eating healthy
on-a budget

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## What Is Healthy Eating (To You?)




If there's one thing l've learned in the 10+ years I've been a food blogger, it's that healthy eating is different for everyone. I'm going to say that again, but in bold, so that you get how important it is.

## Healthy eating is different for everyone.

There is not one way to eat that satisfies your body, your mind, and your tastebuds. For some people, it's eating a vegan diet. For others, it's eating paleo. Yet others don't have a specific diet, but just eat what makes their bodies feel the best.

Or maybe you're just starting out and trying to figure out what works best for you.

The general consensus is that healthy eating is eating in a way that makes your body, mind, and soul feel great.

One of the biggest misconceptions about eating healthfully is that it's expensive. In this book, I will show you that that is absolutely not true. You can 100\% be on a budget and eat organic food. You just have to know how to shop and what to buy. And I'm here to help!

## Labels Are For Nutrition, Not For People

While it may be helpful to eat a very specific way for a certain amount of time or for certain people (think doing a Whole30, being vegan, or following a doctor's diet plan), I've found that the easiest, most budget-friendly way to eat is to not limit myself to one certain diet or approach to eating.

In my family, we follow kind of a "mix and match" approach. I don't eat a whole lot of meat at home (although my kids do), and we focus on foods that are whole, unprocessed, and organic. However, when I'm out, I'll basically eat whatever I want.

This not only keeps me from feeling guilty when I have cheese fries (because guilt doesn't help anyone), but it also opens up more ways for my family to eat and save money.

It can help, especially if you are a healthy eating newbie, to have an approach to help follow. While you absolutely shouldn't feel obligated to eat specific foods based on your chosen approach(es), it can help give you some guidelines on what to buy
so that you're not in the store, throwing your hands up in frustration.

## Healthy Eating Approaches

After years of being part of the food blogging community, l've found that these are the approaches that are popular or resonate most widely. While I encourage you to discover your own way of eating, picking a few elements from several approaches can help you nail down what makes your body feel its best. It can also be great to have certain days or occasions where you eat following one approach, but others where you are less confined. Think of having a "Meatless Monday" or following a low carb diet except for on weekends.

## Whole Foods Focused, or General Clean Eating

Eating a whole foods diet can be a great, easy way to get started with healthy eating. You'll focus on eating whole, minimally processed foods and avoid refined foods, like white flour or sugar. You'll eat organic foods whenever possible and eat foods grown and made locally.

## Veganism or Plant-based

Veganism may be the one approach to eating that most followers will not stray from. However, there is nothing wrong with abstaining from meat and animal byproducts most of the time, but still enjoying ice cream every once in awhile. That being said, eating a mostly plant-based diet can make it difficult to get all your required nutrients, so make sure you are replacing any vitamins or minerals you would usually get from meat or animal byproducts with other foods or supplements.

It definitely isn't impossible to eat a wellbalanced diet while abstaining from animal meats and byproducts. Here are some of the healthy foods you will be eating on a vegan diet:

- Beans
- Lentils
- Peas
- Seeds
- Nuts and nut butter
- Tofu
- Tempeh
- Plant-based milks, yogurts, and cheeses
- Whole grains
- Organic fruits and vegetables
- Whole grains
- Vegetable oils

There is also recent evidence that oysters are actually plants, not animals, so many vegans and vegetarians are okay with eating them. Do a little research on your own and decide if they fit into your personal diet.

When starting a vegan diet, it's easy to remember not to eat meat and items that are obviously animal-derived, but things like honey, mayonnaise, and even gelatin are also no-nos. Plant-based cheese, milk, mayo, and other foods that usually are made from animal byproducts are getting easier and easier to find in traditional grocery stores, so eating vegan isn't nearly as challenging as it was 10 years ago!

## Vegetarianism

While vegetarians are like vegans in that they abstain from eating meat, vegetarians will still consume some or all foods that come from animals. This includes honey, eggs, and dairy products. Eating a primarily vegetarian diet can help you not only feel great physically, but it also helps reduce your carbon footprint by a significant amount. And while many vegetarians don't ever eat meat, you may find that you feel great eating primarily plant-based foods, but will occasionally eat meat if the occasion (or sale) arrises.

The list of foods to eat on a vegan diet are great to start incorporating into your vegetarian approach, but you can also eat things like:

- Eggs
- Yogurt
- Cheese made from milk of cows, sheep, goats, buffalo, etc.
- Honey
- Milk
- Cream

However, while those foods fit great into your approach, may sure you are buying food that is ethically sourced and organic,
as well. It may not always be possible while on a strict budget, but spending a few extra dollars on eggs from pastureraised chickens not only helps ensure that you are eating high-quality food, but also gives money to farmers who treat their animals well.

## Pescetarianism

If you're looking to eat a more plantbased diet, but aren't ready to give up animal byproducts or all types of meat, pescetarianism may be the answer. Like vegetarianism, you will still be eating things like eggs and dairy, but you also eat seafood.

Fish and seafood that are caught and harvested ethically should be at the top of your shopping list, including the following:

- Cod
- Alaskan salmon
- Albacore tuna
- Mahi mahi
- Herring
- Sardines
- Perch
- Rainbow trout
- Striped bass
- Wild Alaskan pollock
- Atlantic mackerel
- Oysters (like we mentioned on the vegan section, there is some evidence that oysters are actually not animals!)
- Abalone
- Octopus
- Squid
- Clams
- Mussels
- Lobster
- Fish roe

A couple things in mind are to stay away from seafood with high levels of mercury, fish with depleted natural populations, or that is harvested unethically, including:

- Shark
- Swordfish
- King mackerel
- Chilean sea bass
- Grouper
- Tilefish
- Bluefin tuna
- Farmed salmon
- Monkfish

Other great seafood to eat includes

- Shrimp
- Crab
- Scallops


## Paleo

A paleo diet includes foods that could be obtained by hunting and gathering, including things like lean meat and fish, fruits and vegetables, seeds, and nuts. Foods that weren't widely available prior to farming are generally excluded in the paleo diet, so foods that are processed, sugar, grains, and dairy products.

Whenever possible, buy organic, pastureraised, and grass-fed. These foods are not only better for you, they're also better for the environment.

Foods to add to your shopping cart include:

## - Beef

- Chicken \& turkey
- Lamb
- Pork
- Fish \& seafood (check the list in the previous section)
- Eggs
- Vegetables
- Fruits
- Tubers, like potatoes and sweet potatoes
- Nuts
- Seeds
- Oils, like olive, avocado, coconut, etc.

Some of the foods you will be avoiding will be:

- Grains
- Legumes like beans, peas, and lentils
- Dairy
- Refined sugars and artificial sweeteners
- Trans fats

However, many people will eat a "paleoish" diet and still consume things like soaked beans, sheep's milk cheese, or full-fat yogurt. It's completely up to you and what works best for you and your family. (This is why I encourage mixing and matching to create your own approach!)

## Macro Specific (Keto, Low Carb, Etc.)

A macro specific diet is one where you focus on your consumption of macronutrients, which are carbohydrates, protein, and fat. Each diet has different protocols, and each person requires different macronutrients per day.

If you plan on going on a macro specific diet, such as keto, you may want to speak first to a dietitian or nutritionist to make sure you are eating the correct amounts of macros and that it's a good option for your body. Keto, in particular, is good for people with type 2 diabetes in order to help level out blood sugar amounts.

