need. To have optimal health and feelings of wellbeing, we need nutritious food.

When you eat real food, your body feels satisfied which leads to fewer hunger pangs and opens the door for your digestive tract to switch gears and burn fat for energy between meals.

For years our family has practiced a form of <u>intermittent fasting</u>, maybe you've seen our article with a short introduction video?

I mention this because the quality of food dictates how fast your body will want to eat again. Your body sends out hunger signals when it's searching for the nutrition it needs.

It's important to us that we save money in some areas but not when it comes to the quality of our meat or wheat. We don't try and get our bodies to digest meat that is old, filled with dye and has been fed a diet of GMO cheapest grain possible.

We could save even more by eating meat that would make us fat and unhealthy, but our medical expenses would far outweigh the savings in the long run. Not to mention the sluggish no energy feeling that it would produce day to day.

You must know what companies to trust and which non-organic produce it's ok to buy. In some cases, there is really no difference between the two nutritionally. We always buy organic, when possible, to reduce the chemical load on our bodies.

You can always <u>use a refractometer</u> to give you an idea of the levels of nutrients in the produce you buy as well as grow.

If you do not compare apples to apples, you may find yourself saving a little time and money today but paying a lot for it with your health tomorrow.

Now let's start slashing that grocery budget and see if we can increase our health at the same time. Sounds impossible but I know you can do it because I did it myself.

Some of you may only need a few tweaks here and there while others may need to have an easy to follow game plan that puts you on the right path. We all are at different stages in our journeys, and we can all learn something from each other.



5 Tips To Slash Your Grocery Budget

Easy To Implement Tips To Start Saving This Week

Tip #1: Make a Few Things from Scratch Tip #2: Cut Your Meat Portions in Half Tip #3: Meal Planning Tip #4: Don't Overlook Discounts Tip #5: Grow What You Can

Tip #1: Make a Few Things from Scratch

Many times, we don't' realize how easily and quickly you can make something from scratch and save big bucks in the process!

Take a single loaf of bread for example:

- Store bought organic bread from a reputable company like Dave's Killer Bread: \$5.34 or 19.8 cents an ounce
- Highest quality Einkorn bread made from scratch: \$2.25

That's a huge discount and it's definitely not apples to apples in taste or nutrition.

Consider homemade Mayonnaise as another example:

- Store bought Primal Kitchen Mayo (15oz): \$7.96
- Make your own in under 5 Minutes for as low as \$3 depending on the type of oil you us.

It's cheaper, faster, and much higher quality!

You're also saving time since you can make it faster than finding in a store. Your taste buds haven't truly lived until you've tried freshly made Mayo!

Food is the third biggest expense for most consumers, right after housing and transportation. The average American household spends \$3,500 a year eating out! That's almost as much as they spend on groceries.

Cooking roasted chicken and vegetables can cost half as much as a McDonald's dinner for a family of four, suggests the New York Times. Eliminating restaurant meals could save your family a thousand dollars or more each year.

You know this, but sometimes, you're too busy, too tired, or just can't be bothered with all the hassle. Your intentions to cook at home are sincere, but life always seems to get in the way. What's a busy person to do?

Make cooking, rather than eating out, the path of least resistance. Meal planning is the starting point to breaking your takeout habit. We'll talk about this in-depth in the meal planning tips.

You can find some of my favorite recipes on the website.

Tip #2: Cut Your Meat by 30-50%

When you eat quality food, you consume less. This is a difficult thought process for us here in the U.S. to consider. I'll use my family as an example. We used to consume 1 pound of ground meat in casseroles whereas now I use ¼ to ½ of pound for the same recipe.

We used to consume a whole chicken breast a piece, now we each eat ½ of a boneless skinless chicken breast.

This is an easy way to make huge savings in your budget. By using 30-50% less meat than called for in every recipe, you will save big without anyone noticing a difference!

For example:

- If your family eats an average of 10 pounds of meat a week that is 40 pounds a month.
- If you cut 30-50% of that, you'll could be saving up to 20 pounds of meat a month!
- The national average price for ground meat in 2020 was \$6.41 per pound and \$3.25 per pound of boneless, skinless chicken breasts. Cutting your meat in this manner would save \$50 \$125 budget savings per month.

