



# Budget Friendly Meals

*Tasty inexpensive ingredients not only make a meal delicious, but they also help your budget!*


Is your budget short? Are you looking for areas to cut? There are those areas that are hard to cut, such as your rent or car payment, but there is one area where you can begin to reduce right away..... your food budget. Our clients tell us that they do not cook at home much because they do not have the time. We also find that they do not realize how much more expensive food prepared outside the home costs.

Our employees got together and came up with some easy and quick recipes that can get you started. **Once you realize how much you can save and how little time it takes, you can add recipes and save even more!** The savings can be as much as 50% of your food budget, depending on how frequently you eat out.

A family of four can spend as much as \$80 at a moderate priced restaurant, or you can make one of these recipes for as little as \$8. The choice is yours. The time to prepare these recipes is no more than it takes to drive to the restaurant and wait for your meal! The recipes are simple, quick and use ingredients that are in the house, or can easily be substituted.

So many recipes were submitted that we are already working on our second pamphlet. If you have one you would like to suggest, please send it to us at [education@novadebt.org](mailto:education@novadebt.org). We also welcome any feedback from preparing the recipes included in this pamphlet. Tasty inexpensive ingredients not only make a meal delicious, but help your budget, help you eat healthy and help make the most of your valuable time!

## FIVE INGREDIENTS CHILI



*This recipe may be doubled and frozen to save for another meal. If you freeze it in small containers, you can take out just enough for whoever is eating. If you have children who may not eat what you have prepared for dinner, just take out a single serving of this chili, and they will have their own "special meal" just like a homemade TV dinner! This is great for older kids when you will not be home for dinner.*

- 1 pound of chopped meat (chicken or turkey also)
- 1 medium onion, chopped
- 2 tablespoons of chili powder
- 28 oz can of tomatoes, chopped
- 64 oz can of kidney beans, well drained (or if you have the time, use 1/2 pound of dried beans, which is even cheaper than the canned)

Sauté the meat and the chopped onion until the meat is brown.


Add chili powder.

Add the chopped tomatoes and kidney beans.

Cook over low heat for about 30 minutes.

## PIZZA FONDUE

*Great for parties!*



*This recipe is especially good for children. The cost for a party of ten children would be approximately \$12, including a drink of lemonade or other iced beverage. The cost for a party for 8 children at a fast food restaurant would be about double for the same number of children. You could place a blanket on the floor or outside and have an instant picnic. Or be creative.....Instead of bread, you can use any ingredient for dipping that you might put on a pizza: mushrooms, green peppers, chicken fingers, olives, or pepperoni. This recipe does not even have to wait for a party. Rainy day, snow day or sleepover — the kids young and old will love it!*

- 1 - 24 oz jar of prepared Spaghetti Sauce
- 1 pound of shredded cheddar cheese (mozzarella just does not melt properly)
- 1 loaf of crusty Italian bread, cut into cubes

Add the sauce and the cheese to a large sauce pan.

Cook over low heat until the cheese is melted.

Speare the cubes on a fork and dip in!



## NOT EXACTLY HOMEMADE SPAGHETTI WITH MEAT SAUCE

Entertaining can be reasonable and fun—it can also bring back that “Family Time” around the table! This recipe is fast, easy and contains ingredients that you usually have in your refrigerator and pantry. It is great when your kids show up with a few friends for dinner. Add a salad and bread and you are ready to go! Best of all, if you hide the onion soup package, no one will ever know that it is not made from scratch!

- 1 1/2 quarts of boiling water
- 1 package of onion soup mix
- 8 oz of spaghetti (or any other favorite pasta)
- 1 pound of ground beef (you can substitute ground chicken or turkey)
- 8 oz can of tomato sauce
- 7 oz can of tomato paste
- 1 tablespoon parsley flakes, or 3 tablespoons of fresh parsley, chopped
- 1 teaspoon of oregano
- 1/2 teaspoon of basil

Add the onion soup mix and the pasta to the boiling water and cook until the pasta is done. DO NOT DRAIN THE WATER.

In a large skillet, brown the meat.

Stir the remaining ingredients into the browned meat.

Add the meat mixture to the pasta mixture.

Heat through and serve!!!!

## ONE POT SOUP



This recipe will make enough for a couple of meals and clean up is easy! Serve with a salad and crusty bread. Make it on a Sunday, when you know the week is going to be hectic. The cost per serving approximates around \$1 per person. Compare that to \$4 - \$5 per person for pizza.

- 2 or 3 beef shins, any beef with a bone, or a whole chicken
- 2 potatoes
- 3 carrots
- 3 stalks of celery
- 1 large onion
- 1/4 cup of parsley (or you can buy a bag of fresh or frozen soup veggies, that usually includes all of the above)
- 6 Beef bouillon cubes
- 1-16 oz can of crushed tomatoes
- 3 quarts of water
- Salt and pepper to taste
- Optional: Orzo Pasta, about 1 cup cooked

Cut vegetables into bite sized pieces.

In a large pot, add water, meat, veggies and bouillon cubes and bring to a boil.

Simmer for several hours until the meat is tender and falls off the bone.

Add the crushed tomatoes and simmer another hour.

If you are using boiled pasta, add to soup before serving.

## SEVEN LAYER COOKIE BARS

This recipe permits easy substitutions.....if you don't like coconut, leave it out. If you like peanut butter, add peanut butter chips....or maybe white chocolate chips....the possibilities are endless....the labor is free, as your kids can help!!!