While one family member may be on keto or another macro specific diet, it may not be the right type of diet for everyone. This may mean buying different items for different people, or preparing food in different ways.

On keto, for example, the standard macro ratio is $75 \%$ fat, $20 \%$ protein, and $5 \%$ carbs. This means you will primarily be eating foods that are healthy fats, including high-fat meats. Some examples of those high-fat meats are:

- Bacon
- Chicken thighs and legs with skin
- Fatty fish, such as salmon
- Fatty cuts of steak like New York strip steak, ribeye, T-bohe, and porterhouse
- Pork belly
- Lamb chops
- Ribs
- Hot dogs and sausage
- Organ meats

If those meats are too expensive to buy in bulk for your entire family, you are going to want to supplement the lean meat you are buying with healthy fats, such as avocados, nut butters, oils, full-fat yogurt, ghee, butter, eggs, cheese, and seeds.

## Budgeting

## Budgeting 101



Creating a budget can seem intimidating, boring, and even pointless, especially for those of us who grew up without balancing checkbooks and who swiped cards instead of paying cash.

While we're not financial professionals and can't advise you on how to maintain your own budget, but we can give you tips and tricks we've used in our own lives that have helped us create and keep a budget for food and groceries.

## 50/30/20 Rule

There are many resources online for budgeting to pay off debt, save money, and still have money left over, but one of the most simple is the 50/30/20 rule. Created by Senator Elizabeth Warren, its concept is simple - spend 50\% of your paycheck on needs, $30 \%$ on wants, and $20 \%$ on saving or investing.

Let's say, after taxes, you make \$1,000 every other Friday. \$500 of that will go toward things like rent or mortgage, lights
and gas, car note, groceries, minimum debt payment, phone bill, insurance, etc. $\$ 300$ will go to things that might be important, but not necessary, such as Netflix or streaming services, subscriptions, salon visits, dining out, but also for things that that you just want. The remaining \$200 goes to your savings account, IRA, more than the minimum payment toward debt, and investments.

## How Much Should I Spend on Groceries?

The average monthly grocery bill for one person is between $\$ 165$ and $\$ 345$, depending on age and gender. If you have dietary restrictions, your budget may be different, too.

We're going to use the average of those two numbers, round it, and say your monthly budget is $\$ 250$ per person, for simplicity's sake. If you get paid biweekly, $\$ 125$ should be allotted for each family member every paycheck. If you are a family of 4, then your budget should be about \$1,000 per month.

I know, I know. That sounds like a ton. That's why l'm here! If you are able to
spend $\$ 250$ a month on groceries for each member of your family, you know your sweet spot. If not, let's take some steps to figure out what your actual budget should be.

## Take a Look at Your Current Spending Habits

There are a couple different ways we can do this.

The first is to go through your bank account (or receipts if you paid cash) and put every transaction, purchase, or income into categories, either in a spreadsheet, on a piece of paper, or in a computer document.

The second is to sign up for an account that will sort those items for you. Mint is a great one, and it also tracks your credit score, which is a nice bonus if you're working to boost your credit.

We're going to look at all of your transactions history for the last month, so get comfortable. This step is totally op-
tional, but it can help you get a good idea of what your spending has been like.

The categories we're going to break these up into are very, very simple. If you want to break them down further, you absolutely can, but this is the easiest way.

The categories are:

## - Needs

- Groceries
- Wants
- Saving/Investing
- Income
(I told you they were simple.)
In the "needs" category, we're going to put:
- Rent/mortgage
- Utilities
- Phone
- Car note
- Insurance
- Minimum payments on debt
- Anything you have to have to survive

In the "groceries" category, we are only going to put actual trips to the grocery
store for food. Restaurants? That's a "want." When you ran in the gas station and bought a drink? Want. Went into the grocery store and bought batteries? Want. (I get that you may not have "wanted" batteries, but if they are not edible and won't keep you alive, they go in the "wants" category.)

The "wants" should be everything else that was paid for or purchased except for money that went into a savings account or money market, investments, or extra money you paid toward debit. Those are all "saving/investing." (If your minimum credit card bill is $\$ 20$, and you paid $\$ 100$, then $\$ 20$ goes in the "needs" and \$80 goes in the "saving.")

Every time money goes into your account, it will go into the "income" category. This would be paychecks, SSI, disability, annuities, money from returned items, etc.

Now, add up each category. The income is what we will be using the find the percentages of each category. Break it down and see how close you were to the 50/ 30/20 rule. For this exercise, we're adding the "needs" and "groceries" categories together.

Here would be an example of what you might end up with:

Income: \$2000
Needs \& Groceries: \$800

## Wants: \$1100

## Saving/Investing: \$100

Now we're going to find out what percent of your income each category is using. (You don't have to be a math whiz! Use this calculator if finding percentages isn't your thing.)

In this example, we find that:

## Needs \& Groceries: 40\%

## Wants: 55\%

## Saving/Investing: 5\%

Now we can see how far off we are from 50/30/20 and in which directions money needs to move. Clearly, in this case, we are spending too much on "wants" and not nearly enough on "needs" or "saving."

Also, ask yourself, how much are you spending on groceries? Are you under or over our $\$ 250$ per person? If you're under, great! If over, what can we change? Are there too many impulsive buys? Produce that has gone to waste? Expensive items
that could have been purchased cheaper elsewhere? These are all factors that contribute to a too-high grocery bill, or just wasted food and money.

## Creating A Budget That Works For You



Now that we know where we are, let's find out where we should be.

Using the 50/30/20 rule and our exercise from the last step, we can calculate that with a monthly income of $\$ 2000$, our budget in each category should be:

Needs \& Groceries: \$1,000
Wants: \$600
Saving/Investing: \$400
Now, if you're freaking out, thinking, "My rent is $\$ 800$, and I have over $\$ 200$ in bills,
so there's no way I can make this budget work," let me reassure you that 50/30/20 is just a rule of thumb. We can't always make this rule fit every scenario, especially if you are living paycheck to paycheck. Instead, we want to realistically look at our income, our needs, and our goals, both short- and long-term.

## 1. Income

First we're going to look at our income.
For most of us, this is going to be something that is not changeable in the short-
term. We're not going to criticize it, let it fill us with dread, or compare it with anyone else's. It just is.

Many of us live from paycheck to paycheck or have at one time in our lives. There is no reason for to feel ashamed of it. It can, however, cause extreme stress and worry, which is what, hopefully, creating a budget will eliminate some of.

## 2. Needs

If you completed the exercise on looking at your current spending habits, you'll already have a good idea on what you spend on your "needs." If not, you'll need to note each of the following:

- Rent/mortgage
- Utilities
- Phone
- Car note
- Insurance
- Minimum payments on debt
- Anything you have to have to survive

These are going to be reoccurring debts that absolutely must get paid and that probably won't change much each month. (Utilities may be the exception
since they can run much higher during certain times of the year.)

So let's say your needs equal way over the 50\% according to the 50/30/20 rule and there's absolutely no way to lower the amounts. In this case, you're going to borrow from the "wants" first and the "savings/investments" only if you absolutely have to.