HOW TO STRETCH GROUND BEEF

If you start with a higher quality grass fed beef you can easily cut your meat in recipes or servings and still know your body is going to get the nutrients it needs.

In most recipes you can add one cup of filler to every pound of ground beef.

COMMON FILLERS FOR GROUND BEEF:

Mixing one part vegetable, plus one part starch, and one egg, will work well with most recipes to help stretch your ground beef.

An example combination is: ½ cup cooked rice, 1 cup black beans, and 2 large carrots. Grind them together in the food processor and mix with 1 pound of raw beef.

Some great ideas for fillers to make your ground beef budget shrink!

- Carrots
- Celery
- Cabbage
- Mushrooms
- Oats (cooked or uncooked)
- Cooked Rice
- Breadcrumbs
- Lentils
- Cooked Beans
- Eggs

HOW TO ADD THE FILLERS:

Put the fillers you decide to use in a food processor and blend them well. This will create the best texture.

Place the fillers and the ground beef in a bowl and combine well. You can use your hands, a large spoon, or your mixer.

Use in place of ground beef in any recipe as normal.

BONUS HACKS:

- 1. When you find a good sale price, buy a larger quantity, and divide it up into portion sizes you want and freeze them.
- 2. Buy whole chickens and cut them up. It's cheaper and you can use all the chicken in various ways.
- 3. Check the clearance priced meat section of your grocery store for packages about to expire. You will find great deals on meat that will be considered out of date in one to two days. Take it home and cook it or divide it into portions and freeze the day you buy it.
- 4. Don't forget to cut the Excess weight on your produce. Remove any stems, stalks, and leaves before you buy to reduce the weight for items that are paid for by the pound. Even if you only remove 5% of the produce, you're still cutting 5% off your grocery bill! And why pay for any part that you won't be using? Some grocery stores do this for you, some don't.



Tip #3: Meal Planning

In 2019, the average American consumer spent more than \$3,500 a year on "food away from home," according to the U.S. Bureau of Labor Statistics. And even amid a year dominated by the pandemic, the cost of food away from home was 3.8% higher in April 2021 compared to the same time last year.

Meal planning can save large sums of money. You'll eat healthier, save money, and enjoy your meals a lot more when they're planned!

Remember: The Better you plan, the fewer trips you will have to make to the grocery store, saving time and money.

How to Start Meal Planning So That It Works

We buy groceries every two weeks. Most of our groceries are purchased online and shipped directly to us. I only make a trip to the store for things we must purchase locally or cold items I can't get affordably online.

When you first start meal planning, it's best to start small and work toward your goal of planning your meals for once or twice a month grocery shopping.

You may want to try a Meal Planning App, Calendar, or Store App to help clear your mind.

Apps Like Mealime and Paprikaapp

These apps allow you to set your food preferences and provide meal ideas based on foods you can eat and enjoy. They also help you keep track of what's in your fridge to minimize waste.

You will also save time as they show you steps of meal prep you can do in advance. One of my favorite features of these apps is that they compile a list of ingredients you need for all of your planned meals.

I like to simply use store apps like Kroger's or Aldi's. When I plan my meals, I add any ingredients I need to a running grocery list inside the app. I like that it also keeps track of how many items I'm shopping for and a running total of cost.

Weekly Meal Plan:						
Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
		Monday Tuesday	Monday Tuesday Wednesday Image: Ima	Monday Tuesday Wednesday Thursday Image: State	Monday Tuesday Wednesday Thursday Friday Image: Im	Monday Tuesday Wednesday Thursday Friday Saturday Image: Saturday Imag

Or you can stick to the basics with pen and paper or a simple wall calendar.

Once you get to the grocery store, it's time to put your meal plan in action.

Meal planning helps cut down on impulse buying by helping you buy only what's on the list.

Meal planning can make grocery shopping faster and easier because you know exactly what you're going to buy and where to find it in the store.

Tip #4: Don't Overlook Discounts:

This is Savings 101, but you'd be amazed how many people skip it. You don't need to spend hours each week clipping and organizing coupons that you must use by a certain date.

