Making the Best of It!
Moving from a Fat-Filled, Sugar-Laden Stupor
to a Leaner, Healthy Lifestyle.

There is a modern myth that people with low incomes or managing on a tight budget cannot afford to eat a healthy diet. This is simply not true. Those of us with tiny food budgets are able to eat as well, if not better, than others who may spend 2 or 3 times more than we do. It's all a matter of choices. We can choose to fill our shopping carts and our families with sugary drinks, potato chips, white bread and high-calorie, high-fat processed foods or we can choose inexpensive healthy alternatives instead. We have complete control over what we place in our shopping carts. Many of the healthiest foods at the market are affordable on even the tiniest budget. For example—fresh carrots, cabbage, apples, oranges, canned tuna and salmon, dried beans, whole wheat flour and rolled oats, are all high in nutrients and especially inexpensive.

According to the Center for Disease Control more than 60% of Americans are overweight, and the percentage is even higher among low-income families. Obesity is associated with several chronic conditions including heart disease, hypertension and diabetes; conditions which can all be improved simply by eating a healthy diet.

So what exactly makes a diet healthy? When I went in search of answers to this question I found a lot of conflicting information. Fad diets, health extremists and outright charlatans draw the most attention because they work the hardest for our cash. Luckily there are a few conservative sources, which provide reliable information, much of it available for free on the Internet. These sources include the American Dietetic Association, American Heart Association, Mayo Clinic, National Heart, Lung & Blood Institute and the government's Dietary Guidelines. They may not be perfect, but they seem less likely to sell me a bill of goods than some of the faddist resources.

Reading and sifting through all of this information was challenging, but I was determined and determination is free. Certain recommendations were common among all the resources. These were the ones I finally chose to implement for my own family. After converting them into concrete achievable goals, I made a brief description of them to hang up in the kitchen. This keeps them in the forefront of my mind as I develop methods to reach them.
➔ Keep total fat consumption below 30% of daily calories.
➔ Reduce saturated fat to 10% of total calories. Further reducing it to 6 or 7% is even better.
➔ Eliminate trans fat or reduce it as low as possible.
➔ Keep cholesterol below 300mg per day. Further reducing it to between 200mg and 150mg per day is better.
➔ Prepare and eat more whole grains. At least half of daily consumption should be made up of whole grains. More is better.
➔ Make certain we get at least 5 servings of fruits and vegetables a day. More is better.
➔ Increase fiber to 30g per day or more.
➔ Keep sodium under 2300mg a day. Further reduce to 1500mg a day over time.
➔ Reduce sugar intake and avoid overindulgence.
➔ Exercise daily, as a family if possible, individually if not.

You may have dietary requirements that are medically prescribed. They should take precedence over the above list. I suggest you print our your own goals and place them in your kitchen so they’re easier to remember.

Cost is a major factor for me. All of the changes we make must be affordable. They also have to taste good to the rest of the family, especially the kids. I can’t afford to waste my time or money on foods the family refuses to eat and I doubt anyone else can either.

Eventually I understood that almost all of the foods we normally eat can be altered in small ways that improve their nutritional profile without affecting the taste or texture my family already likes. It takes time and a lot of mental effort to adjust our old favorites. I realized that saving cash on groceries is a trade-off. I can either throw money at the situation and save time, or throw time and ingenuity at the situation and save money. When we don’t have financial resources we must use other resources instead. Time, imagination, flexibility and creativity replace financial resources, and propel us closer to our goals.

In the following pages I detail some of the methods I’m using to accomplish this end. After the list I go on to explain each method in further detail. Not all of the suggestions will fit your lifestyle. I recommend that you use them as springboard to help you set and achieve your own dietary goals, custom designed for your nutritional needs and those of your family.

How I Reduced Saturated Fat, Total Fat & Cholesterol.
➔ Use cooking methods for ground beef that reduce fat and cholesterol.
➔ Use more turkey products.
➔ Eat more poultry, fish and vegetarian meals. Remove skin and fat from chicken before cooking.
➔ Use less cheese. Seek out sources of inexpensive reduced-fat cheese.
➔ Use more egg whites and fewer egg yolks.
➔ Only use nonfat milk. Budget-friendly instant nonfat dry milk can be used for both cooking and drinking.
➔ Make my own nonfat yogurt.
➔ Use trans fat-free margarine and make light margarine our standard spread.
➔ Choose healthier fats and vegetable oils.
➔ Use less fat in general. Choose reduced-fat products when they cost the same as their conventional counterparts.

How I Met the Other Goals.
➔ Replace processed grains with whole grains.
➔ Serve at least 5 fruits and vegetables a day. More is better.
➔ Choose reduced-sodium products and adjust recipes to use less salt.
➔ Choose reduced-sugar products.
➔ Use less sugar during food preparation and offer snacks that are low in sugar.
➔ Treat family time as an opportunity to exercise together.
Use cooking methods for ground beef that reduce fat and cholesterol. Choose lean beef when it's affordable. Ground beef is a staple product for most of us on a budget. It tastes good, it's quick and easy to cook and the family usually looks forward to dishes that contain it. The only problem with ground beef is that the cheap version, the type most of us on budgets are buying, is high in fat. Legally regular ground beef cannot contain more than 30% fat, which means it's 70% lean. Most health authorities recommend we forsake our old reliable ground beef in favor of extra lean ground beef which is 10% fat and 90% lean. While that's probably good advice it doesn't take hard, cold economic reality into consideration. In most markets extra lean ground beef costs at least twice as much as regular ground beef. With careful shopping it can sometimes be found on sale, at which time it pays to buy as much as you can store and use. My local warehouse store sells 10-pound tubes of extra lean ground beef for about the same price per pound that other stores are charging for regular ground beef. It costs quite a bit to buy so much at once, but when I do it saves calories and cash.

Most of the time though, extra lean ground beef is not an option for for my family. That doesn't mean we have to give up our health goals. What it does mean is that I have to take a little extra time when cooking ground beef to make it as healthy as possible. For the most part this means discarding the fat that cooks out of it.

There are several methods which accomplish this goal. The first, and the easiest, is draining and rinsing ground beef after pan frying. The procedure is simple. Fry a pound of ground beef, breaking it up into small bits as it cooks. Drain the fat from the pan into a clean, empty coffee can or other metal container. Place the meat in a colander in your sink. Run hot water over it for a few moments to rinse off any remaining fat. Rinse out your skillet too. Then return the meat to the skillet and proceed as directed by your recipe. Make sure you drain the extra fat into a can or even your trash. Do not drain the fat into the sink because it will clog your pipes. Unclogging kitchen pipes is almost as expensive as unclogging arteries, so don't tempt fate. Discard the drained off fat responsibly. This method of draining and rinsing ground beef, is extremely effective at removing fat and cholesterol from ground beef as noted in the chart below. As a matter of fact, regular ground beef that has been drained and rinsed has a better nutritional profile than extra lean ground beef.

<table>
<thead>
<tr>
<th></th>
<th>10% Fat Crumbles</th>
<th>30% Fat Broiled or Grilled</th>
<th>30% Fat Drained &amp; Rinsed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-lb Raw Cooked Weight in Ounces</td>
<td>12-2/3</td>
<td>10-2/3</td>
<td>11</td>
</tr>
<tr>
<td>1-lb Raw Calories After Cooking</td>
<td>676</td>
<td>820</td>
<td>704</td>
</tr>
<tr>
<td>1/4-lb Raw Calories After Cooking</td>
<td>169</td>
<td>205</td>
<td>176</td>
</tr>
<tr>
<td>1-lb Raw Mg Cholesterol After Cooking</td>
<td>242</td>
<td>230</td>
<td>208</td>
</tr>
<tr>
<td>1/4-lb Raw Mg Cholesterol After Cooking</td>
<td>61</td>
<td>57</td>
<td>52</td>
</tr>
</tbody>
</table>

If you look at the chart you'll notice that 1-pound of raw extra lean ground beef results in 12-2/3 ounces cooked meat. Cooking 1-pound of regular ground beef gives you 10-2/3 ounces of cooked meat. This is a difference of only 2-ounces. Since proper preparation methods (as described in this section) eliminate much of the fat and cholesterol associated with regular ground beef it seems ridiculous to me to pay 2 to 3 times more money for such a small amount of extra meat. Assuming 4 servings per pound, this works out to be only an extra half an ounce of cooked meat per person. I am not willing to dole out so much extra cash for that extra half ounce of cooked meat.