If you end up at 60/20/20 or 70/20/10, that's okay. The idea is to at least have a plan of where you ought to be and to stick with that plan.

## 3. Goals

So I want you to come up with three goals for yourself, a short-term goal, a long-term goal, and a medium-term goal.

Your first short-term goal should be something you are saving for within the next few months that is under $\$ 1,000$. This could be a vacation, to pay off an old debt, or just to save up to a certain amount.

Your long-term goal can be anything within the next few years and beyond. This would be things like saving for retire-
ment, saving money for a down payment on a house, or saving for your kids' college fund.

Your medium-term goal should be for something that is over $\$ 1,000$, but may take some priority. If you are getting married in a year, saving for your wedding or honeymoon would be a medium-term goal. If you don't have anything like that in your foreseeable future, your mediumterm goal should be to save 3 months of your income into an emergency savings account (if you don't already have one). I know, I know, this sounds massive if you live paycheck to a paycheck, and it is. It's also incredibly important to have an emergency fund that you can easily access (so a savings account or money market account, not investments, bonds, or CDs) if you are struck with an emergency. While you may have to go into your emergency savings at some point (because life), you should at least make the goal of saving 3 months worth of income.

So let's break down our goals using the income of $\$ 2000$ a month and the 50/30/ 20 rule.

Using these numbers, we should be saving \$400 a month. Let's say that's not possible because of our "needs," and we can only save $\$ 200$ a month. That's fine. A budget is about making life livable, not miserable.

In our scenario, we have a vacation coming up that we need $\$ 500$ for. If we go by the budget and savings plan of \$200 we've created, we will have that money saved in two and a half months.

But what if we also need to start saving for our emergency fund? We could put \$150 toward the vacation and \$50 toward our emergency fund. We would still have $\$ 500$ for vaca in just over 3 months.

If we kept at the rate of $\$ 50$ a month toward an emergency fund (in this case $\$ 2000 /$ month times 3 months $=\$ 6000$ ), it would take a depressingly long time to reach our emergency fund goal.

However, if we were to put the entire $\$ 200$ in our emergency fund, we would have reached our goal in 2 and a half years. But let's say we moved, our rent is lower, we paid off our car, and we can now put the entire $\$ 400$ in savings. In just
a little over a year, we will have $\$ 6000$ in our savings account. We keep putting that money in savings, and after 2 years, we have almost \$10,000 saved up. Amazing, huh? And that's not even counting any interest accrued on your savings account.

So let's make that budget and get you there!

## Creating A Manual Budget

To create a budget without using an automatic service like Mint (which I really recommend you do as it takes out all the guess work and pain in the rear calculating), we're going to make a spreadsheet on Excel, Google Docs, or whatever you use to create spreadsheets.

And guess what? It's an extremely basic spread sheet where you can calculate your all your categories and keep track of your transactions and spending habits.

## Click here to download it.

To the right of all your categories, you will notice a month with different goals. These goals allow you to see what your projected and true budgets are in addition to discovering the difference between the two. The easiest thing to do is to list out all the months of the year to see your monetary losses or gains.

## Creating A Budget Using Mint

Once you see how easy this is, there's no going back. Mint is totally free and absolutely worth it. You will link your bank account(s), and Mint will provide you with extensive resources regarding your income, your spending, the categories, and your average spending across those categories. Mint also allows you to generate a budget and stick to it, but for now, we'll keep it simple. Just sign up.

Concerned about entering your bank information into an online app? This New York Times article addresses the concern. Breaking into their servers would require some Sherlock Holmes-style DNAreplication, the taking out of security guards worthy, and being quite possibly the best hacker on the planet, a feat worthy only of Benedict Cumberbatch.

Once you've signed up, link your accounts by going clicking "Add Accounts." Once you've done that, Mint will pull all your recent transactions onto their site. Pretty cool, huh?

At the top navigation bar, click on Budgets. Scroll down a bit until you see the green and red (or all green or all red) bars and categories of spending.

| Spending <br> $\$ 172$ spent of $\$ 870$ | Auto 8 Transport Cas 4 Fuel | \$52 of 579 |
| :---: | :---: | :---: |
|  | Food 8 Dining Alcohol 8 B Bars | \$70 of \$60 |
|  | Food 8 Dining Fast Food | \$0 of $\$ 20$ |
|  | Food 8 Dining: Groceries | \$92 of \$200 |
|  | Uncategorised. Savings | \$0 of \$500 |
|  | * Everything Else | \$534 |

In this instance, Mint only has me budgeted for \$30 of gas a month, which is pretty hilarious. Since it's so off, I'm going to click the right arrow until I reach \$125, our custom budgeted amount. Repeat this process for all existing Mint categories that apply to your budget. For any category that does not apply (for instance, fast food), click "Edit details" and then click "Delete this budget".

Just like on the spreadsheet, we're breaking our categories into subcategories, but they still should be pretty easy to track. Obviously, "Food \& Dining: Groceries" is a "need" and "Food \& Dining: Alcohol \&

Bars" is a "want." (No matter how much I want to put it in the "need" category...)

You can add as many categories as you need or want, but keep your 3 main categories in mind.

And that's it! You can login to Mint from your phone or computer and keep track of your transactions without having to manually balance your checkbook.

## Other Tips \& Tricks

Like I mentioned, the first couple of months may be a little challenging. Here are a few ideas to help keep you on track:

## Use Cash

If you get swipe-happy with your debit card, a really simple trick is to use cash only for all transactions that aren't bills or savings. You can separate your money into different envelopes based on your subcategories, or you can just use cash for everything in your "wants" category.

While I definitely don't recommend carrying large amounts of cash with you at all times, it might be helpful to take the entire allotted amount out of the bank and take
cash with you on shopping trips that aren't for groceries, out to eat, or whenever. And when it's gone? It's gone.

Just remember to get receipts for all your purchases if you plan on adding them to the spreadsheet or Mint later.

## Open A Second Checking Ac-

 countThis is such an easy option and one recommended to me by a friend who worked at several banks and was taught this trick.

Open a secondary checking account at your bank. This is going to be your "wants" account.

Be sure to do two things when you open this account. Make sure there are no monthly fees attached and turn off overdraft protection. Both are easy ways for you to lose money you could have spent on something else.

Then get swipe-happy. When it's gone, it's gone until the next paycheck when you will replenish it with the allotted amount.

Another option would be a prepaid debit card, like Chime. As of this writing, Chime is monthly fee-free and is an easy way to
have one account for "needs" and one for "wants." Chime cards are also able to be linked to your Mint account and are FDIC insured up to \$250,000, so you don't have to worry about losing your money like a traditional prepaid card.

## Talk To A Financial Advisor

Many people don't know this, but many financial advising firms offer fee-free services. Speaking to a financial professional about your budgetary and long-term goals can help give you some insight into what works best for you.

Ask some friends or call around and see what services local financial companies are offering. Many advisors are commission-based, so they may try to talk you into buying products, but those products may also help you to reach your goals.

This option may be especially helpful if one of your long-term goals is to save for retirement or to invest.

## Eating Healthy, Well, \& Cheap




## This is not a short-term diet, it's a long-term lifestyle change.

So we talked about some approaches to eating healthfully and learned how to create a budget. Now we're going to put this plan into action.

