Hungry?

How To Plan, Cook & Save When You're Broke!

By Rosa Rosa

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INTRODUCTION

Hi, I'm Rosa Rosa.

I'm so glad to know you are serious about making your meal plan a real game changing system. It's hard to plan, shop, and cook.

We just want to eat! I want to feed my family and thank God for the provision he has given to our table.

This free guide was born out of the desire to help! I have experienced the stress and pain that comes with meal planning.

When finances aren't doing so great or maybe it's time management, it seems like cooking is so out of reach.

I'm coming to you from a place of understanding, failure and need.

I want you to know that you are not alone.

Matthew 6:26-27

Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them.

In this guide you will figure out how to plan, shop and cook. It's time to actually get a meal plan in place that works.

And we are going to do it with your budget in mind.

What if it's a tiny budget?
Don't worry we will look at ways to still eat even if finances are low.

Psalm 136: 25-26

He who gives food to all flesh,
for his steadfast love endures forever.
O give thanks to the God of heaven,
for his steadfast love endures forever.

CHAPTER ONE

Let's Look at your Budget

How much do you make a month?

Now, we can look at the yearly income and arrive at the monthly amount.

Why monthly?

Because that's where the real money saving system is really at.

If you get paid weekly multiple that ($$$) by 4.

If you get paid biweekly multiple that ($$$) by 2

And if you get paid monthly like those teachers (ex-me)... well, you already know your monthly amount.

Now, some months might be 5 weeks but overall we are going to start by looking at your current month or if it's the end of that month, start fresh with the upcoming month.

Where are you currently spending your money?

Okay, here is the hard part.

If you're struggling to pay the bills and that includes groceries, then we need to check why?

Of course, it's possible that you are just struggling to make enough, but often we find that managing what we have is the problem.

Go to page 6 and find a budgeting form. Feel free to print one off for each month.

Now, I want you to really look at bank statements, credit cards and anywhere you purchase.

Decide what you can part with. Say adios!

You might think you're not overspending but odds are we can make things better under any budget.

How can you manage it better?

Time to get your money back.

A Few ideas to save money to pay the groceries:

- Cut amazon spending, prime, app, do a monthly buy to really buy what you need (when you buy a certain amount you get free shipping, if you wait until the end of the month to order you save the prime membership and extra money because you have to wait to order.
- Credit cards, check the fees you're paying, if you're not paying it fully each month. Odds are you are paying $20-50 dollars a month on interest alone.
- Netflix, Hulu, etc. You don't need it if you're struggling to pay the food on the table.
- Eating out, it's expensive you will need to almost eliminate it, and I will share how later.

LET'S LOOK AT YOUR BUDGET

THINGS TO CONSIDER BEFORE WE START MEAL PLANNING

How it WorksFlowchart

HOW MUCH DID YOU SPEND THIS MONTH?

IS THAT GOING ON A CREDIT CARD?

CAN YOU PAY IT FULLY?

- DO YOU NEED HELP?
- FOOD BANK
- EBT/SNAP
- ARE YOU PREGNANT?

Current Spending Habits

GROCERIES

$

EATING OUT

$

HOW MUCH DO YOU NEED TO CUT TO SAVE?

WRITE A MONTHLY BUDGET

ARE YOU READY TO CUT FIRST?

CUT IT OFF!

HOW MUCH WILL YOU SAVE?

ADD THAT MONEY TO GROCERIES

PUT IT INTO SAVINGS

LET'S PLAN

Resources

https://www.usa.gov/food-stamps
https://www.fns.usda.gov/pd/wic-program
https://www.feedingamerica.org/find-your-local-foodbank
https://www.ramseysolutions.com/budgeting/useful-forms

LET'S LOOK AT YOUR BUDGET

Precious treasure and oil are in a wise man's dwelling,
but a foolish man devours it

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

Proverbs 21:20

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Source	Amount
Total:	

Notes/Goals

FIXED EXPENSES

Date	Source	Amount
Total:		

DEBTS

Date	Source	Amount
Total:		

SUPPORT

Resource aid	Amount
WIC	
Food Stamps	
Donations	
Garden	
Total:	

VARIABLE EXPENSES

Date	Source	Amount
Total:		

SUMMARY

Source	Amount
(+) Income	
(–) Fixed expenses	
(–) Variable expenses	
(–) Debts	
Total:	

CHAPTER TWO

The Way you Shop Needs to Change

What is truly important for you?

This is where the real planning happens. Let's talk about how shopping usually goes for you.

How do you shop?

What do you think is working?

Is there any food waste?

Any red flags you currently see?

MEAT ISN'T EVERYTHING!

THE CLASSIC SHOPPING LIST

Meats

Drinks

Snacks

Fruit

Veggies

Other

THE WAY YOU SHOP NEEDS TO CHANGE

Here's the New Grocery Plan

Start with the Stores!

We need to shop in places that you can save.

My suggestions:
Your local discount stores & bulk shopping. Things vary by state. Do a Google search in your area.

Aldi
Walmart
Foodlion
Kroger
Thrive Market

Let's go once a month!

No way!

I know, but trust me. We will figure out the storage.

You will save money and time.

Let's talk budget again

You already know how much groceries are costing you, based on the first chapter.

We need to decide on a new budget.

How?

Priorities!

I challenge you to cut it by $100 dollars.

This is a personal thing, so I need you to think hard about how much waste you are having.

In the last page you thought about what you buy.

Now think about how much you can cut back on budget.

Let me help you break it down!

