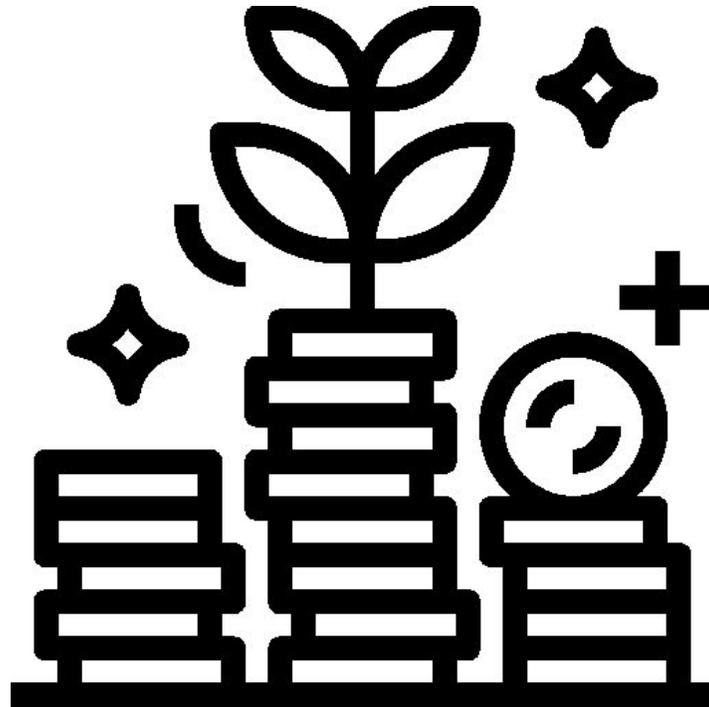


Budgeting Basics Series for the Anglo Young Couple and Family

Part #3

Menu Planning and Food Shopping



There will be 6-8 Guides

Topics that will be Discussed: All about the Budget, How to Create a Budget, Income Enhancements, Streamlining Expenses, Tackling Debt, Short Term Savings, Food Shopping, Menu Planning, Payment Methods, Maintaining your Budget, Long Term Savings and more...

Additional Budgeting Assistance

You created your first budget...
Discussed income enhancement ideas...
Tackled expenses that can be decreased...

Let's tackle two categories that affect most people and their money

Groceries and Payment Methods

These guides have been created to help you achieve personal financial stability.

- Want to share great decreasing expenditures ideas
- Have other ideas and topics that we should discuss in future guides
- Have any questions related to any of the topics discussed
- Need assistance with creating your first budget
- Have any other questions
- Want to share other budgeting tips

Reach out to letscreateabudget@gmail.com

Food Shopping

Supermarkets invest time, money and heavy research to get you to spend more. Lighting, the space, larger wagons, music all keep you longer in the store and that transfers to more money being spent.

Research indicates that going food shopping

- With kids
- When hungry
- Without a grocery list
- With a spouse or friend

All have a direct effect to you spending more money.

Lists and Food Shopping

Every person has what works best for them, what is written here is just a recommendation. The plan that is the most budget friendly is going food shopping once a week, close to Shabbos. Wednesday is a perfect day, you can still shop for Wednesday and Thursday dinner, know your Shabbos plans and shop until the next Wednesday morning.

Keep a grocery list on your fridge and write down every time you see an item missing, add the ingredients you will need based of the menu you planned for the week and take that list to the supermarket.

In Eretz Yisroel going to the supermarket once a week might be challenging for you as many people buy the produce in one place, order chicken from another, buy once a month bulk at the large supermarket and weekly groceries at the makolet. I suggest that you re-evaluate your shopping habits and use the most efficient and helpful method for you.

Menu Planning and Supermarket vs. Makolet

Why pre plan your menu

Planning the menu for the week will ensure that you are not buying extra items, that the items in your pantry and freezer will be used, and will keep you from going food shopping daily.

How to do it

Open your fridge, freezer and pantry, see what you've got and plan accordingly. One great tip is to prepare a list of your dinner ideas and plan your menu off that list Write down any additional ingredients that you will need and take that to the supermarket with you.