In this section, I'm going to share with you my ideas (and ones that I use) on how to get the most bang for your buck. We'll talk about which ingredients to look for, how to shop smart, and how eating organic doesn't have to break the bank.

Grocery spending is by far my secret weapon when it comes to cutting down monthly spending. By implementing some classical techniques and a bit of creativity, we eat excellent food for a fraction of the cost of restaurant eating. In fact, we spend a fraction of what we used to on groceries! This is due
to some strategic thinking and planning, with our repertoire running in my mind.
I fully believe that two people can eat on $\$ 60$ a week. However, if you're like we were, you're probably spending more like \$100-\$150 per week on groceries.

Take a look at what you've been spending. Ask yourself, can we reduce this amount by $10-20 \%$ just by planning and looking at weekly sales and coupons? Most likely you can, and you'll be able to successfully meet this goal the first month.

Try reducing your groceries budget by 10-20\% to begin (10\% to be safe), and then reassess each month. Clichéd as it is, practice makes perfect, and you will be able to save more and more as you get better and better at budgeting and smart shopping.

## Stocking A Healthy Pantry

Keeping a well-stocked pantry can sometimes be the difference between a good meal and a great meal. It also can help fill a gap when money is tight by allowing you to cook, bake, or snack from foods you've acquired over time.

The best way to stock a pantry if you're on a budget is slowly. Buy a couple of items you foresee yourself needing or wanting at some point in the future. Different types of flours are a great place to start. If you are already a baker, you may have several flours on hand, but if not, grab some almond or all-purpose flour the next time you are in the grocery.

These are also items that aren't going to be eaten right away. If canned corn is already on your list, add extra canned corn. You want to be squirreling these nuts away for a later day, not eating them as soon as you buy them.

At the same time, though, don't buy items you know you will never use. If you hate lentils but want to eat them because they're "good for you," just skip them. Focus on what you DO eat and want to eat. Though most of the items you're going to
buy have quite long shelf lives, they're not going to last forever, so if you're not going to use them, don't get them. Simple as that.

As I mentioned, having pantry staples on hand can really help if you're in a bind. There were definitely times in my life when I found myself without any groceries or money and was very, very grateful to have canned veggies or soup in my pantry.

Here is a list of great non-perishable food items to help get your pantry stocked. While these items may expire eventually, they are great resources to keep around the house for not only potential emergencies but also for everyday use.

## Baking Supplies

- All-purpose flour
- Almond flour
- Baking powder
- Baking soda
- Bay leaves
- Brown sugar
- Cassava flour
- Chickpea flour
- Cocoa powder
- Coconut sugar
- Gluten-free all-purpose flour
- or monk granulated sweetener like Swerve
- Oat flour
- Powdered sugar
- Tapioca starch
- Vanilla extract
- White sugar


## Dried \& Canned Beans

- Black beans
- Chickpeas
- Kidney beans
- Lentils
- Pinto beans


## Canned Fruits \& Vegetables

- Artichokes
- Corn
- Green beans
- Green chiles
- Olives
- Pumpkin
- Spinach
- Tomatoes


## Dried Fruits \& Vegetables

- Apricots
- Carrots
- Corn
- Cranberries
- Onions
- Peaches
- Prunes
- Raisins
- Tomatoes


## Canned Fish \& Meat

- Chicken
- Mackerel
- Salmon
- Sardines
- Tuna


## Grains

- Brown rice
- Grits
- Oats
- Pasta (whole-wheat or gluten-free)
- Quinoa
- White rice


## Meals

- Bone broth
- Lentil soup
- Minestrone soup
- Prepared meals, like vacuum-sealed dal, lentils, \& jackfruit meals
- Split pea soup
- Tomato soup
- Turkey chili
- Vegetable soup
- Vegetable stock


## Nuts, Seeds, \& Nut Butters

- Almonds
- Almond butter
- Cashews
- Cashew butter
- Chia seeds
- Hazelnut butter
- Peanut butter
- Pumpkin seeds
- Sesame seeds
- Walnuts


## Spices \& Seasonings

- Basil
- Black pepper
- Cayenne
- Cinnamon
- Garlic powder
- Ginger
- Nutmeg
- Onion powder
- Oregano
- Paprika
- Red pepper flakes
- Rosemary
- Sage
- Salt
- Thyme
- Turmeric


## Other Pantry Staples

- Avocado \& other neutral oils
- Bottled water
- Cashew milk
- Coconut milk
- Coffee
- Dark chocolate
- Evaporated milk
- Granola and protein bars
- Honey
- Jerky
- Maple syrup
- Olive oil
- Shelf-stable milk, like almond, oat, even cow's milk
- Shelf-stable non-dairy creamer
- Soy milk
- Tea


## All-Star Ingredients

All-star ingredients are the perfect way to help stretch your grocery dollars. They can either be a great sale find that you can incorporate into your week or ingredients you keep around the house to help boost your meals.

If you find a great sale on sweet potatoes, for example, you might incorporate creamy buffalo chicken stuffed sweet potatoes with ranch, BBQ chicken bowls with sweet potatoes, and sweet potato breakfast bowls into your meal plan for the week.

Also, think about foods that are easy addons to meals. Rice is cheap, can be bought in a bulk, and can take so many meals from so-so to delicious and filling.

These all-star ingredients can be a lifesaver when you're a few days away from payday to help bulk up your recipes, especially ad-hoc meals (we'll talk about those later).

Another benefit of these foods is that the vast majority of them are relatively inexpensive, leaving you money to spend on more expensive ingredients.

Here are some all-star ingredients you can build a whole menu around and why they are perfect for buying in bulk:

## Beans, Legumes, \& Lentils

Beans, legumes, and lentils are absolutely filled with vitamins and nutrients and are a great source of protein for vegans, vegetarians, and anyone looking to supplement meals with minimal or no meat. They can be cooked and seasoned a ton of different ways, so one type of bean can cover a bunch of different meals over the week.

Some of my favorites that are also incredibly healthy are:

Lentils - a great source of protein that may also lower blood sugar

Chickpeas - packed with fiber and protein and can help with weight loss, insulin sensitivity, and heart health

Kidney beans - great with rice and can help lower blood sugar

Pinto beans - can help lower cholesterol

Black beans - loaded with protein, fiber, and folate, and won't cause a huge blood sugar spike (and subsequent crash) after eating

## Chicken

Chicken is a perfect lean meat to buy in bulk and use all week. There are so many recipes out there for chicken, so you (and your family) will never get bored, even if you're eating it 7 days a week. Full of protein, low on fat, and packed full of vitamins, it's also incredibly healthy. Even if you're on a diet like keto, chicken is great for getting the protein macros you need, which can then be supplemented with healthy fats. Chicken keeps in the freezer for up to 9 months, so buy it when it's only sale and store what you don't use for future recipes.

## Eggs

If you haven't been keeping multiple cartons of eggs in your fridge, now is the time to start! Eggs are full of protein, inexpensive, and so versatile. They can be eaten at breakfast plain or in other recipes, hard boiled for a protein-packed meal prep, and used in baking or dinner
recipes. I definitely encourage you to spend a few extra dollars to buy eggs from pasture-raised chickens since they are way better for the chickens, the environment, and for you.