Store Loyalty Apps: Automatic Digital Coupons

If you are going to shop at Kroger's for example, inside their store app you can download digital coupons. These are automatically deducted from your grocery total for you. You don't have to keep track of a thing, they do it for you. They even offer fuel savings for use at their fuel islands.

What's your go-to local grocery store? Chances are, it has a loyalty app.

Stores use these apps to track your buying habits so they can know what to advertise and try to meet the consumers demands. If you don't use them, you will be passing up many discounts on what you are already going to be buying.

Other Apps for Discounts and Freebies

Your phone can be a powerful tool, download these grocery apps to increase your overall savings.

1. National Consumer Panel: Share What's in Your Fridge

If you want to get rewarded for showing off your grocery haul, Nielsen and IR have teamed up to offer you the opportunity by signing up for their <u>National Consumer Panel</u>.

Once you sign up to be on NCP, you'll gain access to the NCPMobile app. Next time you buy groceries, simply use the app to scan your barcodes as you unload them.

Nielsen will reward you with points, which you can redeem for gift cards, electronics, and household items. The longer you stay on the panel, the more opportunities you will receive.

Applying to become a panel member is simple. You'll answer some basic questions about you and your household, then Nielsen reviews your application and will contact you when you're eligible to join.

2. Ibotta: Find Freebies

I personal don't use this one but I have friends who like this app.

Ibotta will pay you cash for taking pictures of your grocery store receipts.

Here's how it works: Before heading to the store, search for items on your grocery shopping list within the lbotta app. Choose them inside the app and purchase the items. When you get home, snap a photo of your receipt and scan the items' barcodes.

TaDa. Cash back.

Ibotta is free to download. Plus, you'll get a \$20 sign-up bonus after redeeming your first 10 offers within 14 days.

3. Fetch: Get Paid to Take a Picture of Your Grocery Receipt

At this point, tons of grocery-savings apps have hit the market.

If you just want to get in and out of the store and save money on groceries without doing much thinking, this app might be for you. It's called Fetch Rewards and all you must do to earn rewards is take a photo of your receipt.

No scanning barcodes; no searching for offers; no store limitations.

Here's what to do:

Download the Fetch Rewards app.

Create an account with your email address or through Facebook.

Take a photo of your grocery receipt (must be from the past 14 days).

Fetch Rewards finds opportunities for you to earn rewards for your everyday purchases.

Every time you scan a receipt that includes one of more than 250 participating brands, you'll earn points without worrying about matching specific product offers.

Once you collect enough points (as little as 3,000), cash out for a gift card to one of several retailers, including Walmart and Amazon.



Tip #5 Grow What You Can.

You can save a ton on groceries by growing your own produce. I know you'll find this a shock to hear from me as we grow almost all of our own produce, but there are a few things it's more cost effective to buy at the grocery store, farmer's market, or from a local farmer.

Most Cost-Effective Veggies to Grow

These are the veggies you'll want to plant. They'll give you the most savings when compared to what they cost at the store.

Salad Greens

Planting arugula, lettuce, Swiss chard, and spinach can net you ridiculous savings over the cost at the grocery store. Just how ridiculous?

- A bag of prewashed grocery store lettuce that MAY give you enough for two salads can cost up to \$5. (Not to mention how hard it is to find a totally wilt-free bag.)
- For \$3, you can buy a seed packet that will keep you supplied with fresh salad greens every day for roughly five months. They're easy to grow, easy to tend, and easy to harvest.

Cherry Tomatoes

You can pay up to \$5 a pint for heirloom cherry tomatoes at a grocery store or farmer's market, or you can grow around 20 pints of your own for the cost of a \$3 seed packet.

Note: Heirloom cherry tomatoes are better than larger varieties due to a longer growing season and higher crop yield. They need six or more hours a day of full sun, though, so consider your garden arrangement before planting them.

Green Beans

Specifically, I mean string greens or snap beans. At the time of this article, they are \$6-\$7 a pound at the farmer's market or grocery store.

Plant a \$3 pack of seeds. Each plant can yield several pounds of beans.

Herbs

These include parsley, basil, rosemary, and thyme. They're easy to grow even in your kitchen.

Set a few small pots on a windowsill that gets four to six hours of light a day.