Menu planning and going shopping with a list (and following the list) will take some time to get used to if you have never done that.

Supermarket vs. Makolet.

For many people, convenience, location and service is as or even more a priority than pricing. For you, the local makolet might be a better option than osher ad or sharie revacha. Many people do bulk orders once a month in the large supermarkets and buy weekly items in the local makolet. That is a good option if you have a clear list, your menu planned and not just buy lots of items monthly.



Time is Money wasting a lot of time going to many stores finding the best sales and cheapest prices is not recommended unless you have spare time.

Buying Bulk and Sales

Bulk Buys

Generally, buying bulk non perishables, home items will not make you use more or spend more. While buying bulk perishables, snacks, nosh will generally make you spend, waste and use more.

If you have extra detergent in your house, you won't use more of it.

If you have a stack of chocolate and cookies in your house, you will see your waistline increase.

Evaluate your bulk buys and see if it really saves you money or just seems so.

Sales

You see a bag of chips on sale $3.90 \times 3 = 10.90$ what you are saving is 80 agarot.

Is it a sale?

If you had on your list that you want 3 of this bag of chips, yes it is a small sale.

If this item is not on your list, saving 80 agarot (like 22 cents in USD) is NOT a sale at all.

In general, is this item on sale something that was on your list and now it is on sale, buy it.

Is it an extremely useful and significant sale of an item you frequently use, buy it.

(like your favorite brand of detergent for half off)

If not, it might be money spent and not money saved

Menu Planner Sample

Day	Breakfast	Lunch	Dinner
Sunday	Cake, smoothie	Vegetable Omelet, Rolls, mushroom salad	Shabbos Leftovers
Monday	Yogurt and muffin	Tuna salad, bagels, simple salad	Chicken Patties, Cucumber Salad, Lentil Soup
Tuesday	Oatmeal	Baked ziti and chocolate milk	Shnitzel, Potato Wedges, Corn on the Cob
Wednesday	Pancakes, fruits	Avocado salad with bread, caesar salad	Broiled chicken bottoms, garlic spaghetti, pea soup
Thursday	Grilled cheese	Sunny side up, crackers,	Baked Salmon, Fried Rice, Watermelon, Greek Salad
Friday	Scrambled eggs,	Cottage cheese and crackers	Seudah like always- no guest
Shabbos	cake	2 boys as guest, will make apple pie, hot n cold, rest of food will be like every week	Shalosh seudas will go out with friends

Grocery List

- | | | |
|---|---|---|
| <ul style="list-style-type: none"> ▪ Tuna ▪ Cucumbers ▪ Tomatoes ▪ Lettuce ▪ Yogurt ▪ Dozen eggs ▪ Chicken cutlets | <ul style="list-style-type: none"> ▪ Choco chips ▪ Bagels ▪ Flour ▪ Grape juice ▪ Onions ▪ Rice ▪ Corn | <ul style="list-style-type: none"> ▪ Potatoes ▪ Chicken bottoms ▪ Salmon ▪ Pasta ▪ Whole wheat bread garlic ▪ Milk ▪ Juice |
|---|---|---|

Printable menu and grocery list included in the email

Food Tips

- Kosher.com has great recipes. Make dips, cakes, dressings instead of buying prepared ones.
- Use the “Cash Envelope System” to keep spending in your target range.
- Eat something before you go shopping, hungry shoppers spend more.
- Take along cut apple, granola bar or nuts to eat when you get hungry while shopping.
- Buy seasonal produce. Produce in season is tastier and cheaper.
- Chop and freeze fruit that are turning old, use them for fruit pies, smoothies.
- Go with your grocery list and stick to it.
- Takeout is pricey, have frozen foods ready when you are not in the mood of cooking.
- Check your fridge, freezer and pantry before shopping to avoid buying doubles.

Conclusion

The Food Category is an area where most people struggle. For the next few weeks try to incorporate some of the tips and suggestions you gleaned from this guide and see where it takes you. Do one small step at a time and with patience and “try and fail” you will get to see change that works best for both your family and your budget.

B’Hatzlacha

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