## Frozen or canned vegetables

It may sound crazy, but frozen or canned vegetables are frequently healthier for you than their fresh counterparts. This is because the veggies are processed right after they are picked, helping them to retain all their nutrients. They are also perfect for buying and keeping on hand. Frozen veggies stay good in the freezer for 8-10 months, so stocking a freezer full of vegetables to use in recipes or just stretch a meal is definitely a smart decision. Canned vegetables with a low acid content can be good up to 5 years! If you buy an extra can of veggies each grocery trip, imagine how quickly your pantry will be totally stocked!

## Oats or oatmeal

Oats stay good in your pantry for one to two years, so they are another good item to buy in bulk, especially when they're on sale! Oats are also incredibly nutritious,
rich in antioxidants, fiber, and can help keep you full. They're not only good for breakfast, either. They can easily be baked into a variety of baked good like cookies and breads, and even savory oatmeal can make a great dinner. Plus no hungry bellies!

## Pasta

Pasta is so inexpensive and so versatile! You could literally have pasta for lunch and dinner for a week and never have the same thing. While a box of mac and cheese may not be the healthiest meal, there are tons of varieties out there that mesh well with eating healthfully. Look for pastas made from whole grains, whole wheat, legumes, chickpeas, buckwheat, or lentils. Traditional pasta is also actually low on the glycemic index, so it won't spike your blood sugar like other carbs. But think of the possibilities pasta offers! Spaghetti, alfredo, lasagna, carbonara... There are so many delicious reasons to keep a box or two of pasta in the pantry.

## Pork

Lean pork is perfect for buying and freezing when you find it on sale. It's high in
protein, and some cuts can be high in fat, which is great if you're on a high fat diet (like keto). If kept in the freezer, pork is typically good for 3-6 months, so it's great to buy when deeply discounted and then storing until you're ready to cook.

## Potatoes

White potatoes are a great, inexpensive way to add bulk to your dishes and make delicious sides. Having some chicken? Make a potato salad or have a baked potato on the side. Kids craving junk food? Slice up a couple of potatoes, toss them in some oil and seasoning, and pop them in the air fryer or oven for potato wedges. There are absolutely tons of ways to cook potatoes. Avoid cooking your potatoes in grease or adding lots of processed foods or fats, and potatoes can be a healthy addition to your diet.

## Quinoa

Quinoa is an exceptionally healthy food that should be added to your diet if you're not already eating it. With more fiber than most grains, quinoa is loaded with vitamins, protein, is low on the glycemic index, iron, and other nutrients. It's easy to
add to salads and other dishes, and is another way to add plant-based fiber and protein to your diet. And remember -more fiber means less hunger later.

## Rice

Most types of rice will keep almost indefinitely in your pantry, and brown rice is good up to 6 months. This makes rice ideal for buying in bulk, stocking up on, and using regularly. It is another perfect add-on for otherwise skimpy meals, and is so easy to transform into a variety of dishes. While wild, black, red, and brown rices are healthier than jasmine and white, I recommend having a variety of types on hand so that making a ton of easy recipes is as easy as walking to the cabinet.

## Sweet potatoes

Don't miss out on these delicious potatoes because you think they're only for pies and casseroles! Despite the name, sweet potatoes can be absolutely delicious in a variety of savory dishes. They're also full of fiber, antioxidants, and great for digestion. With meals like sweet potato pancakes, curry, muffins, bread, chickenstuffed sweet potatoes, and a ton of oth-
ers, sweet potatoes can easily make a week's worth of meal planning a breeze.

## Tofu

Tofu is definitely not just for vegetarians and vegans! It's an amazing plant-based source of protein and a relatively inexpensive way to add bulk and substance to your meals. And it's so easy to cook! Tofu may seem intimidating at first, but it can be baked, cooked in a skillet, even in the air fryer. Simply drain the tofu, wrap it in paper towels or a clean dish cloth, and place on a plate. Place a cast iron skillet or other heavy dish on top to help press the tofu, and let it sit for about an hour. Because tofu is fairly bland on its own, it's perfect for marinating or just seasoning with some garlic salt. If you haven't tried tofu, trust me, you're going to be a big fan.

## Batch Cooking

Cooking your all-star ingredients in bulk is the perfect way to save yourself some time on the weekdays and really get yourself prepped.

Let's say chicken is your star of the week. On Sunday, cook all your chicken. You could bake it, use an air fryer, your Instant Pot, or whatever technique you like. Season with a little salt, pepper, and avocado oil, and you have chicken that's perfect for adding to other recipes.

While cooked chicken kept in the refrigerator is only good for 3-4 days, you could either plan on eating the chicken for the first half of the week, or you could freeze the rest and thaw it the day you plan on eating it.

This could just as easily be done with other ingredients, too, like roast, ground beef, ground turkey, etc. Just make sure to store your cooked food properly so that it doesn't spoil and leave you with wasted dollars.

Another version of this is to cook entire meals in a big batch. This works especially well if you are cooking for one or two
people and are totally cool with eating the same thing for several days.

Foods like gumbo, chili, soups and stews, and even foods like casseroles are easy to cook in big batches and store in the freezer until they're all gone. There are TONS of these big-batch recipes on Pinterest.

Another good reason to cook either ingredients or meals in batch is for daily meal prep. Packing lunch for work or school can be super easy when you make everything ahead of time, pop it in the fridge or freezer in an individual container, and then stick it in your bag to go. It also helps you stay on track with eating healthfully since you don't have to think about what you're going to eat for lunch and get sidetracked by easy options like fast food.

## The Clean 15 \& Dirty Dozen

The Clean $15^{\mathrm{TM}}$ is a term that describes the fifteen fruits and vegetables that have the lowest amount of pesticide on them. These are types of produce that are safe to buy the non-organic, conventional versions of.

On the other hand, the Dirty Dozen ${ }^{\text {TM }}$ is used to define the twelve crops that typically have the most pesticides used on them while they are being grown. These are foods you should always buy organic so that you are not exposed to pesticides.

These lists change annually, so make sure to check the lists to make sure you have an up to date list.

Because the Clean 15 are safe to buy non-organic, you can save money by purchasing whatever you find at the grocery store, particularly if it's on sale. For instance, in 2020 sweet corn is on the Clean 15 list. So if there's a great sale on non-organic corn, go for it! Even if there's not, you can feel good about purchasing the cheaper, non-organic version of.

With the Dirty Dozen, however, you're going to always want to spend the extra money to buy organic. This is another
great place to look for sales to save a little money.

Potatoes are a great pantry staple, and we love having them in the house. They're also on the Dirty Dozen in 2020. If I see organic potatoes are full-priced, and I could potentially spend my money in a better way, I will skip them. If they're on sale, however, I might make them the all-star ingredient for my week.

Also, some grocers will have an "ugly" produce section. These are fruits and vegetables that are a little dented or misshapen but are still good to eat. Check out if your store has a similar section, and you can find great deals on produce. (Just make sure they're organic if they're on the Dirty Dozen list, obviously!)