While on the topic, another method to reduce the fat in ground beef is to cook it on a rack so the fat has a chance to drain away from the meat while it cooks. Grilling is perhaps the most familiar version of this method, but broiling or roasting on a rack can be just as effective at reducing fat and calories. I have a simple broiler pan that consists of a wire rack, which nests inside a 9 by 13-inch rectangular baking pan. The rack looks like the same kind used for cooling cakes and cookies. I use


the rack for roasting (or baking) meatloaves and meatballs or broiling hamburger patties. The meat rests on top of the rack and the fat drips into the pan below. The worst part is cleaning the bottom pan, but if it's lined with aluminum foil then cleanup is a breeze.

Another great technique, specifically for meatloaf is to use a specially designed meatloaf pan. A loaf pan with holes in the bottom nests inside a slightly larger loaf pan. The meatloaf mixture goes in the inner pan and as it cooks the fat drips down into the bottom pan. You can get the same effect without buying a special pan by baking your meatloaf on a rack or broiler pan as described in the previous paragraph.

If you are hesitant about the nutritional information regarding ground beef then I recommend sharing it with your health care team. Ultimately you should abide by their suggestions. If like me, you are trying to eat healthy meals while sticking to a limited food budget then regular ground beef, properly prepared, is by far one of the most family-friendly and economical ways to do it.

Use more Turkey Products. There are lots of reduced-fat turkey versions of traditional high-fat foods to be found in today’s supermarket. Some of them taste a little different than the pork or beef products they replace, but most taste surprisingly good. Add to that their lower fat content and, in my experience, their lower price, and you have a winner on all fronts.

We'll start with ground turkey, which is more familiar to most of us than it used to be. Regular ground turkey is 15% fat and 85% lean, fully 50% less fatty than regular ground beef. For those of us on a budget this is particularly significant when ground turkey costs even less than ground beef. The most reasonably priced ground turkey in my area is 1-pound frozen “bullets” or chubs. I found them in the frozen poultry section of my local superstore. There are bullets of frozen turkey, turkey sausage and boxes of frozen turkey patties all in the same section, and all very reasonably priced.

The only problem with ground turkey is that to some of us, myself included, it tastes a little funny and somehow it may not seem as family-friendly as good old ground beef. Other people, like my red-blooded American husband, may still have trouble getting past the idea that turkey is a holiday food, good for Thanksgiving and maybe even Christmas, but certainly not the sort of thing we would eat day in and day out.

The rising cost of ground beef forced me out of my comfort zone giving me the necessary motivation to plunk a pound of frozen turkey into my cart. That night I left it in the refrigerator to thaw. As supper time rolled around the next day I opened the tube of turkey and watched it skid into my skillet. To tell the truth, I was worried. It didn't look exactly like ground beef; it didn't smell like ground beef and I was certain the family would accuse me of trying to poison them. I fried the turkey and used it to make taco meat, a family favorite. I tasted as I went along and was surprised to discover the flavor was much better than I had imagined. To be on the safe side I seasoned the meat with a little extra red pepper, so the flavor of the meat would be less noticeable, just in case the family objected.

The meal turned out fine. Everyone ate their dinner and no one even suggested it was any different than usual. My husband did mention the tacos were extra spicy, but he liked it and suggested I prepare them that way every time. The success with this meal encouraged me to try again. I found that highly seasoned dishes are the best way to introduce ground turkey to the family. Certain dishes, like meatloaf and meatballs, do not taste the same when prepared with turkey, so I've compromised by using a combination of ground turkey and ground beef together. Ground Turkey is just as versatile as ground beef. They can be substituted one of the other with perfect ease, making this change one of the easiest on both the family and me.

Eventually the kids did ask me why we were eating so much ground turkey. I simply told them the truth. Turkey, I explained, is cheaper than ground beef and in some ways healthier for us too. We've raised them to be aware of economic realities, so they accepted my explanation without question. I like to think my efforts to create good tasting dishes, that would be acceptable to the family’s palate, had a big influence on their general acceptance of a new food. If I had just fried up plain turkey burgers and said "That's it, we're eating turkey instead of beef. Like it or lump it." then they would have been less cooperative. By going at a gradual pace, sticking to dishes that were already popular, and getting my hus-
bands's support so we could both set a good example, we made the changes more acceptable to everyone.

Turkey sausage is the best alternative to pork sausage. It has half the fat, costs less and provides all of the flavor you want from breakfast sausage. I buy it in frozen pound-sized "bullets" at my local superstore. It's in the same spot as frozen ground turkey and costs about the same too. It must be thawed before it can be used, but the price and the taste make it well worth a little thawing time. I wish I could find inexpensive turkey sausage in links, but the only ones in my area cost an arm and a leg. Instead I make due by shaping my turkey sausage into links or patties myself. Sometimes I make our own brown-and-serve links and patties. I cover a large baking sheet in tin foil and then shape patties and links on the foil. Usually I do at least 2-pounds of sausage at a time. Then I bake the sausage at 350° for 20 to 25 minutes, until the turkey is fully cooked, but not overly browned. Then I pack them in plastic bags and store them in the fridge or freezer until needed. This way the kids or I can briefly reheat the sausages instead of cooking them from scratch every morning. Precooking is a little bit of work. My hands get gooey, and I have to be sure to wash everything afterward. The time savings are great though, and I love being able to see the kids prepare their own healthy breakfasts.

Raw turkey bacon costs a little less per pound than raw pork bacon. Once it's cooked though, the real value shows through. Pork bacon melts away into bacon grease and gristle, leaving only a tiny bit of lean meat. With turkey bacon on the other hand, very little is lost in cooking resulting in significantly more cooked meat for your food dollar. This makes the price per serving of turkey bacon much less than it is for pork bacon. Even when I used to save the grease that cooked away from pork bacon to use in cooking, pork bacon wasn't as economical as turkey bacon. My kids feel that turkey bacon tastes best if sizzled in a teaspoon of vegetable oil. If fat is a significant factor for you (like it is for me), turkey bacon can be cooked in non-stick spray instead.

Turkey ham replaces ham made from pigs. It's much cheaper than pork ham, plus it's lower in fat and cholesterol. The flavor is almost exactly the same as pork ham. Turkey ham cold cuts or deli meat make delicious sandwiches, while larger 2 to 3 pound turkey hams can be baked or roasted and served just like pork hams. I prefer roasted turkey ham to be glazed in brown sugar and served with pineapple on the side. My husband prefers his with honey mustard. Any pork ham recipe you have can be used on a turkey ham and I doubt the family will even know the difference.

Since turkey products are so much cheaper than pork products this step in particular has saved me a lot of money. We're able to serve ham, bacon and sausage more often because they cost less. Since turkey products are also lower in fat, saving money has turned out to save us calories and help us reach our health goals in the bargain.

Eat more poultry, fish and vegetarian meals. Remove skin and fat from chicken before cooking. Since I'm buying and cooking less red meat, I have to replace it with something else instead. These replacements must be family-friendly, economical and nutritious. Experts have been telling us to eat more poultry and fish for years. I've been slow about taking their advice but now I've seen the light. Chicken is quite affordable, even during these inflationary times.

Usually the least expensive type of chicken is leg-quarters. Chicken breasts are extremely popular which leaves a lot of legs, thighs and backs to get rid of. This is a financial boon to all of us trying to save money. Chicken leg-quarters can be used in any recipe calling for cut up chicken pieces. They shake and bake just as easily as pork chops and only cost a fraction as much. Plus chicken leg-quarters are far more versatile. If you need boneless cutlets, then the thigh portion is easy to bone, cost less than pork cutlets, and stir-fries just as nicely. Just remember to remove the skin and trim the visible fat and you have a lean, healthy, family favorite for a very affordable price.

