



## Health Conscious, Cost Conscious: How to Eat Well on a Budget

Think it takes big bucks to eat well? Fact is, wholesome, delicious foods can actually help you whittle your grocery bill while improving your health. All it takes is a little planning, thoughtful shopping, and a do-it-yourself approach to cooking.

### Planning

#### ***Make a master menu and grocery list.***

Planning your meals and snacks (including pack-your-own lunches) and heading to the store with a shopping list in mind will curb impulse buying and ensure that you have all of the ingredients you need when you start cooking. You'll also be less likely to spend money eating out if your meals are ironed out ahead of time. Some tips for menu planning:

- Focus on foods that give you the most nutritional value for your money, such as in-season produce and staples like lentils, beans, pastas, oats, and rice.
- Check for specials and coupons before you develop your menus.
- Stretch your meat purchases - when serving as a main dish, keep in mind that one serving of meat is only three ounces -- about the size of a deck of cards. Pair meat with a colorful vegetable and a hearty side, like a pasta, rice or potato salad. You can also stretch meat through partial substitutions (add rice to your meatballs or more beans to your chili) or use less in dishes where you likely won't miss it, like stir-fries and soups. Experiment with vegetarian meals and lower-cost protein sources, like beans, tofu and tempeh.
- If your family enjoys poultry, consider cooking a whole bird and freezing parts for later. Use the leftover bones to make broth.
- Use fluid milk for drinking, but use dried milk powder in recipes, like those for soups, mashed potatoes, and baked items.
- Include frozen foods, which are often a good buy and won't go to waste as quickly.
- To save on fuel, minimize trips to the store by planning for a week or more at a time (if you drive to the store).

#### ***Revise your list.***

Take the time to review your grocery list with an eye on frugality. Are there pricey items you can replace with more economical choices? Can you plan to serve leftovers? Look

in your refrigerator and cupboards; are there items that you can use up? If so, make substitutions.

Also be thoughtful about snack items. Maybe you can replace single serve drinks like soda with herbal iced tea that you make yourself for pennies a glass, for example. Or, buy in bulk and package your own single size servings of cheese, yogurt or carrot sticks in reusable containers.

## Shopping

### ***Stay flexible.***

Once at the store, use your shopping list to stay on track, but be open to unexpected surprises. Didn't know green beans were on sale? You can easily swap the side of peas on your list. Come across a display of pasta sauce on special? Take advantage, even if it's not on your list. Just jot down your substitutions and make the changes to your menu when you get home.

### ***Buy in-season, local produce.***

It makes economic and environmental sense to buy food that's in season in your area. That might mean replacing long-distance strawberries in October with the crispest, freshest, picked-ripe apples. Yes, it makes culinary sense, too!

There are plenty of options for scoring in-season, local produce. Year round, you can find quality local fare at Central Co-op. Seattle also boasts vibrant farmers markets and Community Supported Agriculture (CSAs) programs in spring, summer, and fall. And of course, most thrifty of all, you can grow your own produce, whether small scale (pots on your stoop) or full-on victory-garden style.

By the way, there's still room for organic purchasing in a tight budget. Organic isn't always more expensive, especially if the produce is locally grown. When it is beyond your budget to purchase organic for all your produce, consider organic for items that you eat most frequently, or those that have been found most likely to contain pesticides. These are: celery, peaches, strawberries, apples, blueberries, nectarines, bell peppers, spinach, cherries, kale/collard greens, potatoes, and imported grapes. The fifteen least contaminated foods are: onions, avocado, sweet corn, pineapple, mangos, sweet peas, asparagus, kiwi, cabbage, eggplant, cantaloupe, watermelon, grapefruit, sweet potato, and honeydew melon.

No toxic fruits or veggies in our store, though – our Produce Department is 98% organic, and the rest is from farmers we know and trust.