- 1/4 cup butter
- 1 cup of graham cracker crumbs
- 1 cup of shredded coconut
- 1 cup of semi-sweet chocolate chips
- 1 cup of butterscotch pieces
- 1-15 oz. can of sweetened condensed milk
- 1 cup of chopped nuts

Preheat oven to 350 degrees. Melt the 1/4 cup of butter in a 9 x 13 inch baking pan. Press the cup of graham cracker crumbs into the buttered pan. Sprinkle the remaining ingredients in layers in the prepared pan. Bake for 30 minutes. Allow to cool thoroughly and cut into bars.



## CHICKEN WITH TOMATOES

For the cook who does not realize they are one!

This recipe can be made quickly from items that you usually have on hand. It's inexpensive and made from healthy ingredients. You can put it together in less time than it will take for your Chinese food to be delivered!

- 1 tablespoon of olive oil
- 4 boneless chicken breasts cut into 1 inch pieces
- 1/3 cup chopped onion
- 3 tablespoon red wine vinegar
- 2 cups chopped fresh tomatoes or a 16 oz. can of tomatoes, chopped

Heat the olive oil in a fry pan and brown the chicken pieces.

Add chopped onions and red wine vinegar.

Cook the above items until most of the vinegar has evaporated.

Add the chopped tomatoes, cover and cook for about 20 minutes.

You can add any additional vegetable that you like to this recipe. Be creative and use what your family likes!!!

## EASY STIR FRY RECIPE

*This recipe is very quick and easy way to use up any vegetables that are “past their prime”. You can also use frozen vegetables if you do not have enough fresh. Cook twice the amount of meat and you can freeze half of it to make this recipe again in the future. It will be ready even faster. The basic ingredients are in the pantry, so you can make it even when you think there is nothing else in the house. This recipe will taste a lot like it is from a restaurant without the MSG, excess salt and cornstarch. It will be ready to eat very quickly, so don’t forget to make the rice first.*



- 1 tablespoon of vegetable oil
- Any meat cut into strips. (beef, pork, chicken, shrimp, or a combination. You could even use meat cooked and left over from another meal)
- Any vegetables that you might have on hand, including cut-up spinach, mushrooms, onions, green peppers, carrots, broccoli, cauliflower, green beans, peas, snow peas, tomatoes, etc.
- 2 cloves of garlic or 1 teaspoon powdered garlic
- 1 teaspoon grated fresh ginger root or 1 teaspoon powdered ginger
- 1 tablespoon sesame seeds
- 1 tablespoon soy sauce

In a large skillet or Wok, sauté the meat in oil, if it has not already been cooked. Remove the meat from the pan and set aside.

In the same pan, sauté the vegetables, beginning with the ones that take the longest to cook.

When the vegetables are almost done, clear a spot in the middle of the pan and add the garlic, ginger and sesame seeds. Sauté for about another minute.

Add any additional vegetables that require minimal cooking, or consist of a lot of water (i.e. snow peas, tomato, and spinach).

Add the cooked meat to the mixture along with the soy sauce and toss until it is heated through.

Serve with white or brown rice.

Now that you have some basics in preparing simple, inexpensive and healthy meals, the next step is to see how you are helping your budget. We have taken two recipes and one additional scenario to illustrate how some simple home cooking will help cut down your monthly meal expenses! Please note all costs associated with the recipes are for illustrative purposes. You may be able to make it cheaper, but it will not be more expensive than the noted costs.

For instance, take a look at the Stir Fry recipe. The following details the cost of preparing this recipe to serve approximately 4 people:

<b>Snow Peas</b>	\$ .87
<b>Fresh Spinach</b>	\$ .50
<b>Bulk Mushrooms</b>	\$ 1.50
<b>1 Pound of Meat</b>	\$ 3.00
<b>Spices and Soy Sauce</b>	\$ .25
<small>(This is hard to quantify as the items have a long shelf life and can be used in daily meal preparation. We have estimated the cost for illustrative purposes.)</small>	
<b>White or Brown Rice</b>	\$ .50
<b>Total Cost to Prepare for 4 People</b>	<b>\$6.62</b>
<b>Per Serving</b>	<b>\$1.66</b>



Compare this to the cost of ordering 1 pint of any stir fry from a chinese restaurant for about \$4.75 per person and you have a savings of \$3.00. As an added benefit, your home cooked meal contains no corn starch or additional additives! In other words, you are providing yourself both wealth and health!

Now take a look at Pizza Fondue...

1 jar of spaghetti sauce	\$ 1.79
1- 8 oz package of shredded cheddar cheese	\$ 2.00
Loaf of bread	\$ 1.29
<b>Total Cost to Feed 6 children</b>	<b>\$ 5.08</b>

Compare this cost to 9 slices of pizza (1 1/2 slices per child) for \$12.00 and you get more than double the amount of food to serve with the Pizza Fondue Recipe. Add a one liter bottle of soda for \$1.50 and you still are saving money, while the kids entertain themselves during dinner!!!

Last but not least...how does that Chicken McNuggets Happy Meal compare to a home prepared version??

1 pound of boneless chicken cutlets	\$ 3.99/lb
1- 5 oz box of "Shake and Bake" seasoning mix	\$ 2.39
4 potatoes cut and either fried or baked in a small amount of oil	\$ 2.00
Cut up apples	\$ 1.29
Apple juice pak	\$ 1.20
<b>Total Cost for Four Servings or approx. \$2.72 per meal</b>	<b>\$10.87</b>

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