The only problem with chicken leg-quarters is that they must be repackaged and frozen when you get home from the store. With a little practice I've found I can do the whole process in about 10 minutes. I pack 4 quarters per bread bag, and wind up with about 2-1/2 packages per 10 pounds of leg-quarters. Usually I wait for a sale and then I prefer to buy 20 or 30 pounds at once to save
time in processing and freezing the chicken. With a little practice you'll learn how to package 20 or 30 pounds in a flash and you'll still benefit from the health and savings that chicken leg-quarters offer.

If you wish to further process your leg-quarters then you can separate the leg and thigh portions and also cut off the backs. Legs and thighs are packaged and frozen in meal sized portions. Backs are frozen together and when there is time, they can be boiled and turned into homemade chicken broth. There's even a little meat left on the back that can be picked off and used in soups or casseroles. I admit it takes time to do these things, but it saves so much cash that we feel it's time well spent. Even if you can't do this though, you can still stuff a few leg-quarters into a bread bag and plop them in the freezer.

When time is really tight, place the entire 10-pound bag in the freezer and boil or roast it when you have time later in the month (or the year). This will give you cooked chicken meat, and if you simmer the bones, plenty of chicken broth to boot.

Boneless, skinless chicken breasts used to be very expensive, but in recent times they have become downright affordable. At my local superstore I can buy large packages of fresh chicken breasts for less than the price per pound of ground beef. I find this absolutely mind boggling. These breasts do have added broth or salt water, about 1/8 of the total weight. I don't let this bother me because of their low cost. The breasts need a bit of trimming; there is visible fat on most of them and they vary in size. When partially frozen it's easy to cut these breasts in half to make pretty cutlets, chunks or stir-fry strips. They can also be cut when thawed, but are easier to cut when partially frozen.

To store chicken breasts in the freezer I pack each breast individually in a fold-top plastic sandwich bag and then pack them all in a larger zipper bag. Then I toss them in the freezer. I like this method of storage because it's easy to take out only as many breasts as I need. When they are individually wrapped their juices can't spread very far making clean up easier too.

If roasts are a family favorite, then give whole turkey breasts a try. They cost fully half as much as chuck roasts and make our arterial walls a lot happier too. Turkey breasts roast up to golden perfection and can be seasoned in any way that you would normally season a beef or pork roast. My favorite is with dry onion soup mix. Fred prefers it seasoned with sauerkraut and apples. My family raves about roasted turkey breasts and they are just as easy on the cook as beef roasts.

Fish can either be the most expensive protein in your shopping basket, or one of the cheapest. The secret is to compare prices. Usually fresh fish is out of the question unless you live near the ocean or catch your own. Frozen fish fillets on the other hand, can be found for bargain prices. In most areas of the USA a variety called whiting is inexpensive, especially when purchased in large packages. Some whiting fillets are boneless, others have a few small bones, even in packages labeled fillets. In our family we have learned to pick the bones out of fish when necessary, like people have been doing since biblical times. Small children should have their fish checked out by an adult and any stray bones removed before they are allowed to eat it.

An economical variety I've recently discovered is called tilapia, which tastes very good. It's not quite as cheap as whiting, but it's close. For the lowest price per pound I buy it in large bags or boxes of individually frozen fillets. Tilapia tastes so good that even the kids don't complain about having to eat it. Besides whiting and tilapia, other low-cost options are pollock, flounder and trout. If a recipe calls for white fish then any of these varieties can be used interchangeably. In your area you may find other types of budget friendly fish.

My family and I love salmon. When I can find frozen salmon for the same price per pound as tilapia I buy extra to stock up. Usually large salmon steaks, weighing 1-1/2 to 1-3/4 pounds are the type that go on sale in my area. They are very good grilled. Salmon is especially good for us because it's rich in fish oil and specifically omega-3 fatty acids. Other fatty fish such as trout, mackerel, herring, sardines and tuna have large measures of omega-3 fatty acids too.

Canned salmon and canned tuna are healthy, low-cost staples. They can go into patties, loaves, salads, sandwiches and casseroles, plus they're so easy to use and there's almost no waste. Canned herring and sardines are inexpensive sources of healthy fish oils. They're good on crackers with hot sauce for snacks and can be added to curried rice for a traditional English dish called kedgeree.
In the refrigerator case imitation crab pieces can often be found inexpensively, especially in large packages. I buy a large package and then divide it into 8-ounce portions before freezing. It keeps well and tastes good in any recipe that originally calls for shrimp, crab or lobster. It's an economical way to provide expensive flavor.

Finally I come to shrimp. It's usually prohibitively expensive but my family and I are extremely fond of it. After rustling around in my supermarket's freezer case I discovered an unsung bargain: small frozen salad shrimp. These are precooked, tiny, bite-sized shrimp that have already had the tail and shell removed, meaning no waste. The product is 100% edible. It's low in fat, including saturated fat and calories while being high in protein. It's a good source of omega-3 fatty acids, vitamin B12 and iron. The only drawback besides its potentially high price is that it's high in cholesterol. If you are watching your cholesterol very carefully then shrimp is not a good choice for you. If you are watching your calories more closely than your cholesterol then shrimp can be a delicious and healthy part of your diet. I found that it has the lowest unit price when purchased in 2 or 5-pound bags. The family thinks they are getting a real treat when they see shrimp on the menu, and since I'm buying it so economically, it's not hurting our budget in the least.

Eating more vegetarian meals based on legumes or dried beans, peas or lentils is a great way to improve the family's diet. Dried beans have an exemplary nutritional profile. They're low in fat, calories and sodium, but high in protein, fiber, and a good source of vitamins and minerals such as B vitamins, calcium, potassium and iron. Plus they are the absolute cheapest source of protein I know of. Most beans have a bland flavor which makes them the perfect foil for spicy ethnic cuisines. Think of Indian curries, Mexican chili, Italian soups, African stews, Cajun Gumbo and Asian stir-fry. These types of dishes take plebeian beans and elevate them to the heights of gastronomic glory. Since legumes come in a variety of textures and flavors everyone has the opportunity to find a favorite.

If your family balks at vegetarian meals then remember this trick. You can add meat to almost any vegetarian dish, especially main dishes made with cooked beans. If you have some chicken, beef or turkey that you want to use up, add it to the bean mixture you're already preparing. Make sure the meat is thoroughly cooked and allow the flavors to blend before serving. Use your best judgment on how to blend flavors and you may come up with a brand new dish that tastes great, pleases your picky eaters and improves your budget all at the same time.

If you don't already have a taste for beans then you owe it to your budget and your family's health to find some new favorites. Even if you already know the joys of cooking with beans, it's always nice to find a new dish to add to your repertoire.

After looking over all of these suggestions it dawned on me that I am drastically reducing our consumption of red meat. While eliminating red meat wasn't my original intention I console myself with the knowledge that I'm saving money and preserving the family's good health. I don't have to give up red meat all together. I've simply found ways to reduce it by finding healthier, family-friendly alternatives. This may not be the best choice for every family, but for us it's working well.

Use less cheese. Seek out a source of inexpensive reduced-fat cheese. Switching from regular cheese to reduced-fat cheese was hard for me. I used to buy cheese in bulk from local warehouse store, where it was deliriously inexpensive. When I started reducing the fat and cholesterol in our diet I tried using less cheese. For instance if a recipe called for 1-cup then I would use 3/4-cup or 1/2-cup instead.

This method had a few advantages. First, I was buying a relatively expensive product (cheese) for the least amount possible at my local warehouse store. Next I was using less of it, which provided additional savings by using an expensive product more judiciously. Thirdly, I reduced fat, calories and cholesterol by using less cheese than I have in times past. Finally, since the cheese is already shredded, or in the case of American Cheese, sliced, I was saving time as well.