## Clean 15 for 2020

1. Avocado
2. Sweet Corn
3. Pineapple
4. Onion
5. Papaya
6. Sweet Peas Frozen
7. Eggplant
8. Asparagus
9. Cauliflower
10. Cantaloupes
11. Broccoli
12. Mushrooms
13. Cabbage
14. Honeydew Melon
15. Kiwi

## Dirty Dozen for 2020

1. Strawberries
2. Spinach
3. Kale
4. Nectarines
5. Apples
6. Grapes
7. Peaches
8. Cherries
9. Pears
10. Tomatoes
11. Celery
12. Potatoes

## Eating In Season

Sticking with fruits and vegetables that are currently in season can really shave some dollars off of your grocery bill. Not only does in-season produce taste better, it's easier for grocery stores to keep it in stock and is less expensive. You can always buy produce that is out of season if it's on sale or in your grocer's "ugly" produce section, but keep in mind that it may not taste as great as those items that are in-season.

While you'll want to double-check these with the Clean 15 and Dirty Dozen list of the current year to see if you should buy organic or can buy conventional, here is what is freshest each season:

| Spring | Rhubarb | Garlic | Broccoli | Peas | Celery |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Apples | Spinach | Green beans | Brussels sprouts | Pineapples | Collard greens |
| Apricots | Strawberries | Honeydew melon | Cabbage | Potatoes | Grapefruit |
| Asparagus | Swiss Chard | Lemons | Carrots | Pumpkin | Kale |
| Avocados | Turnips | Lima beans | Cauliflower | Radishes | Kiwi |
| Bananas |  | Limes | Celery | Raspberries | Leeks |
| Broccoli | Summer | Mangos | Collard greens | Rutabagas | Lemons |
| Cabbage | Apples | Okra | Cranberries | Spinach | Limes |
| Carrots | Apricots | Peaches | Garlic | Sweet potatoes | Onions |
| Celery | Avocados | Plums | Ginger | Swiss chard | Oranges |
| Collard greens | Bananas | Raspberries | Grapes | Turnips | Parsnips |
| Garlic | Beets | Strawberries | Green Beans | Winter squash | Pears |
| Kale | Bell peppers | Summer squash | Kale | Yams | Pineapples |
| Kiwi | Blackberries | Tomatillos | Kiwi |  | Potatoes |
| Lemons | Blueberries | Tomatoes | Lemons | Winter | Pumpkin |
| Lettuce | Cantaloupe | Watermelon | Lettuce | Apples | Rutabagas |
| Limes | Carrots |  | Limes | Avocados | Sweet potatoes |
| Mushrooms | Celery | Fall | Mangos | Bananas | Swiss chard |
| Onions | Cherries | Apples | Mushrooms | Beets | Turnips |
| Peas | Corn | Bananas | Onions | Brussels sprouts | Winter squash |
| Pineapples | Cucumbers | Beets | Parsnips | Cabbage | Yams |
| Radishes | Eggplant | Bell peppers | Pears | Carrots |  |

## Organic vs Conventional Foods

Eating organic foods can seem out of reach when you're on a budget, but it really doesn't have to be! I've already talked about some ways to make eating organic affordable, but you may be asking yourself why it's so important for you and your family to buy organic.

Conventional farming uses chemicals like pesticides, herbicides, and synthetic fertilizers. It also creates environmental issues, such as pollution, soil erosion, and increased greenhouse gas emissions.

Organic farming, however, has a much smaller carbon footprint by implementing techniques like using composted manure, crop rotating, and other forms of clean agriculture. Besides helping to create a cleaner world, organic food is better for you, too.

So how does eating organic benefit you and your family?

Pesticides used in conventional agriculture have recently been classified as probably carcinogenic to humans, as well as potentially causing developmental delays in infants, may cause ADHD, and
might even lower sperm count in humans. [Sources: 1, 2, 3, 4]

Organically grown crops also contain less heavy metals, which can accumulate in the body. [Source: 1]

Another negative side effect of eating conventional foods that have been treating with pesticides is that many of those chemicals are endocrine disruptors. Also called hormonally active agents, endocrine disruptors can wreak havoc on the endocrine system, which is responsible for creating and using a variety of hormones within the body. [Source: 1]

These endocrine disruptors can be associated with different types of cancer, development of learning disabilities and behavioral disorders, thyroid issues, problems with metabolism, and other medical issues. [Sources: 1, 2, $\underline{3}]$

Basically, eating organic foods is an absolute must in my house, and I highly recommend you make it one in yours. The few cents or dollars saved buying a conventional food that has a high rate of pesticide just isn't worth it.

## Meal Planning



## So... Why Should I Meal Plan?



Meal planning is an incredibly important part of budgeting. Planning each meal ahead of time makes grocery shopping way easier, not to mention staying within your budget. No more forgotten items at the grocery, no more planning an entire meal before realizing you're out of one ingredient.

Meal planning allows you to strategize your meals, as well as buy and cook in bulk. By planning out your meals, you can easily coordinate foods to multitask.

You can get two meals out of one whole chicken, paying less than you would for a
package of boneless, skinless chicken breasts! Inspired to make my creamy Dijon-tarragon chicken? Then you might put that leftover bunch of tarragon to good use in a stunning pasta carbonara tossed with chopped tarragon leaves.

Sure, there will certainly be times when the last thing in the world that you want to eat is what you have planned for you, waiting menacingly in the fridge. However, with a bit of classical technique and creativity, you can transform the ingredients and what you have on hand into something that satisfies your cravings and fits within your existing budget.

In this section, I'll provide easy-to-follow steps to allow you to create a workable meal plan at home. From there, we'll explore awesome money-saving tips and killer recipes!

## Create a Database of Recipes on Pinterest

Having a database of recipes at your fingertips makes meal planning so much easier. One way to categorize them is buy main ingredient or meal. Pinterest now makes this even more easy to organize by allowing you to create multiple subboards.

First, we're going to create a new board.

## Create board

I'm going to call this board "Meal Plans," but you can name it whatever you like! You can make these boards "secret" or private if you'd like, or if you have other cooks (or just other eaters) in the family, invite them to join your boards so they can pin ideas, too.


So here's my new board. I'm now going to create several sub-boards by clicking the plus button and then selecting "Section."

## Create

## Pin

Add

## Section

Date

You could group them by type of food like "Dinner" or "Meal Prep," or by how
it's cooked, like "Air Fryer" or "Instant Pot."

For me, however, I think the best way to categorize them is by ingredient. This way, when l've picked my all-star ingredient, I can pull a bunch of recipes using that ingredient. I can then reference the recipes with what I already have and what I need, and make my meal plan based on that.


Now that l've created my board and the categories within it, it's time to start pinning!


One of the great things about Pinterest is that on almost all recipes, you can easily see what ingredients are needed. This makes seeing what I have and what I need to add to my shopping list super easy.

You can also see if there are reviews of the recipe, If you're trying out a totally new cuisine or technique, this is particularly helpful to make sure you are making a recipe that other pinners actually liked!

## Create a Meal Plan Based on What You Have \& What's On Sale

Before diving into your weekly meal plan, it's a good idea to quickly browse any upcoming specials at your local grocery stores. You can use a store's app, check their website, or even clip coupons from the Sunday newspaper.

If they have ribeye on sale, for instance, you might spring for that. A special on rice? Plan on a week full of tacos, hibachi chicken with fried rice, and other rice dishes.

You certainly don't have to make anything because it's on sale, but it can be a great place to start for inspiration. If you adore shrimp, and they're on sale this week, it might convince you to whip up your famous Cajun BBQ shrimp and grits!

