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16 WAYS TO SAVE ON YOUR GROCERY BILL

According to the U.S. Bureau of Labor Statistics, the average American spent about \$4,000 on groceries in 2015, or about \$330 each month. Spending on food away from home topped \$3,000. That makes food, whether prepared at home or eaten outside the home, the third biggest budget item behind housing and transportation.

Read through the list and identify a handful of ways to help you save on your next trip to the grocery store.

- 1. TRACK YOUR EXPENSES.** Know your spending limit before you step into the grocery store.
- 2. INVENTORY YOUR FOOD GOODS AT HOME.** Go through the pantry and fridge to figure out how many meals you can make with the food you have on hand.
- 3. PLAN AHEAD.** Sketch out menus for a week's worth of meals. Chilis or bean salads offer top-notch nutrition at cut-rate prices. Recipes can be doubled and leftovers packed up for healthy lunches.
- 4. MAKE A LIST.** Go to the supermarket with your shopping list. There are dozens of handy grocery list apps to help you simplify the process.
- 5. DON'T GO GROCERY SHOPPING WHEN YOU'RE HUNGRY.** To limit impulse buys, grab a piece of fruit or eat a yogurt if you're feeling even somewhat hungry.
- 6. SHOP AT CHEAPER MARKETS.** A typical large supermarket may have 30,000 SKUs or individual products. It costs a lot to offer that much choice. Limited assortment stores keep prices down by limiting selections and asking consumers to bag their own groceries.
- 7. ENROLL IN THE LOYALTY PROGRAM.** Your supermarket is likely to have a loyalty program that offers significant savings to enrollees. Check your store's website for weekly sales and coupons.
- 8. BUY FEWER PREPARED FOODS.** A little extra time in the kitchen can save you big money in the long run. So shred your own lettuce, grate your own cheese, and assemble your own shish kebabs.
- 9. EAT WITH THE SEASONS.** In-season fruits and vegetables tend to be less expensive and of higher quality. Springtime values include artichokes, asparagus, lettuces, Vidalia onions, Florida strawberries, and California lemons.
- 10. BUY BAGGED PRODUCE.** It's nearly always cheaper to buy bagged apples or peppers than to pick your produce from the bin item by item.

QUICKTAKES



TAKE STEPS TO MANAGE YOUR FINANCES

In a recent survey, three out of four Americans cited money worries as a source of significant stress in their lives. Chronic stress has been linked to serious health problems. Learning to better manage your finances may help reduce that stress.

- The first step is to create a plan and stick to it. Make a list of every expense, big or small.
- Identify opportunities for reducing expenses.
- If your debt is too high, seek out a certified credit counselor to help you manage your situation.

11. LOOK FOR HOUSE BRANDS. Grocery retailers have expanded options in their private labels. Quality is generally as high as a national product.

12. IS THERE VALUE AT THE END OF AISLE 3? The product stacked in the eye-catching, end-of-aisle display may seem like a great bargain. Compare its price with similar items on the aisle shelves. It's likely you're not saving a nickel!

13. BUY FROZEN, NOT FRESH, SEAFOOD. Frozen seafood – everything from chopped clams (chowder night!) to salmon steaks (perfect for grilling!) – fill the freezer case. Packed and frozen shortly after being caught, the flavor and texture may be superior to the fish that's been sitting in the display case all day long.

14. BUY IN BULK. Most supermarkets have a self-serve bulk section where you can buy larger quantities of dried fruits, nuts, grains, and other staple ingredients. Since there's no packaging, the price is almost always lower.

15. KEEP A RUNNING TALLY. While shopping, use your smartphone's calculator to track how much you're spending.

16. DON'T BUY MORE FOOD THAN YOU NEED. A 2015 study reported that 31% to 40% of food in the U.S. goes to waste. Menu planning and smart shopping can help keep the food waste down – and savings up – in your kitchen.

Source: ChooseMyPlate.gov, "Eating on a Budget," accessed 2/12/2017

SPAGHETTI AND MEATBALLS

Classic meatballs can be high in fat and calories. By choosing lean meat, extending it with lentils and then baking (not frying) the meatballs, you will cut the fat by 50 percent. Remember, when you cut fat you automatically cut calories. The meatballs and sauce freeze well.

INGREDIENTS

1 cup low-sodium chicken broth or water
1/2 cup lentils
1 pound lean ground turkey, beef or pork
1 large sweet onion, minced
4 cloves garlic, minced
1 large egg, beaten
2 tablespoons ketchup
1 tablespoon dried Italian herbs
1/4 teaspoon salt
1/2 teaspoon freshly ground black pepper
1 cup fresh breadcrumbs, preferably whole-wheat
3 1/2 cups low-sodium marinara sauce
1 pound spaghetti, preferably multi-grain
2-3 tablespoons chopped fresh basil or parsley
1/2 cup freshly grated Parmesan cheese

DIRECTIONS

1. In a small saucepan, bring broth or water to a boil. Add lentils and bring to a boil. Turn off the heat, cover and set aside for 20 minutes.
2. Preheat the oven to 375°F. Line a baking sheet with aluminum foil. Set a wire rack on top.
3. In a mixing bowl, combine meat, onion, garlic, egg, ketchup, dried herbs, and salt and pepper. Drain the lentils and add them to the meat mixture. Mix well. Add breadcrumbs and mix gently. Form into 24 small meatballs. Set them on the wire rack. Bake for 20 minutes.
4. In a deep skillet, heat spaghetti sauce. Add the baked meatballs and simmer for 20 minutes. Stir in fresh herbs.
5. Meanwhile, cook and drain spaghetti. Place in a shallow serving dish. Top with the meatballs and sauce. Sprinkle with cheese.



NUTRITIONAL INFORMATION

523 Calories
11 g Fat
3 g Saturated fat
19 g Protein
37 g Carbohydrate
10 g Dietary fiber
533 mg Sodium

Source: Healthy Living Kitchens