Purchasing cheese in such large quantities has a drawback. It can mold if we're not careful. This is far more likely in the summertime when children reach into the bag to grab a handful of cheese. Generally they don't wash their hands first. All of the germs on their hands go into the bag and cause the remaining cheese to mold faster than penicillin in a petri dish. I combat this two ways. First I teach the children not to put their hands in the bag of cheese. Instead I show them how to sprinkle the cheese out of their bag onto a clean plate and then
use their hands to move the cheese from the plate to wherever they like it. Next I repackage all large bags of cheese into quart-sized freezer bags and freeze the excess. I aim for 3/4-pound of shredded cheese per bag, but I don’t measure so they’re not perfect. The re-packaged cheese is then stored in the freezer until needed. This keeps the shreds fresher longer so we don’t wind up tossing out half a bag just because some of it has begun to mold. Sliced American and Swiss are separated into small stacks of about a dozen slices each. After wrapping each stack in a small plastic sandwich bag, I gather all the stacks together and place them in a large, single freezer bag. Then I place the big bag with all the little stacks of cheese into the freezer and keep them there until needed. The small stacks of cheese thaw quickly and never have a chance to mold before I use them up. Plus, since they’re double bagged they don’t stand much chance of deteriorating if they get lost in the freezer.

This method worked well for a while. The kids did complain now and then that they wanted more cheese on their tacos or burritos. I took to using a lot more mozzarella since it’s made from part-skim milk which makes it lower in fat than Cheddar. I used a blend of half Cheddar and half Mozzarella in most places where I would have only used Cheddar in the past. This had the advantage of reducing the calories and fat content slightly while keeping the same price and richness of flavor.

When my kids had to give up cheese for health reasons, I noticed that their dad and I only used a fraction of the cheese that the kids did. Since I didn’t need to buy as much cheese I decided to revisit the reduced-fat versions.

The first thing I noticed is that there are fewer reduced-fat cheeses available these days than there used to be. In many ways this is good because all of the icky tasting ones have been purged from the market. I noticed that one of my local supermarkets offered its own brand of reduced-fat, shredded cheese for a good price. I gave it a try and it tasted pretty good. After some trial and error this is what I learned. Almost every type of 2% cheese I tested tastes good. They can be sliced and eaten on crackers, melt readily and can be used in cooking anywhere you would normally use full-fat cheese. Most 2% cheeses have a nutritional profile similar to ordinary part-skim mozzarella, or about 80 calories and 5 grams of fat per 1/4-cup. I found reduced-fat or 2% versions of shredded cheddar, sliced Swiss and a shredded Fiesta Blend, which is made up mostly of Monterey Jack. The cheddar was the only one available in store-brand and it was the lowest priced.

At my local superstore I can buy one of the greatest reduced-fat cheeses every created. It’s called Cabot 50% Reduced Fat Cheddar. There is also a lower fat version available, Cabot 75% Reduced Fat Cheddar. Both are absolutely scrumptious. The 50% reduced fat version is my favorite. It works everywhere regular cheddar works and tastes better than a lot of full fat cheeses I’ve tried. Neither Fred nor I cannot tell the difference between it and regular cheese. Cabot reduced fat cheddar is very economical at my local supermarket. It’s sold in blocks so it can be cut into slices or shredded, which I prefer to always having to use shredded cheese.

A few other varieties of cheese I’ve tried are reduced fat feta and reduced fat blue cheese. They both taste good, but are pricey so I save them for special days instead of using them day in and day out like I do Cabot 50% cheddar and part-skim mozzarella.

Some other easy changes for us have been in the area of soft cheeses. Nonfat cottage cheese costs the same as regular cottage cheese. Fat-free cream cheese and Neufchatel cheese both cost the same as full fat cream cheese. Neufchatel can be used anywhere cream cheese would normally be used. Fat-free cream cheese takes more care, but is useful for spreading on sandwiches and stuffing into celery. Sliced sandwich cheese is easy to find inexpensively in reduced-fat versions.

Parmesan cheese is delicious and I have decided to only use the regular stuff available in the plastic shaker jar. I tried some reduced fat versions and they just don’t taste as good as the real stuff. Real Parmesan, shredded into beautiful long tendrils is a luxury that we can’t afford very often. For the most part we make due with the grated stuff, and if we need pretty shreds for a garnish, then Mozzarella does just as nicely.

My final cheese decision is to consciously use more part-skim mozzarella. The brand I have been buying all along turns out to be low in fat and quite delicious. Plus it’s cheap, versatile and we already enjoy eating it.
Use more egg whites and fewer egg yolks. Most health authorities agree that if your cholesterol is normal you can eat 7 to 10 whole eggs a week. If you are worried about cholesterol then like me, you must limit your egg yolks to 4 per week. This goal is hard for me to reach. I like eggs, a lot. So I've been trying to teach myself to use egg whites and egg substitutes instead of whole eggs. In baking 2 egg whites can replace each whole egg called for in a recipe. This works quite well in quick breads like muffins, tea breads and pancakes. It also does well with cakes and cookies. For certain things like quiche and custards, a small amount of egg yolk improves the flavor and texture of the finished product. A common practice is to use 4 egg whites or 1/2 cup egg substitute and 1 whole egg for every 3 eggs called for in these types of recipes.

On the subject of egg whites, they are usually cheapest when you separate them yourself and toss out the yolks. It goes against the grain for thrifty folks to throw out perfectly good food. I chomped at the bit for a long time before I got used to it. Like anything, with practice it becomes easier. I have consoled myself with the thought that egg yolks are cheaper than visits to the doctor and especially cheaper than heart surgery.

Egg substitutes such as Egg Beaters® are made from mostly egg whites with an added touch of yellow coloring. While they are usually more expensive than whole eggs, it takes a little comparison shopping to be sure. Quart-sized cartons of egg-substitute are the equivalent of 16 whole eggs or 32 egg whites. When the quart carton is the same or similar to the price of 2 dozen large eggs, it's a good buy. Off brands and store-brands are also worth checking. Find out which ones are cheapest in your area and then make them a staple in your kitchen. I buy the store-brand from my local superstore and have been very satisfied with the quality. They make yummy scrambled eggs, better than egg whites alone. For baking though, your own egg whites may be cheaper, although they do take more time to prepare.

When I do use whole eggs I prefer medium size. Since they are smaller, they contribute a little less cholesterol than larger eggs. Additionally, they are much cheaper in my area, sometimes almost half as much as their larger relatives.

Use instant nonfat dry milk for all drinking and cooking and make my own yogurt. First let me say that if dry milk just isn't for you, you can still use fresh skim milk and reap all of the health benefits provided by nonfat dry milk.

Nonfat dry milk is easily the biggest bargain in the dairy department. It is fat free, extremely low in cholesterol, high in calcium and vitamin D, and can cost fully half as much as fresh milk. It's convenient to keep on hand, convenient to prepare, and tastes much better than it used to. If you are already accustomed to skim milk, then reconstituted dry milk is an easy switch to make. My family does not object to the flavor at all. On the contrary, they think it tastes good and when they have to drink whole milk at friend's houses they come home and complain how icky it was. I grew up drinking powdered milk and have never been embarrassed or ashamed about using it. My boys drank it while growing up and like me, they consider it a normal part of life.

My husband and eldest son are both moderately lactose intolerant. We've found that reconstituted milk doesn't bother either of them the way that fresh milk does. For my family powdered milk has been full of advantages without any drawbacks.

For some folks though, the flavor is a difficult hurdle to overcome, especially when you are accustomed to whole milk. If you can't bear the thought of powdered milk then feel free to skip on to the next suggestion. If you're on the fence then I recommend keeping powdered milk on hand and using it for cooking. Even if this is as far as you can go with powdered milk you're still saving money and eating better than if you used fresh whole milk.

