

Healthy Foods for Busy People

How a Middle-Income Family of Four Can Save About \$3,000 a Year on Food

10 Suggestions for Saving Time and Money When You Cook

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Before you start: Food science keeps changing. If you have a health problem or a special diet, talk to your doctor or health worker before you change how you eat.

Introduction

- This short course will help you spend less money on food, cook faster, and eat healthier.
- Food costs more now. So does heating your home. This is a good time to learn these skills.
- A middle-income family of four in the U.S. can save \$250 to \$300 per month with these ideas. The costs below are

low estimates. They are different for every family.

1. Find Savings in the Big Picture

- A family of four can spend about \$1,700 a month on food: about \$1,000 for food cooked at home and \$700 for food bought outside the home.
- Food bought outside the home can easily cost two or three times more than food you cook at home.
- Some families waste \$200 or more of food each month.
- Drinks with little or no food value can easily cost \$100 a month. These include regular soda, energy drinks, sweet iced tea, fruit-flavored drinks, and coffee shop drinks (not counting alcohol).

2. Your Food Budget, Made Simple

- Write down how much money comes in each month.

- One easy plan is the **70-20-10 rule**:
 - 70% for living costs (home, food, bills)
 - 20% for savings or paying what you owe
 - 10% for things you want
- Decide how much money is for food each week. Keep it separate.
- When you save on one bill, you have more money for the others.
- Eating out costs more. Save it for special days.

How to Get Even More Savings

3. Heat Foods Separately or Use the One-Dish Meal System

A one-dish meal is **protein** (meat, fish, eggs, beans, or lentils) + **grain** + **vegetables**, all cooked ahead, then mixed and heated together in one pan. It is fast, healthy, and easy.

How to make it

1. Cook some protein, grains, and vegetables ahead of time.
2. Choose foods that taste good together. Use the chart below.
3. Take a dinner plate about 8½ inches (22 cm) wide. Fill it for one person: **half** vegetables, **one quarter** grains, **one quarter** protein. Keep fruit or dessert on the side.
4. Put the food from the plate into your pan. Do this again for each person. For 4 people, fill the plate 4 times.
5. Add a sauce. Stir. Heat until it is hot all the way through.
6. Put it into bowls. Add herbs, spices, and toppings.

After a few meals, you will know the amounts just by looking. Children, older people, and very active people need different amounts.

Meal Chart: For a Four-Section Plate or a One-Dish Meal

All foods are cooked first. Herbs, spices, and toppings are to taste. Write your own favorites on the lines.

Protein: chicken, beef, beans, lentils,

Grains: spaghetti, rice, bread, chapati or flatbread, _____

Vegetables: tomatoes, onions, green beans, spinach, _____

Fruit: apple, banana, orange, mango
_____ (Fruit can be on a side dish.)

Sauces: cream soup (like cream of mushroom), tomato sauce, chicken broth, curry sauce, _____

Herbs and spices: salt, pepper, oregano, cumin, _____

Toppings: crushed crackers, grated cheese, chopped nuts, plain yogurt,

4. Cook Once, Eat Several Times

- Choose one cooking day each week. Cook 2 or 3 extra servings of several foods.
- Example: cook one or two whole chickens (or buy several already cooked), a big pot of rice, some potatoes, and two or three vegetables.
- Use the same protein for several meals. Change the grain and the vegetables to make each meal different.
- Keep what you will eat in the next 3 to 4 days in the refrigerator. Freeze the rest.
- Write the name of the food and the date on each container.

5. Waste Less Food

- Look in your refrigerator and cupboard before you shop.
- Put older food in front so you eat it first.
- Use leftovers in one-dish meals, soups, and sandwiches.

6. Save Time and Money When You Cook

- Put a lid on the pot. Food cooks faster and uses less fuel.
- Cut food into small pieces. Small pieces cook faster.
- Soak dry beans in water overnight. They cook much faster.
- Cook one big batch instead of a small batch every day.
- Cook the whole meal in one pot.
- When the water boils, turn the heat down. A gentle boil cooks just as well as a hard boil.
- For rice, bring it to a boil, then turn the heat very low and keep the lid on until it is done.
- Plan some no-cook meals: bread with peanut butter, canned fish, fruit, yogurt, and raw vegetables.

The Pressure Cooker

A pressure cooker cooks food much faster, so it uses much less fuel. It is common in

India and many other countries. It is very good for beans, lentils, rice, tough meat, and soups.

Use it safely

- Read the instructions for your cooker.
- Never fill it more than 2/3 full. For beans, lentils, rice, and grains, fill it only half full, because they foam and get bigger.
- Always add enough water or other liquid.
- Check the rubber ring and the steam valve before each use. Keep them clean.
- Do not open the cooker until all the pressure is gone. Never force the lid open.
- Keep children away while it is cooking.

Add oil to foods that foam

Some foods make a lot of foam in a pressure cooker. Foam can block the steam valve. Add ½-1 tablespoon (7 mL) of oil or butter when you cook:

- Dried beans
- Split peas and lentils
- Rice, quinoa, and other whole grains

- Pasta and noodles
- Oats and porridge
- Fruit for jams, compotes, or chutneys (like applesauce or cranberries)

You do not need to add oil to:

- Meat and poultry
- Fresh vegetables
- Stocks and broths
- <https://www.libble.de/calphalon-6-qt-pressure-cooker/p/683137/>

7. Shop Smart

- Keep basic foods at home: rice, pasta, oats, flour, dry or canned beans, lentils, canned tomatoes, canned fish, oil, salt, spices, onions, and potatoes.
- Make one shopping list of the things you buy most. Put them in groups, such as grains, protein, vegetables, fruit, milk foods, cans and jars, spices, and home supplies. Each week, circle what you need and write in anything new.