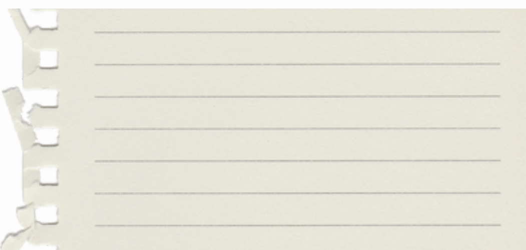
You will cut the following items from your list.

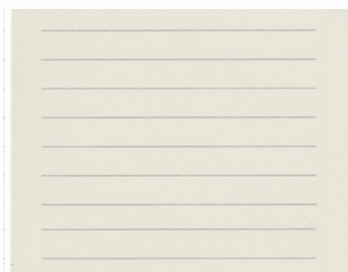
- Sodas, sports drinks, any fun drinks.
- Candy, coffee additives (creams), cookies
- Sweet Brand Cereals, get a cheap box
- Frozen, pre-cooked meals
- Brand Names on soaps, detergents, hair products, baby products

If you try to not buy these items... your grocery list will be different.

The budget will lower on it's own.

Next month try again.





THE WAY YOU SHOP NEEDS TO CHANGE

Try my Shopping List First

This is an idea of what a very curated list looks like. The necessities only. Adjust as you have to for your specific NEEDS! (Next page)

Ingredients

Meats

Chicken thighs, Ground Beef, Wings, Tilapias, Chicken Breast, Beef tips, Round Eye Steak, EGGS

Veggies

Potatoes, carrots, cabbage, Broccoli, Chards, Spinach, Leafy greens, Bell Peppers, Peppers, onions, garlic, squash

Fruit

Bananas, tomatoes, avocados, watermelon, oranges, limes, lemons, cucumbers

Toiletries

Baby

Shampoo and body wash in one, diapers, lotion, coconut oil, wipes

Adult

Shampoo, soap bar (Bulk on amazon), Lotion, Body oil, Reusable /Battery Shaver, Toothpaste, Q-tips, Deodorant, lip balm/stick, Minimal make up, Beard care, Pomade

Pantry

Cleaning

Vinager, liquid detergent / look at the amount fl oz, dish soap/detergent, Swedish dish cloths, paper towels

Dry goods

Beans, lentils, flour, baking soda, baking powder, sugar, coffee, tea, herbs, pasta, rice, food cans, chocolate chips, tostadas

Dairy/Oil

Milk, butter, cheese, lard, avocado oil, coconut

Anything you NEED!

THE WAY YOU SHOP NEEDS TO CHANGE

My Shopping List

Month:

Budget:

Ingredients

Meats

Veggies

Fruit

Toiletries

Baby/Other

Adult

Pantry

Cleaning

Dry goods

Dairy/Oil

Anything you NEED!

CHAPTER THREE

Cooking is Where it Really Happens

You got to cook consistently!

This doesn't mean daily if you don't like to. It means that it's front and center. The do list has cooking in it.

How do you cook?

What do you think is working?

Is there any food waste?

Any red flags you currently see?

What it Could Look Like

Cook 3 meats (chicken breast, beef tips, tilapia)

2 Grains (Pasta and Lentils)

2 Breakfast (Muffins and Egg sandwich)

3 Veggies (Baked potatoe, Salsa, Collard greens)

2 Fruits (Watermelon, cucumber)

2 Easy meals (Breakfast for dinner, left overs)

2 Easy lunch (Leftover tacos, Pasta Egg -Salad sandwich)

1 Meal outside or ice cream

WHERE BUDGET COOKING BEGINS

Fats

Meats

Grains

Veggies

Fruit

Snacks

You don't have to write it out like this, but it's an idea of what needs to happen. Some people thrive on batch cooking, others like me, prep for the week a little bit and go as each day comes. The key is knowing how to cook with the ingredients you have. If you need a recipe, it's going to be much harder to stick to **consistently cooking.**

COOKING IS WHERE IT REALLY HAPPENS

What do you Eat, and What Can you Cook?

Cook consistently! Dream about it.

You have to cook with ingredients you know how to actually use. This will create the meals you need.

What is your life style?

Describe your cuisine type?

Can you make it happen? Any changes?

What it Could Look Like for YOU?

You can do it! Plan a bit and try to take everything one day at a time.
This part is really about habits and really getting to know yourself/family.

WHERE BUDGET COOKING BEGINS

Fats

Meats

Grains

Veggies

Fruit

Snacks

COOKING IS WHERE IT REALLY HAPPENS Print out as needed!

Write it Each Day!

Cook consistently! Dream about it too.

Today is ____________

Ingredients I have (Fridge/pantry)

Prep/ Notes

What it Could Look Like for YOU?

DO I HAVE ANY OF THESE ABOUT TO EXPIRE?

Fats

Meats

Grains

Veggies

Fruit

Snacks

You can do it! Plan a bit and try to take everything one day at a time. This part is really about habits and really getting to know yourself/family.

CHAPTER 4

Change is Hard but Possible!

Struggling with food, cooking and money can be a hard combination.

I hope that with these tips from my kitchen you can start to thrive.

Remember to take it slow. Learning to change habits, save money and cook are all skills.

It can take years to see a difference so please have grace with yourself.

Don't forget to check out more cooking blog posts at pigmentscript.com

Changing Habits.
Eating Habits.
Money Habits.

Fats **Meats** **Grains**

Veggies **Fruit** **Snacks**