If you feel you can go a step further then try mixing 1-1/2 quarts of reconstituted milk with 2-cups of whole milk. This will make the equivalent of 2-quarts of 1% milk. If you use gallon pitchers then the ratio would be 3-quarts of reconstituted milk to 1-quart of whole milk. The fat in whole milk masks the flavor of reconstituted milk. Since this method uses mostly dry milk it
saves money over using fresh 1% milk, and still provides the health benefits of low-fat milk.

If your family is already accustomed to fat-free or skim milk then it can be relatively painless to make the switch to pure reconstituted milk. Some people find the flavor more acceptable when it's served as part of a meal or snack. Not every family can switch to powdered milk exclusively, but it's worth trying to see if it works for you.

Reconstituted milk develops the best flavor when it's allowed to chill for at least 4 hours after mixing. I usually make it at night and then by morning the milk is ice cold and delicious. We drink a lot of milk so I use pitchers that hold a full gallon. If you are single or have a small family then quart-sized canning jars are the perfect size.

Reconstituted milk is easiest to prepare in wide mouthed containers. Small mouthed jars and jugs are difficult to keep clean and it's hard to pour in the dry milk without a funnel. Even with a funnel it can be challenging.

One of my favorite ways to use dry milk is to make homemade yogurt. It only takes a few minutes to prepare and adds a broader dimension to our daily diet. In the past I have lazily gotten out of the habit of preparing yogurt at home. After seeing the error of my ways I repented and have resolved to make as much yogurt as the family eats, generally about 2 quarts a week. My kids are hungry growing boys and nonfat, homemade yogurt is probably one of the best snacks I can give them. If you don't want to prepare your own yogurt then find the least expensive brand in your area and make it a staple in your kitchen.

Prepared yogurt available in the fridge at all times has many benefits. First off, it's a quick and easy snack that the kids can prepare themselves. A dab of jam or jelly stirred into a bowlful tastes even better than yogurt cups from the store. Another good trick is to blend yogurt half and half with mayonnaise to make reduced-fat salad dressing. It works great anywhere you would normally use regular mayonnaise. Plain yogurt makes a super substitute for sour cream in baking, cooking and dips. Plus it adds lots of calcium to our diet and healthy bacteria to aid in our digestion.

Use trans fat-free margarine and make light margarine our standard spread. This choice was one of the hardest for me to make. I waffled back and forth between butter and margarine, worried over cost, trans fat, saturated fat and cholesterol. Eventually a friend whose husband had been diagnosed with heart disease told me there is only one choice--Smart Balance 64% vegetable oil Buttery Spread with no hydrogenated oils and no trans fat. I respected my friend's opinion, so I gave Smart Balance a try. It's just about the best tasting margarine I've ever had. Even the family noticed it tasted better than the margarine we had been using.

At most of my local stores Smart Balance costs about half as much as butter. My warehouse store has it for about 1/3-the cost of butter.

Some sources maintain that butter is a better choice than even trans fat-free spreads because it's a natural food with a long history of use. Since cholesterol is a significant factor for me, I feel Smart Balance is a better alternative for my family.

As time goes on more store brands of margarine will become available with zero trans fat and the price will come down. Many tub margarines with at least 65% vegetable oil have reformulated their products to eliminate or drastically reduce their trans fat content.

Like saturated fats, trans fat, or trans fatty acids, can raise our LDL (bad) cholesterol. Unlike saturated fats they can also lower our HDL (good) cholesterol, which makes trans fat double trouble. Most health authorities agree that trans fat should be limited or even better, eliminated, especially by those of us with health conditions like heart disease, diabetes, high blood pressure and high cholesterol.

The American Heart Association, National Heart, Lung & Blood Institute, American Dietetic Association and the Mayo Clinic all recommend trans fat-free margarine and tub margarine over butter as part of a healthy diet. If you can't afford Smart Balance then look for a tub-style margarine with liquid vegetable oil as the first
ingredient. These will have the fewest trans fats. For baking and cooking choose margarine with at least 65% vegetable oil. Any less affects the mechanics of a recipe. Some stick margarines are now available with zero-trans fat per serving. They perform very well in baking. Once again, make sure they contain at least 65% vegetable oil, or about 80 calories per tablespoon.

Light margarine with a smaller percentage of vegetable oil, such as 48% or 37% is fine as a spread, but should not be used in cooking. Most light margarines have zero trans fat per serving. We use a store-brand version that is so cheap I cheer every time I make the kids buttered toast. The type we use has 50 calories per tablespoon although many varieties are available with anywhere from 35 to 60 calories per tablespoon.

After weighing the options--balancing cost and health--I have chosen to take my friend's advice and stick with Smart Balance. I'm careful to buy it as cheaply as possible. It's not as cheap as the margarine that we used to buy which had 2.5g of trans fat per serving, but it's not as expensive as the butter we tried for a while either. For us it has been the best compromise.

As new discount brands and store brands develop their own versions of trans fat-free margarine I will give them a try. While I admit to liking Smart Balance, I don't allow brand loyalty to cloud my judgment or keep me from finding new ways of saving money.

Choose healthier fats and vegetable oils. Fats are one of the most confusing health issues I found. It used to be that we should eat primarily polyunsaturated fats. Now we are being told to focus on monounsaturated fats instead. Margarine and vegetable shortening used to be recommended because they were cholesterol free. Now margarine is only good if it's free of trans fats, and coconut oil, even though it contains saturated fats, is recommended in lieu of shortening. To be honest I do not understand all of the scientific and medical reasons behind these recommendations.

Here's what I do know. Trans fats lower good cholesterol while raising bad cholesterol. When vegetable oils are hydrogenated, a process that makes them solid at room temperature, trans fats are formed. I am trying to avoid all foods that contain hydrogenated oil, even those that claim to have zero grams of trans fat on the label. If hydrogenated oil is listed in the ingredients then there are some trans fats in the product, although it may be a small enough quantity to avoid showing up on the nutrition label.

Monounsaturated fats are abundant in olive and canola oil. They can also be found in corn, soybean and peanut oil. Monounsaturated fats can help lower our cholesterol and supply essential fatty acids which aid in a variety of bodily functions. Olive oil is usually recommended as the best fat we can use. It's also one of the most expensive. I use it in small quantities, usually with the flavor is especially important. Day in and day out I prefer canola oil because it's inexpensive and nearly as good for us as olive oil.

Omega-3 fatty acids can help reduce our triglyceride levels. They're found in fatty fish like salmon, albacore tuna, sardines, and mackerel. Flaxseed, walnuts, soybean oil, and soy products contain alpha-linolenic-acids which our bodies can turn into Omega-3 fatty acids. Most experts recommend eating fatty fish twice a week to increase our intake of omega-3. Flax seeds are another easy way to increase our intake of omega-3. Ground flax seeds are inexpensive and can be found in the baking or natural food section of most markets. They can be added to many baked goods and make delicious muffins.

Next we come to solid vegetable shortenings. I have been around the block with this dilemma. At first I tried to give up solid shortening completely. After all, liquid vegetable oils are better for us, so I tried to adapt our diet to simply make do without solid shortening. This didn't work for me or my family. There are some applications, especially homemade mixes, that simply demand a solid vegetable shortening.

I knew I should be avoiding trans fat, so I looked for shortenings that were free of them. I tried Spectrum organic vegetable shortening because it was the easiest to find. This shortening is made from palm oil, which is moderately high in saturated fat. It worked great in cooking, but it was very expensive, and I decided that between the saturated fat and its high cost, that I would have to find an alternative.

Next I tried coconut oil. I read all these enchanting benefits of coconut oil on the internet and was convinced in a nanosecond. Coconut oil is high in lauric acid. It has antiviral, antibacterial and antifungal proper-
ties. It supports the immune system and thyroid function. It's been shown to increase metabolism, help in weight loss and reduce high blood pressure. Wowee! This is great stuff!