### ***Buy in bulk.***

Because you save on packaging and can buy in quantities determined by you, not the manufacturer, shopping bulk is especially budget-friendly. You can purchase the exact

amount you need, whether it's enough brown rice for the month or a pinch of an exotic spice for a specific recipe. Central Co-op offers staples like grains, baking ingredients, granola, nuts, oils, and nut butters in our Bulk department.

**Owner Tip >** Central Co-op owners receive a 10% discount on cases ordered two weeks ahead of time, and that's on top of sale prices. You can order just about anything in the Co-op by the case or large bag, both in bulk and in the rest of the store, including items that our distributors carry but we don't actually stock. To place a special order, stop by the Central Services desk or ask another Co-op worker.

### **Get the best prices.**

We've always got something good on sale. Look for CO+OP Deals, a great roster of sales that rotates biweekly, plus other specials around the store. Our *Central Basics* program is a set of deeply-discounted staple foods, with an emphasis on organics. Check out all of these items on our Central Savings page, or stop by the Central Services desk to see what's in the current flyers.

Our *Healthy Community Program* is available to all of our shoppers who are living on a restricted income, including both equity-invested owners and the general public. To participate, all you will need to do is fill out an application at the front desk and you will receive your HCP card. This card will be good through the calendar year, and will need to be renewed annually. Participants in this program will receive a 10% discount off all of their shopping every Tuesday.

**Owner Tip >** Central Co-op owners receive in-store discounts on top of these sweet deals – learn more about ownership here.

### **SNAP - Supplemental Nutrition Assistance Program**

We accept SNAP EBT cards, formerly called food stamps. You can see if you qualify for nutrition assistance at: [www.washingtonconnection.org/home/home.go](http://www.washingtonconnection.org/home/home.go)

## **Cooking**

### **Do-It-Yourself**

Taking the time to do your own cooking rather than eating out is one step you can take that can make a huge difference to your bottom line and your health.

Remember that not every meal needs to be a *pièce de résistance*. A simple pasta topped with fresh veggies or an omelet with garden tomatoes on the side are examples of easy-to-prepare, frugal, satisfying meals. Don't forget to pack your own lunch, too. Use leftovers, or develop a repertoire of several inexpensive lunches that you can easily prepare the night before.

If you don't know how to cook, take a class, explore a plethora of online cooking videos and guides, or invest in a good cookbook. You've heard it before, and it's true: if you

can follow directions, you can cook. And so much carries over; once you know how to cook rice you can cook millet and, well, any grain. To maximize your frugal purchases, learn to dress up basic foods: A dollop of honey and a pinch of cinnamon can transform a bowl of oatmeal, and a sprinkling of Mexican seasoning can redefine a bowl of black beans, for example.

Speaking of doing it yourself, you can save by doing a little prep work at home. Grate your own cheese, wash your own carrots and lettuce, and slice your own mushrooms. In addition to saving money, in most cases you'll benefit from better nutritional value, too.

### **Grow your knowledge base.**

**Owner Tip >** Central Co-op owners have access to educational events like classes on growing and preparing food.

Central Co-op also stocks a variety of cookbooks for a range of diets.

## **Waste Not**

When you're looking to save money on your grocery bill, the last thing you want to do is throw away food! So purchase only the amount of perishable food you'll eat between now and your next grocery trip. And do your best to use up leftovers. Top baked potatoes with leftover chili, use leftover veggies for soups and stir fries, and convert leftover pasta into a salad. Freeze leftovers for future use (in fact, it's a good practice to cook in larger batches in the first place, with freezing in mind).

### **Store smart.**

There are tricks of the trade that can maximize the longevity of your food, lessening your overall expenses. Here are a few:

- Refrigerate bread
- Leave root vegetables unwashed until use
- Learn the best climates for your foods
- Don't store onions and potatoes together
- Keep your fridge clean to discourage mold growth

## **Have Fun!**

It takes a bit of focused planning, especially at first, but eating well on a budget is entirely doable and even fun. And as you focus on local foods and reducing waste, the benefits will extend well beyond your kitchen door.