At this point, also take stock of what you already have in the house. Got a piece of meat hanging out in the freezer, waiting for a purpose in its life? Maybe you could whip up something with that, especially if you spent extra last week, are making
something costlier this week, or just feel like saving a bit more. Is there anything you need? Getting close to running out of canola oil or butter? Keep that in mind for the next step.

Also, take note of any really awesome coupons or sales on anything you regularly use. Add these "stock-up" items to your list in the next few steps so you account for this cost in your weekly and monthly budget.

## Shop Smart

This one requires a bit of work and research. Basically, you're going to want to compare prices at multiple stores. Costco has been a lifesaver for me, but there are plenty of other stores that don't require a membership where you can buy in bulk or discount.

And, let's be honest, it may, at some point, be worth it to pay for a membership in order to get those big discounts.

If you're unsure about whether a membership is the right option for you and your family, many membership-based stores have trial memberships or will let you visit for free. If you have a friend or family mem-
ber who has a membership, ask to go with them the next time they go to the store.

Stores like Costco can also be great for stocking your pantry. Even if you are only purchasing for yourself or yourself a partner, buying pantry staples with a long shelf-life in bulk is a smart idea.

ALDI is another great store for buying less expensive food without sacrificing quality. ALDI has recently upped their game by providing even more organic and dietaryspecific (like gluten free) items in-store. Using their weekly ads as a guide, it's entirely possible to buy a week's worth of food for under \$50.

Thrive Market is an online, membershipbased store that focuses on all-around healthy foods and products, including makeup, skincare, and supplements. This is especially great if you're following a specific dietary approach (like doing a Whole30) or have trouble locating certain items in your area.

Amazon is another online store that sells in bulk. While a Prime membership is nice to have for the discount and free shipping,
it's not necessary in order to purchase groceries. This is another great option for stocking up on pantry staples.

## Plan For an Ad-hoc Meal

"Ad-hoc" is a Latin phrase that means "to this". Basically, it translates to a solution for a specific problem. In this instance, the problem is, "What the heck am I going to eat tonight?"

Plan for, at least once a week, to use whatever foods you have available to throw together a meal. These can be leftovers or extra ingredients or produce that may be just about to go bad. Creating a meal out of random items can be an excellent way of making sure you eat every single dollar you spend on groceries.

How many times have you bought produce with plans to make something, and then completely forgot about them, sitting lonely in the back of the fridge? Or you bought one too many of something for a recipe, and have a leftover onion or bell pepper or clove of garlic? Get creative! With a couple bell peppers, some meat of your choice, a little rice, and some cheese, you have stuffed peppers.

Now, l'm not saying just to go crazy and throw everything in a bowl and just eat it. (Please don't.) But you can come up with some surprisingly delicious foods with leftover groceries.

Supercook is a great website and app where you enter the ingredients you already have, and the site will give you recipes using those ingredients. Or just improvise!

## Meal Plans



In the final section of this book, you'll find several sample meal plans including recipes from 40 Aprons, Easy Healthy Recipes, and other easy, cheap meals. Each meal plan is under $\$ 100$ per plan for a family of four, based on current full-price dollar amounts. You may be able to go un-
der $\$ 100$ by using coupons and sales!

## $\$ 100$ for a Family of 4

## Monday

Breakfast - Oats or oatmeal like Instant Pot Steel Cut Oats or Overnight Steel Cut Oats

Lunch - Chickpea Salad on bread or lettuce wraps

Dinner - Air Fryer Chicken Legs (These can also be cooked in the oven.)

## Tuesday

Breakfast - Eggs cooked however you like them with a side of veggies (like avocados, mushrooms, etc.) or fruit

Lunch - Easy Tuna Salad on bread or lettuce wraps

Dinner - Bean \& Cheese Taquitos

## Wednesday

Breakfast - Oats or oatmeal like Instant Pot Steel Cut Oats or Overnight Steel Cut Oats

Lunch - Chickpea Salad on bread or lettuce wraps

Dinner - Dreamy Crockpot or Instant Pot Chicken and Rice

## Thursday

Breakfast - Eggs cooked however you like them with a side of veggies (like avocados, mushrooms, etc.) or fruit

Lunch - Easy Tuna Salad on bread or lettuce wraps

## Dinner - Everything Bagel Chicken with

 Scallion Cream Cheese Sauce
## Friday

## Breakfast - Oats or oatmeal like Instant Pot Steel Cut Oats or Overnight Steel Cut Oats

Lunch - Chickpea Salad or Easy Tuna Salad on bread or lettuce wraps

Dinner - One-Pot Chicken Pesto Pasta

## Saturday

Breakfast - Pancakes made with 1 ripe banana (preferably with some brown spots), 2 eggs, and 1/4 cup oats and toppings of your choice with a side of fruit, veggies, or bacon

Lunch - Easy Black Bean Soup or Bean \& Cheese Taquitos<br>Dinner - Ad-hoc meal (leftovers, whatever you didn't eat throughout the week) or Air Fryer Chicken Legs

## Sunday

Breakfast - Oats or oatmeal like Instant Pot Steel Cut Oats or Overnight Steel Cut Oats

Lunch - Ad-hoc meal or Chickpea Salad or Easy Tuna Salad on bread or lettuce wraps

Dinner - Pasta of your choice with tomato sauce or butter, minced garlic, salt, and pepper. Add parmesan cheese if you like.

## Vegetarian Meal Plan

## Monday

Breakfast - Oats or oatmeal like Instant Pot Steel Cut Oats or Overnight Steel Cut Oats

Lunch - Chickpea Salad on bread or lettuce wraps

Dinner - BBQ Jackfruit Sandwiches (use regular hamburger buns instead of brioche if they are more affordable)

## Tuesday

Breakfast - Eggs cooked however you like them with a side of veggies (like avocados, mushrooms, etc.), fruit, and/or veggie bacon

Lunch - Salad with lettuce or spinach, hard-boiled eggs, and veggies and dressing of your choice

Dinner - Bean \& Cheese Taquitos

## Wednesday

Breakfast - Oats or oatmeal like Instant Pot Steel Cut Oats or Overnight Steel Cut Oats

Lunch - Chickpea Salad on bread or lettuce wraps

Dinner - Chickpea Gyros (if pitas are not in your budget, you can also use lettuce wraps)

## Thursday

Breakfast - Eggs cooked however you like them with a side of veggies (like avocados, mushrooms, etc.), fruit, and/or veggie bacon

Lunch - Salad with lettuce or spinach, hard-boiled eggs, and veggies and dressing of your choice

Dinner - Pasta of your choice with tomato sauce or butter, minced garlic, salt, and pepper. Add parmesan cheese if you like.

## Friday

Breakfast - Oats or oatmeal like Instant Pot Steel Cut Oats or Overnight Steel Cut Oats

Lunch - Chickpea Salad or Easy Tuna Salad on bread or lettuce wraps

Dinner - BBQ Jackfruit Bowls

## Saturday

Breakfast - Pancakes made with 1 ripe banana (preferably with some brown
spots), 2 eggs, and 1/4 cup oats and toppings of your choice with a side of fruit, veggies, and/or veggie bacon

## Lunch - Easy Black Bean Soup or Bean

 \& Cheese TaquitosDinner - Ad-hoc meal (leftovers, whatever you didn't eat throughout the week) or

## Sunday

Breakfast - Oats or oatmeal like Instant
Pot Steel Cut Oats or Overnight Steel Cut Oats

Lunch - Ad-hoc meal or Chickpea Salad or on bread or lettuce wraps

Dinner - Pasta of your choice with tomato sauce or butter, minced garlic, salt, and pepper. Add parmesan cheese if you like.