So I went looking for it at my supermarket. The organic, extra virgin stuff which the internet told me I should use, cost so much that I'd have to spend 1/3 of weekly food budget on just 2 pounds of it. Ouch! So I looked some more and found a more reasonably priced version near the vegetable shortening at my local supermarket. It was still a little pricey, but no more so than olive oil. So I tried it and it tasted good and worked pretty well in cooking, but it was so high in saturated fat that there was no way I could keep to my goals of reducing saturated fat to less than 10% of total fat intake. Also, even though it cost less than the organic stuff, it still wasn't cheap.

So then I looked for something affordable and noticed that Crisco has a lovely flashy label telling me that it now has "0g trans fat per serving." Excellent, this is just what I was looking for. As it turns out, that claim of 0g trans fat, is a little bit sneaky. A quick look at the ingredients shows it still lists hydrogenated and partially hydrogenated fats. What Crisco has done is reduce the amount of hydrogenated fat to a low enough portion that it has less than 0.5g of trans fat per 1-tablespoon serving. This allows them to legally write "0g trans fat" on the label. In reality, it's not trans fat free, it's just lower than it used to be.

On the bright side, liquid soybean oil is the very first ingredient on the Crisco label. Health authorities such as the American Heart Association, National Heart, Lung & Blood Institute, American Dietetic Association recommend choosing margarine that lists liquid vegetable oil first on the ingredient label. I decided to apply this to vegetable shortening as well. While Crisco may not be the healthiest food in my shopping cart, after looking over all the competition, I've decided it's the best compromise for my circumstances. This was a challenging decision to make and my choice may not work for you. That's okay. I encourage everyone to do the thinking and investigating necessary to make their own choices about their health. There's no such thing as being too well informed. For my part I still strive to reduce my use of shortening, but when nothing else will do, Crisco fills the bill.

Some store-brands of vegetable shortening are available that have "0g trans fat per serving" and I have availed myself of their use when I can find them. They seem to work as well as Crisco and they certainly cost less even though they have the same misleading label.

---

**Use less fat in general. Choose reduced-fat products when possible.** This has turned out to be easier than I thought it would be. Most of my recipes and menus were easy to adapt without sacrificing flavor or texture.

In baking fruit purees can replace up to half the fat in most recipes with excellent results. Unsweetened applesauce is best for light colored baked goods while homemade Prune Puree is perfect for chocolate and spiced baked goods. I had to change my thinking and baking patterns a little bit to get used to using fruit purees in place of fat. Once I got the hang of it though it was just as easy as when I used fat alone.

To reduce fat while frying, I keep my iron skillets well seasoned and fry in non-stick spray or a small amount of canola oil. Some people use non-stick skillets but they have never been good buys for me so I avoid them. I always wondered what happened to the bits of non-stick coating that flaked off and hate to think that people wind up eating that stuff. At least with iron skillets I know any bits of iron that leach into our food are actually good for us.

I've learned to use low fat cooking methods instead of relying on old, unhealthy, favorites such as frying. These days I prefer to bake, steam, roast, boil and broil more than I fry. I've developed some jazzy recipes for oven baked french fries that the kids love, and that use real potatoes, which are much healthier than frozen fries. When boiling pasta and rice I add a spritz of non-stick spray instead of the oil I used to add. Non-stick spray reduces boil-overs just as effectively as oil did and for far fewer calories.

I have not and will not give up fat completely. Fat makes food taste good and keeps us full, both of which are reasonable qualities to expect from the food we eat. Now I'm more careful about the types and amounts of fat that I use and serve to the family.

While grocery shopping, when I have a choice between a reduced-fat version and a full-fat version of
the same product and they both cost the same amount of money, then I choose the reduced fat version. There are lots items that fall under this heading. Low-fat or fat free sour cream, low-fat ice cream, light mayonnaise, and even prepared salad dressings are all available in store-brands that cost the same as full fat versions of the same products.

Low-fat ice cream is a big family favorite. The least expensive in our area is the lowest priced value-brand offered at one of our most expensive, gourmet supermarkets. The ice cream, which is officially labeled “Frozen Dairy Dessert,” is low in fat and calories and is surprisingly good quality. Several flavors are available including the classics chocolate, strawberry, vanilla and Neapolitan. The next cheapest ice-cream is twice the unit price while the next cheapest low-fat ice cream is 3 times as much! I was so surprised when I compared it to other brands—that it could be so cheap while meeting all of our health requirements so perfectly. It just goes to show that there are some real low-cost gems out there if we’re willing to take the time to look around and uncover them.

Some low-fat products can be made inexpensively at home. This makes them even more economical, plus we can control the amount of salt, sugar and use better quality ingredients too. Homemade nonfat yogurt is the first item that come to mind, but there are many others too. Salad dressings, sandwich spreads, convenience mixes are all healthier and cheaper when they are prepared at home.

So far the changes we’ve made have dealt mostly with fat and cholesterol. Some changes were more difficult for us to make than others. Most have saved money, while one or two cost a little bit more. The savings we pocketed more than made up for the extra costs meaning that in the long run these healthy changes have saved more money than they’ve cost.

The next issues to be addressed are whole grains, sodium, fruits and vegetables and sugar.

Replace processed grains with whole grains. I have always loved whole grains so I was happy to have a good excuse to use more of them. It used to be that when times were tough I would avoid whole grains because most of them cost so much more than their processed counterparts. Their prices have come down as demand has risen, and while most whole grains still cost more than processed alternatives, it’s not much more. I make compromises in other areas of our diet, to make room for more whole grains in our budget.

When weighing the extra cost of whole grains remember that most double or triple in volume when cooked. A pound of dry brown rice becomes 2 to 3 pounds of cooked rice. A pound of whole wheat flour makes 2-pounds of baked goods. I’ve found this makes it easier for me to toss a package of brown rice or whole wheat flour into the cart.

One idea that proved very successful in my home was to use a blend of half-white flour and half-whole wheat flour for all of my bread baking. When possible I use all whole-wheat flour, especially in quick breads. For yeast breads though the family prefers the lighter flavor of half wheat and half white. We eat a lot of bread so this blend keeps the cost down, pleases the family and gives us all more fiber and whole grains in our diet.

As for the other grains, whole grain cornmeal replaced processed cornmeal. Cornbread and cornmeal mush turn out the same with either version and whole cornmeal tastes so much better.

Brown rice replaces long-grain white rice measure for measure. Brown rice cooks in 45 minutes while white rice cooks in 20 minutes. It takes a bit of practice to adjust to the time difference, but once I got the hang of it I realized there is no extra trouble involved. The flavor of brown rice is almost the same as long-grain white rice. My kids noticed the rice was a little more chewy, but they actually preferred the texture.

Sometimes I have no extra time for brown rice. In this case converted or parboiled rice is the next best alternative. Converted rice has much of the nutritional be-
enefit of brown rice but it cooks in 20 minutes just like white rice. Brown rice has a bit more fiber than converted rice, but otherwise their nutritional makeup is quite similar. Converted rice costs more than plain white rice but is less expensive than brown rice. For the most savings shop around for an inexpensive discount brand. When time is of the essence converted rice is the perfect compromise between white and brown rice.

Old-fashioned oats and barley were already a part of our regular diet. Since they are whole grains I didn't make any changes besides trying to use them more often. I am also making a more concerted effort to use wheat germ, wheat bran and oat bran in my baking. They are relatively inexpensive and add healthy variety to our daily fare.

I tried whole wheat pasta, and we even ate it for a while, but this wasn't a change we could stick to. Enriched white pasta simply tastes better and it's so economical that we decided not to switch to the whole wheat version. In my area the least expensive whole wheat pasta is over twice as much as the inexpensive white pasta we use, and any health benefits it provides simply haven't proven worthwhile enough for us to use it regularly.

There are a few other processed items I have chosen to continue using. These include inexpensive low-fat snacks such as pretzels, saltine crackers, graham crackers and animal crackers. These are all kid favorites and they save a lot of time over making them myself. If I had to make all of these snacks from scratch it would be easier to give the kids a brownie as a snack, than a low-fat, low-sugar cracker.