These herbs can be pricey if you buy them fresh. \$3 for just a few sprigs vs. \$3 for a full pack of starter herb plants. This can net you up to 50 times that measly supermarket purchase.

If you use herbs at all in your cooking, you owe it to yourself to grow your own. Some herbs, like rosemary, can live from year to year, so you can enjoy fresh herbs even in the winter!

Others I like for ease of care and overall yield: summer squash, okra, zucchini, and peas.

Least Cost-Effective Veggies to Grow

They might be delicious, but they're not the best options for saving money, especially if you're working with a small space. These can be tricky to grow or susceptible to pests and disease.

The following plants need very specific care and often yield smaller crops (smaller savings) than they're worth for some people:

- Artichokes
- Carrots
- Cauliflower
- Celery
- Eggplant
- Head lettuce (not to be confused with the leafy salad greens)

Just Plain Cheaper in Stores

Onions and potatoes are so inexpensive to buy that growing your own won't make much difference to your overall grocery costs. Plus, potatoes require a lot of water, so if you live in a dry climate, you might seriously increase your water bill.

How to Maximize Your Garden

A few tricks can help you make the most of your garden space, even if it's small, to save money on food over the entire year depending on your climate.

1. Only Plant What You'll Eat

This sounds like common sense, but more than one backyard gardener has been tempted to plant a variety of impressive-sounding foods they never actually consume.

Only like tomatoes on certain things? No one in your house but you eats squash? Then you'd be silly to plant and nurture them. If you rarely eat something, just buy it whenever you do eat it.

2. Don't Plant All at Once

When it comes to salad greens, spinach, and Swiss chard, you want to practice succession planting. Plant a small number of seeds then wait one to two weeks and plant more. You could do this for up to a month or two depending on your climate.

This allows you to have produce developing in succession instead of all at once. You can also harvest the outer leaves as you need them while the rest of the plant keeps growing, keeping your supply going all growing season.

3. Use a Greenhouse

We have discovered the use of greenhouse is an indispensable way of extending your growing season, keeping certain plants alive longer, and even growing some fruits and vegetables you could not otherwise have grown in your growing zone.

We also like to keep a worm bed alive in the greenhouse for composting right where we need it.

Minimize Your Waste and Maximize your food by following these tips.

How and where you store your produce plays a big role in how long it will last. To get the most bang for your buck, you have to know how to store it once you harvest it or purchase it.

If you're a fruit lover, you should know that some fruits (apples for example) emit ethylene gas that can ripen or over-ripen neighboring fruits. Keeping on top of how quickly your fruit is ripening and moving it to the fridge or away from its hyper-ripening neighbors can help cut down on food waste.

Store At Room Temperature:

- Bananas
- Basil
- Cucumber
- Eggplant
- Garlic
- Grapefruit
- Green beans
- Lemons
- Limes
- Onions
- Oranges
- Potatoes
- Summer squash
- Sweet potatoes
- Watermelon
- Winter squash
- Zucchini

Store on the counter and then move to refrigerator when ripe to avoid waste:

- Apricots
- Avocados
- Kiwifruit
- Mangoes
- Melons
- Nectarines
- Papayas
- Peaches
- Pears
- Pineapple
- Plums

Store in the fridge:

- Apples
- Asparagus
- Blueberries
- Broccoli
- Brussels sprouts
- Cabbage
- Carrots
- Cauliflower
- Cherries
- Cilantro
- Corn (whole ears in the husk)
- Dark leafy greens
- Grapes
- Leeks
- Lettuce
- Parsley
- Peas
- Pomegranate
- Raspberries
- Strawberries

Raise Your Own Animals

Already have a garden? Take things one step further by keeping animals.

You don't have to live on a farm to raise rabbits for meat or keep chickens for eggs. All you need is a little plot of backyard for them to roam in and as always, The Farmer's Lamp community has many members, articles and videos that will help you find the answers you need to do this.

Most of us can tighten the proverbial belt when it comes to our grocery budget by making a few tweaks in a couple areas every week or two. Remember that little actions add up to big results over time.

So don't stress out if you don't see progress right away. Keep improving a little each week and you will be amazed at the end of the year at how much money and time you have saved!

As always, I hope you eat healthy and thrive!

Safe and Happy Journey,

Rhonda

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