## Vegan/Plant-based Meal Plan

## Monday

Breakfast - Oats or oatmeal like Overnight Steel Cut Oats (use vegan butter or coconut oil instead of butter)

Lunch - Chickpea Salad on bread or lettuce wraps

Dinner - BBQ Jackfruit Sandwiches (use regular hamburger buns since brioche contain animal byproducts)

## Tuesday

Breakfast - Tofu scramble (try this recipe from Simple Vegan Blog)

Lunch - Salad with lettuce or spinach and veggies and dressing of your choice

Dinner - Bean \& Cheese Taquitos (use vegan cheese or omit)

## Wednesday

Breakfast - Oats or oatmeal like Overnight Steel Cut Oats (use vegan butter or coconut oil instead of butter)

Lunch - Chickpea Salad on bread or lettuce wraps

Dinner - Marinated tofu with rice (try this recipe from Simple Vegan Blog)

## Thursday

Breakfast - Tofu scramble (try this recipe from Simple Vegan Blog)

Lunch - Salad with lettuce or spinach and veggies and dressing of your choice

Dinner - Pasta of your choice with tomato sauce or vegan butter, minced garlic, salt, and pepper. Add vegan cheese if you like.

## Friday

Breakfast - Oats or oatmeal like Overnight Steel Cut Oats (use vegan butter or coconut oil instead of butter)

Lunch - Chickpea Salad on bread or lettuce wraps

Dinner - BBQ Jackfruit Bowls

## Saturday

Breakfast - Vegan pancakes (try this recipe from Nora Cooks)

## Lunch - Easy Black Bean Soup or Bean Taquitos

Dinner - Ad-hoc meal (leftovers, whatever you didn't eat throughout the week) or Vegetarian Chickpea Tikka Masala (this recipe requires more ingredients than many of the others listed, but if you
make it often, these can easily be pantry staples you already have on hand)

## Sunday

Breakfast - Oats or oatmeal like Overnight Steel Cut Oats (use vegan butter or coconut oil instead of butter)

Lunch - Ad-hoc meal or Chickpea Salad or on bread or lettuce wraps

Dinner - Pasta of your choice with tomato sauce or vegan butter, minced garlic, salt, and pepper. Add vegan cheese if you like.

## Paleo Meal Plan

## Monday

Breakfast - Eggs cooked however you like them with a side of Paleo-compliant veggies (like avocados) or fruit

Lunch - Buffalo Chicken Ranch Whole30 Meal Prep (you can limit your veggies or use those you purchased on sale instead of using the ones listed)

Dinner - Jerk Chicken Bowls with Mango Salsa and Coconut Rice (substitute rice with cauliflower rice or just omit entirely)

## Tuesday

## Breakfast - Paleo Sweet Potato Apple Breakfast Bake

Lunch - Sweet potato stuffed with chicken and ranch, avocados and veggies, or however you like

Dinner - Healthy Creamy Buffalo Chicken Stuffed Sweet Potatoes with Ranch

## Wednesday

Breakfast - Eggs cooked however you like them with a side of Paleo-compliant veggies (like avocados) or fruit

## Lunch - Buffalo Chicken Ranch

Whole30 Meal Prep (you can limit your veggies or use those you purchased on sale instead of using the ones listed)

## Dinner - Crockpot Chicken Fajitas

 (green bell peppers are generally the least expensive, so you can use those, as well as limiting your garnishes to reduce cost)
## Thursday

## Breakfast - Paleo Sweet Potato Apple Breakfast Bake

Lunch - Sweet potato stuffed with chicken and ranch, avocados and veggies, or however you like

Dinner - Egg Roll in a Bowl (you can leave out the water chestnuts and sesame seeds if they don't fit into your budget)

## Friday

Breakfast - Eggs cooked however you like them with a side of Paleo-compliant veggies (like avocados) or fruit

Lunch - Buffalo Chicken Ranch Whole30 Meal Prep (you can limit your veggies or use those you purchased on sale instead of using the ones listed)

## Dinner - BBQ Chicken Bowls with

Sweet Potatoes and Coleslaw (to save on ingredients, you can either omit the pickle entirely or use store-bought)

## Saturday

Breakfast - Paleo pancakes using 1 banana, 1 egg, and 1 tablespoon coconut flour per serving (you can omit the flour, but your pancakes may be a little less easy to flip in the pan) with a side of fruit

Lunch - Sweet potato stuffed with chicken and ranch, avocados and veggies, or however you like

Dinner - Ad-hoc meal (leftovers, whatever you didn't eat throughout the week) or Healthy Creamy Buffalo Chicken Stuffed Sweet Potatoes with Ranch

## Sunday

Breakfast - Paleo pancakes or eggs cooked however you like them with a side of Paleo-compliant veggies (like avocados) or fruit

Lunch - Ad-hoc meal or a cooked sweet potato stuffed with chicken and ranch, avocados and veggies, or however you like

Dinner - Healthy Chicken Alfredo with Spaghetti Squash (you can also use a store-bought paleo pasta sauce instead of making your own)

## Keto/Low Carb Meal Plan

## Monday

Breakfast - Breakfast bowl with 2 eggs, avocado slices, and 2 slices bacon ( 5 g net carbs)

Lunch - Keto Egg Salad in lettuce cups (keto bread is also an option if you want to splurge)

## Dinner - Air Fryer Chicken Legs

## Tuesday

## Breakfast - Healthy Sous Vide Egg Bites with Bacon

Lunch - Easy Tuna Salad in lettuce cups
Dinner - Instant Pot Frozen Chicken Breast or Air Fryer Chicken Breast

## Wednesday

Breakfast - Breakfast bowl with 2 eggs, avocado slices, and 2 slices bacon (5g net carbs)

Lunch - Keto Egg Salad in lettuce cups
Dinner - Everything Bagel Chicken with Scallion Cream Cheese Sauce

## Thursday

## Breakfast - Healthy Sous Vide Egg Bites with Bacon

Lunch - Easy Tuna Salad in lettuce cups

Dinner - Air Fryer Chicken Legs

## Friday

Breakfast - Breakfast bowl with 2 eggs, avocado slices, and 2 slices bacon ( 5 g net carbs)

Lunch - Keto Egg Salad in lettuce cups
Dinner - Lemon Garlic Salmon (if salmon is out of your budget this week, you can sub it with chicken breast)

## Saturday

## Breakfast - Keto French Toast

Lunch - Easy Tuna Salad in lettuce cups
Dinner - Ad-hoc meal (leftovers, whatever you didn't eat throughout the week) or Instant Pot Frozen Chicken Breast or Air Fryer Chicken Breast

## Sunday

Breakfast - Keto French Toast or Healthy Sous Vide Egg Bites with Bacon

Lunch - Ad-hoc meal or Keto Egg Salad in lettuce cups

Dinner - Everything Bagel Chicken with
Scallion Cream Cheese Sauce