We don't eat much store-bought bread, but on occasion I do buy conventional flour tortillas, English muffins, hot dog and hamburger buns. All of these are available in my store's least expensive value-brand, which makes them affordable even on my budget. Whole grain counterparts cost 2 to 3 times more which places them out of my price range. Ideally I would make my own whole grain versions of these items, but sometimes I don't have time and store-bought versions must suffice. A note on tortillas, most corn tortillas are whole grain and they are inexpensive enough to use regularly. I buy the largest size bags and store them in the fridge. They keep very well and have turned out to be quite versatile. I regularly use them to make homemade fat-free baked tortilla chips, enchiladas and quesadillas.

In the cereal category I've already mentioned rolled oats, and oat bran. For hot cereals I also use farina (Cream of Wheat®) and quick-cooking hominy grits. These last two aren't whole grains but they are inexpensive family favorites and if I tried to get rid of them the family would riot. We live in the South, and in the South grits are a way of life. Whole Grain Yellow Grits are available in some locations, and they taste the same as white grits. They cost about 4 times as much though, so I don't use them as often as I would if they were cheaper.

For cold cereals I had to compare prices and read a lot of labels to gauge which were rich in whole grains yet still affordable. After comparing a lot of unit prices and ingredient lists I found a few that were acceptable both nutritionally and financially. Store-brand cornflakes are the least expensive cold cereal I could find. They aren't whole grain, but they are versatile and I use them for cooking as well as for breakfast. I'm going to continue buying them. The best priced whole grain cereals I found were bran flakes, toasty-O's (Cheerio's®), crunchy nuggets (Grape Nuts®) and bite-sized frosted shredded wheat. My kids like toasty-O's and frosted shredded wheat the best. Bran flakes can be used in many of the places I previously used cornflakes such as filler for meat loaf or made into crumbs and used to coat chicken or to sprinkle on top of casseroles before baking. They also make yummy bran muffins. Crunchy nuggets can be made into a hot cereal by pouring on the milk and then nuking until it boils. They are very good this way, especially on cold winter mornings when snow covers the ground. My personal favorite way to use crunchy nuggets is to add them to homemade yogurt along with sliced fruit. This makes a tasty breakfast or a good afternoon snack.

The last adjustment I made in this area was to seek out dessert recipes that were made with oatmeal, whole wheat flour or wheat germ. My family likes desserts so I've tried to make desserts a bigger source of nutrition. In chocolate desserts and cookie recipes I find that whole wheat flour works very well. Most cake recipes turn out

---

2 Update: I just found very inexpensive store-brand sources of both whole wheat English Muffins and whole wheat flour tortillas. They aren't quite as cheap as the value brand, but at only 30¢ more per package, they're close, and of course made from 100% whole grains.
better with all-purpose flour or a blend of all-purpose and whole wheat flour. 100% whole wheat flour tends to make cakes heavy, more like muffins or quick breads than cake.

Make certain we get at least 5 servings of fruits and vegetables a day, preferably more. With a little forethought, it’s been easy to make sure we get enough fruits and vegetables. I begin by serving fruit or juice with breakfast every morning. Lunch always includes a vegetable, usually two. It can be sprouts and tomato on a sandwich, carrots and celery served with a dip or vegetables in a soup or casserole. During the summer months a simple chef salad is easy to prepare and refreshing to eat too. I try to serve fruit with lunch everyday. Oranges, apples and bananas are almost always cheap and fresh fruit in season gives us an ever-changing variety. Fruit canned without added sugar makes a nice and inexpensive change of pace, especially in the wintertime. Canned unsweetened applesauce, peaches, pears, pineapple and mixed fruit are always available inexpensively. Fruit desserts including apple cobbler, peach crisp, and strawberry shortcake are delicious and nutritious. Dried fruits like raisins, prunes and apricots make inexpensive, healthy snacks.

I like to serve both a hot vegetable and a cold salad with dinner. I don’t always manage this, but it’s a goal I aim for. Plain frozen vegetables are economical. I can get frozen broccoli, cauliflower, carrots, corn, mixed vegetables, green beans, peas and spinach in my store’s least expensive value brand. These come in 2-pound bags so I can use exactly as much as I need without any waste. Some fresh vegetables are almost always economical including cabbage, carrots, celery, onions and potatoes. Add to this a colorful variety of inexpensive seasonal vegetables and it’s amazing to witness such abundance.

With all of these at my fingertips we have no excuse not to eat enough veggies.

Canned vegetables are another economical choice. Low-sodium store-brands are commonly available. Look for no-added-salt on the label, especially of tomato products. My family loves garden fresh tomatoes. When they’re in season we eat them like they’re going out of style. Most of the year however, we make do with the canned variety. Out of season tomatoes don’t taste good and usually cost too much for my budget. Canned tomatoes can be added to salads and tacos if they are very well drained first. No-salt-added tomatoes are quite fresh tasting and a lot yummier than hard pink tomatoes from the grocer’s shelf.

Fresh bags of salad are expensive compared to plain lettuce. They save time when you’re in a rush but they tend to go bad quickly and even though they claim not to have preservatives added to them, they still taste a bit “funny” to me. Iceberg lettuce is inexpensive and if wrapped in a plastic bag will keep very well in the fridge. Variety lettuce can be rinsed and stored in a sealed plastic bag along with a paper towel. If kept cool it will keep for at least a week this way.

If you must use bagged salad then compare prices for the lowest price per pound. Usually this is iceberg lettuce mixed with a few carrot shreds and red cabbage. Always check the date to make sure you have a few days before it expires. Sometimes markets put the bags which are closest to expiration in front of the shelf. Dig behind to the bags further back in the case to find those with a longer expiration date. When you get home don’t dig into the bags with dirty hands and don’t allow children to do so either. Teach them to wash their hands with soap and water before reaching into bags of salad or shredded cheese. Bacteria on their hands will cause the food to deteriorate faster. At our house we try to keep our hands out of the bags completely. Instead we shake the bag over a plate or bowl, allowing gravity to remove the food from the bag instead of our hands. This keeps both cheese and salad fresher longer. It’s a good habit to develop to reduce waste through spoilage.

Over the years I’ve found that hard sided plastic boxes of salad greens keep fresh longer than bags. I use clean salad tongs or a clean fork to transfer the lettuce from the container to my serving dish. This introduces less bacteria to the salad greens and extends the shelf life.

In some applications like in tacos, or on sandwiches, shredded cabbage works just as well as shredded lettuce. Since cabbage has a longer shelf life in the refrigerator than lettuce, and costs much less, it’s easier to keep on hand. I shred it by hand by making thin slices with a
sharp knife. The kids prefer cabbage over lettuce on their
tacos and we’ve found it makes just as good a BLT as
lettuce does.

The last way I’ve increased our intake of fruits and
vegetables is that I always keep prepared vegetables and
fresh fruit available for snacking. At the first of the week
my oldest son and I prepare carrots, celery and radishes
and keep them in a bowl in the fridge. These will keep
an entire week, as will turnip sticks and fresh broccoli
florets. In the afternoons I put the vegetables out with a
small dish of homemade low-fat dressing. Sometimes I
add seasonal vegetables to the mix for variety, especially
cucumbers. The family helps themselves as they walk by
and never even realize they’re eating healthy snacks.

I try to keep a fruit bowl in the kitchen that always
has fresh fruits available for munching. Young children
will usually eat fresh fruit if you prepare it for them first.
They like their apples cut into wedges, their oranges
peeled and their bananas cut in half, to make a smaller
portion. Grapes should be cut into halves of quarters for
small children. Other fruits such as watermelon can be
cut into wedges and arranged on a plate for people to
grab as they walk by.

Choose reduced sodium products and
adjust recipes to use less salt. At first I was
worried that reducing salt would make meals bland, but I
quickly put this notion to rest. I still use salt, I just don’t
use as much as I have in times past. I think it had be-
come a crutch for me. When I didn’t know how to sea-
son a dish I would add plenty of salt and pepper and
then I didn’t have to worry about how it would taste. Salt
and pepper are the great equalizers of the seasoning
kingdom; everything doused liberally with both will taste
the same.

