



Guide to Eating and Cooking Healthy on a Budget

Eating healthy and cutting out prepackaged, processed food sounds great, but may come with a bigger price tag. Fresh produce and lean protein can be more expensive than filling your family up on prepackaged pasta, rice, and potatoes. However, healthy eating doesn't have to break the bank. You can improve your eating habits and keep it affordable.

Plan Your Meals One Week at a Time

Planning your meals ahead of time is probably the most important part of eating healthy on a budget.

Americans waste an incredible amount of food, [an estimated 20 pounds](#) per person per month. The majority of this waste comes down to poor shopping habits, which are caused by poor planning. If you know what you plan to eat for the week before you go shopping, you don't buy groceries you won't use.

You will also save money on takeout, which is a much larger expense than most people think. Planning a [week's worth of meals](#), and then shopping for them, means you have the supplies on hand to make those meals. What's more, you've built the expectation that you're going to do so.

Create a Shopping List – and Stick to It!

Use your meal plan to create your shopping list. Then, go through what you currently have in the refrigerator and in the pantry. You may need to buy fewer items than you think.

Keep a grocery [list](#) handy and update it throughout the week. You can attach a list to the refrigerator or use an app on your phone, whatever makes it easier for you.

Some items you need for healthy eating you'll buy every week, such as milk and eggs. These staples can automatically go at the top of your list, so you don't forget to add them just because they aren't part of a recipe.

You'll save a lot of money by not buying junk food, such as soda, chips, and sweets. These items are expensive and have no nutritional value, and the money you save here makes affording healthier food much easier.

Grocery stores often have a similar design. The "real" food is located in the perimeter of the store. This is where you find the produce, butcher, bakery, and deli sections, and it's where you find most of the healthier, non-processed items.

When you're walking the aisles, look up and down. Most stores stock the more expensive items at eye level. Items placed higher and lower on the shelves typically cost less.

Finally, don't shop on an empty stomach. You're more likely to deviate from your list and spend money unnecessarily.

Cook Your Own Food

Home-cooked meals are not only better for you, as they have less fat and sugar, but they're also much more affordable. You can usually make a meal that feeds four people for the same price as, or less than, a single restaurant meal. You also benefit from knowing what ingredients and spices are going into your meal.

Cooking your own food also allows you to make more than you need for a single meal, which allows you to store leftovers. It doesn't take any more time to make enough for two meals, and you can usually save a lot of money by buying supplies in bulk (rice, beans, etc.). Then, store the leftovers in the refrigerator for leftover night, or in the freezer to thaw and cook next week. You can do this with spaghetti sauce, chili, stews, casseroles, even seasoned ground meat you use for Mexican food.

Take advantage of a crock-pot or a slow cooker to make larger, multi-purpose meals. The leftovers from last night's roast go into tomorrow's stew or stir-fry.

Finally, taking breakfast and lunch to work with you, instead of eating out or grabbing food on the go, saves money and makes for healthier fare. Boil eggs ahead of time and store in the refrigerator, so you have a quick, easy protein for breakfast or lunch. If you're typically rushed in the morning, prepare lunch the night before, or grab some of those leftovers.

If you can't function without your coffee, use a travel mug and take it with you. Even if you buy gourmet coffee beans, it's still a lot less expensive than Starbucks.

Remember, all of those little takeout excursions add up. Your daily coffee run may feel inexpensive, because it's only a few dollars. That bagel down in the cafeteria is less than two bucks. However, add them all together over the course of a week and the savings are clear. Don't believe it? Save the receipts for a week, then look at the total.

Buy Whole Foods

Pre-portioned and prepared food is convenient, but that convenience comes at a price. For example, a one-pound block of cheese typically costs about half as much as a pound of shredded cheese. The store just tricks you by packaging the shredded cheese in smaller weights.

Do you like Mexican food? Buy raw or canned beans instead of canned refried beans and save money, and eat healthier. Making your own version is fast, easy, and a lot healthier – especially if you replace the lard used for frying with spices, onion, and jalapeño.

Buy wholegrain cereals, like oatmeal, instead of instant oatmeal. The instant version not only costs more, but it's full of preservatives.

The same is true for nearly every prepackaged food. Rice, pasta, and potatoes are all less expensive in their raw forms than in their boxed counterparts. What's more, they don't have all of the sodium and preservatives those little flavor packets carry.

If you worry about keeping these bulk items fresh, buy airtight containers for storage. Wasted food is wasted money.

Take Advantage of Sales

Store and generic brands usually save you money. What's more, they're often made in the same factories and plants, and have the same health and safety standards as their name brand counterparts.

Shopping with coupons is a great way to save money, but only if you plan to use the item in question. Unfortunately, most coupons are for prepackaged food, which is unhealthy and more expensive, even with a coupon. Be smart and cost compare. A quarter off of a box of flavored rice is still a lot more expensive than buying a two-pound bag of rice, especially when you consider how many meals you can make with that single bag.

If the store has a great sale on items you know you'll use a lot of or can store, buy in bulk. This goes for items you can freeze or that have a long shelf-life, but also includes non-food items that you often buy in a grocery store, such as cleaning supplies and paper products.

Speaking of paper products, consider replacing some of them with cloth alternatives. For example, cloth napkins cut down on waste and save you a lot of money in the long run.

Consider Less Expensive Alternatives

You can find less expensive versions of healthier foods. For example, chuck and round roasts are less expensive and have less fat than sirloin.

Canned fish, such as tuna and salmon, is far less expensive than fresh. However, be sure to buy the kind packed in water rather than oil.

Also, consider protein substitutes, such as black beans and lentils. Building dishes around these types of items is both cost effective and nutritious.

When you buy fresh produce, choose what's in season as that is usually less expensive. Also, do not discount frozen fruits and vegetables. They provide all of the same benefits at a lower cost, especially if what you want is out of season. What's more, you can cook exactly what you need and then put the rest back in the freezer, meaning you waste less food.

Finally, check out farmer's markets for fresh produce. You can usually find locally grown fresh fruits and vegetables for a fraction of the price you find at the grocery store. You can also ask them how the food was grown, and whether any chemicals were used in the process.

Try Growing Your Own Food

You can grow some of your own foods to save money. For example, starting an herb garden requires little space. You don't even need a garden! It's an inexpensive alternative to buying prepackaged herbs, and they add a lot of great flavor to your dishes.

When you're ready to expand beyond herbs, pick one or two plants that are fairly simple to grow and also don't require a lot of space. Peppers, tomatoes, and onions are popular choices for beginning gardeners.

This is also a fun activity to do with the kids, and helps them appreciate where their food comes from. You may discover you have a green thumb. If that's the case, try growing more of the vegetables that you eat on a regular basis. Don't Give Up!

Remember, the key to success is to make slow, gradual changes. Build healthy habits over time, and you're more likely to continue them. This may mean beginning with just a single extra serving of vegetables each day, or replacing one unhealthy treat with a healthier alternative.

There will be days when you fall off of the healthy eating wagon, and that's okay, so long as you don't let it completely remove you from the path to a healthier you.

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