Determined to meet our health goals successfully, I
came up with the following changes to reduce the sodi-
um in our diet. Each of these changes is small, but com-
bined together they make a big impact.

➔ Switch to granulated or powdered broth mix in-
stead of bouillon cubes. It costs a little more
than standard bouillon cubes, but has about half
the sodium.
➔ Better yet, use homemade chicken broth with
no added salt. Chicken fat, skin, bones and
backs are all boiled together for a couple of
hours to make homemade broth. Then the
solids are drained out and the broth is chilled
overnight. All of the fat will rise to the top and
can be discarded. The remaining broth is nearly
fat free and tastes out of this world! Small
amounts of salt can be added for flavor as
needed. Leftovers can be frozen.
➔ Buy saltine crackers with unsalted tops. These
are available to me in a store-brand so they
don’t cost any more than the regular variety.
➔ Use canned vegetables with no added salt, es-
specially canned tomato products. I can buy
these in a store brand too, quite inexpensively.
They are so cheap actually, that they are a big
staple in my kitchen.

Fiber takes care of itself now that we’re
eating more whole grains, fruits and vegetables. If I
wanted to add more fiber to our diet then I would avoid
peeling vegetables and fruits whenever possible and add
more flax seed, oat and wheat bran to homemade baked
goods. Bran muffins are easy to make, taste good and
are usually popular with children. Bran flakes cereal
make a fast, fiber-rich breakfast. Quick breads are easy
to fortify with fiber. Yeast breads are a little harder to
work with, but with the right recipes can make great con-
duits for a higher fiber diet.
Choose reduced sugar products. We have chosen to avoid using artificial sweeteners. We tried them for a while, gave them up, and then tried them again. Finally we gave them up all together. The jury is still out on the safety of these products and they’re expensive, so we decided they wouldn’t be a part of our healthy diet. There is even some evidence that sugar-free products are less effective for weight loss than once believed.³ Low sugar products are a sensible and affordable alternative.

Just like reduced fat and low sodium products, lower sugar products are more widely available now than they used to be. Two that have become staples for us are light pancake syrup and low sugar jam or jelly. I’m especially fond of low sugar marmalade. Spread a little on a heel of freshly baked homemade bread and it’s better than candy. Yummy!

If you choose to use low calorie and artificial sweeteners that’s fine. Many people do and have no problems with them.

Use less sugar during food preparation and offer snacks that are low in sugar. Of all the adjustments I’ve made to my family’s diet, this one has been the most difficult for me personally. With that said, I am also the most proud of my collection of desserts. I have cooked and tested, altered and retested and worked with the best of my skills to come up with some very good examples of delicious desserts that are also reduced in both sugar and fat. My desserts are not fat-free and they are not sugar-free. I’ve chosen not to use artificial sweeteners for two reasons. First they’re expensive and second we have no idea how they’ll affect us down the road. Instead we use good old-fashioned white sugar, brown sugar, powdered sugar, honey, corn

syrup and molasses. Better the enemy you know, as they say.

Our budget is so lean that desserts are one of the treats we’ve given ourselves so that we don’t feel deprived. If we gave up desserts completely, we’d be tempted to bust the grocery budget with other types of goodies, which would cost more and probably not be as healthy as sensible homemade desserts. Besides, baking is something I’ve always liked most about cooking and I’m not about to give it up. Instead I’ve taken my time to create and discover dessert recipes that satisfy my sweet tooth without filling out my waistline.

Exercise is the last item on the list. It’s a tough one for most of us. Not only is it something we have to make time for with our hectic modern schedules, but it can be expensive too. Access to exercise equipment is limited and joining a health club can cost as much as joining a country club, something most folks on a budget can’t afford. The best type of exercise is an activity that is free, and easy to incorporate into our everyday lives.

Walking is the obvious answer. Whether it’s making time every day to walk the dogs, stroll around the block or hike over to a friend’s house, walking counts as exercise and it’s free. It’s the only activity that I personally am able to work into my routine.

I walk almost every morning. When the boys went to public school I did my walking after putting the boys on the bus. When we started homeschooling I had to adjust my schedule. For the first year, after breakfast, but before school, we put the leashes on the dogs and drove to a nearby track. We walked the dogs for about 20 to 30 minutes. This little outing made it much easier to make the transition to “learning time” when we returned home.

As the kids grew more accustomed to learning at home we didn’t need to do that any more. My current method is to wake up at 6:30 every morning and walk on a nearby track before the boys wake up. When I get back home I bathe and start breakfast so that by the time the boys wander bleary-eyed into the kitchen, their breakfast is nearly done and our mornings run more smoothly. On days I can’t get out before breakfast, I walk later in the day.

During the Summer months it really pays to walk early, before the day turns hot, or late in the evening when it’s cooling down. When the weather is rainy, snowy or simply too cold I head over to the mall. There are scores of senior citizens who walk there every morning and I have to speed up a little to keep pace. I aim for 30 minutes a day. Some days I only manage 15 or 20 minutes, and some days I can keep going for an hour. I don’t walk every single day but 5-days a week is my goal and I make it more often than not.

As for the rest of the family, the boys ride their bikes, climb trees, explore the woods and play outside as often as possible. They also participate in Karate classes several days a week and are well on their way to earning their black belts. My husband walks when he can but is currently looking for ways to make exercise a higher priority. I believe each individual must work this out for themselves. When it comes to exercise the best we can do is set a good example by making time for it ourselves and then encourage family members to do the same. We can’t force them though and trying to do so just turns them against exercise for good.

These changes are taking time to get used to. They didn’t happen overnight and they didn’t happen painlessly. Some of the adjustments made the family question my motivations. When they think I’m
up to something sneaky it’s my job to teach them otherwise. For the most part the family has been supportive, but there were some struggles along the way. They would have preferred to know less about what I was doing and if I had to do it all over again I would have bombarded them with less information, especially the kids.

I’ve consciously paved this road for them, making it as easy and familiar as I can. I’ve stayed within my budget, but it’s taken dedication and time on my part to make this possible. If I didn’t have the time to spend cooking that I currently do, I wouldn’t be able to stay within my budget. Baking bread, making chicken broth, homemade soups and preparing most meals from scratch takes an investment of my time, energy and brain power. The health of my family is worth it. If I worked all day I wouldn’t have the time to give to cooking that I do now. I assume I would have extra money though, and simple foods that I make now could be replaced with low-cost factory made alternatives. Store-bought whole grain bread, reduced sodium soups and broths, packaged baked goods and precut vegetables are all available to people who are pressed for time but still want to eat a healthy diet.

Looking back on the way we used to eat and comparing it to the way we eat now, I notice a few things in hindsight. The way I used to cook tasted good and made use of low-cost foods. I admit that I added a lot of need-less fat and sodium to our diet, simply through habit. My grandmother did it that way. When I was little my mom did it that way, and no one ever taught me that there were other options.

As an adult with my own family I realize that I do have choices. I can choose to buy reduced-fat mayonnaise or full-fat mayonnaise. The tuna salad gets prepared and eaten either way. I can choose to fry my chicken in 1/2-cup of oil or in 1-tablespoon of oil. The chicken turns out yummy either way. I think that before I was worried that if I changed the family’s diet that it would hurt them. I thought I was betraying them by making them give up the foods they loved. Now I see that we don’t have to give up anything. Actually we gain a lot more than we lose. We receive energy, good nutrition and health from the foods we eat instead of sloth, gluttony and sickness. We put food in the proper place it should occupy in our lives, allowing it to nourish our bodies without becoming an unhealthy indulgence. I have had to make some serious shifts in my thinking process to bring me around to this understanding. I am eternally thankful that I have, even though there have been challenges along the way. I’m not ashamed of the way I feed my family. I know I’m doing what’s best for them and in all honesty, I am sort of surprised at how easy it’s been.

Making the very best of an itty-bitty budget!