- Check what protein you already have. Plan your meals around it.
- Shop with your list and follow it. Do not shop when you are hungry.
- Compare the price per pound or per kilo, not just the price of the package.
- Buy fruits and vegetables in season. Frozen vegetables are healthy and keep a long time.
- Big packages and big stores save money only if you use all of the food.
- 1-2 cooked chickens from the store can be the start of several dinners.

8. Your Two-Week Revolving Menu

Revolving means the menu repeats. After two weeks, you start again at Day 1.

1. Write your family's favorite proteins, grains, and vegetables in your chart (above).
2. Plan 14 dinners. Most can be easy one-dish meals.

3. Add 2 or 3 “special nights” for favorite recipes.
4. Add 1 or 2 vegetarian meals per week – they are healthy, inexpensive and use much less space than meat to grow (combine legumes & grains for a complete protein).
5. Choose 1 or 2 cooking days each week.
6. Make your shopping list from the menu.
7. Use the same menu again for the next two weeks. Change a few meals when you want to.

Be flexible. Use leftovers. Plan one no-cook night.

AI tip: You can ask a free AI helper: “Help me make a simple two-week revolving home menu without recipes using these foods.”

My Two-Week Menu

Write a dinner for each day. Write “yes” if you will cook it ahead.

Monday

Week 1: _____

Week 2: _____

Cook ahead? _____

Tuesday

Week 1: _____

Week 2: _____

Cook ahead? _____

Wednesday

Week 1: _____

Week 2: _____

Cook ahead? _____

Thursday

Week 1: _____

Week 2: _____

Cook ahead? _____

Friday

Week 1: _____

Week 2: _____

Cook ahead? _____

Saturday

Week 1: _____

Week 2: _____

Cook ahead? _____

Sunday

Week 1: _____

Week 2: _____

Cook ahead? _____

9. Keep Food Safe

- Refrigerator: **40°F (4°C)** or colder.
Freezer: **0°F (-18°C)** or colder.
- A cheap kitchen thermometer is a big help. To check it, put it in boiling water. Near sea level, it should read 212°F (100°C).

- Put cooked food in the refrigerator within 2 hours. If the air is hotter than 90°F (32°C), do it within 1 hour.
- Use small, shallow containers so food cools fast.
- Eat cooked leftovers within 3 to 4 days, or freeze them.
- Heat leftovers until they are steaming hot: 165°F (74°C).
- Thaw frozen food in the refrigerator, in cold water, or in the microwave, never on the counter. Cook food thawed in the microwave right away.
- Wash your hands with soap. Keep raw meat away from other food.
- No refrigerator? Cook only what you can eat the same day. Keep rice, beans, and flour in closed containers.
- **When in doubt, throw it out.**

10. Eat Together

- Families who cook and eat together often eat healthier food.

- Children learn about food when they help in the kitchen.
- Share this plan with your friends and family.

Want to learn more? See the Resources list below. You do not need the internet to use this course, but these websites can help you learn more.

Resources

The following **five url's** have inexpensive, nutritious, easy & fast, and tested recipes.

1. USDA (SNAP-Ed Connection) — Most Recipes, Different Styles

- **Website:** <https://snaped.fns.usda.gov/nutrition-education/snap-ed-recipes>
- **Large Collection:** This national website collects recipes from all 50 U.S. states. Because of this, it has the largest number of vegetarian recipes.
- **Drawback:** The style and quality of the recipes change depending on which state created them. It is a useful

database, but it does not have a single, easy guide for teaching cooking skills.

2. Oregon State University (Food Hero)

— Most Detailed

- **Website:** <https://foodhero.org/healthy-recipes>
- **Focus on Vegetarian Meals:** Food Hero places a strong focus on meatless cooking. It offers many recipes for beans, whole grains, tofu, and root vegetables.
- **"Mix-and-Match" Guides:** Instead of showing only single recipes, it provides simple building-block guides (such as Grain Bowls, Skillet Meals, or Soups). These guides help home cooks make meals using whatever ingredients they already have in their kitchen.
- **Tested by Families:** Children and families test all the recipes. This ensures the meals taste good and are easy for families to enjoy together.

3. Iowa State University (Spend Smart. Eat Smart.) — Best for Budgeting

- **Website:** <https://spendsmart.extension.iastate.edu/recipe/>
- **Budget Focus:** This website helps you save money on food. It shows the cost per serving and explains how to use low-cost proteins like lentils, canned beans, eggs, and peanut butter.
- **Drawback:** It has a smaller selection of recipes. Most options are simple, traditional American comfort foods adapted for low budgets.

4. SNAP-Ed New York — Nutritionist-Approved & Practical

- **Website:** <https://snapedny.org/recipes/>
- **Expert Support:** Nutrition experts from Cornell University and the New York State Department of Health create and test every recipe to ensure it is both healthy and affordable.
- **Bilingual & Diverse:** The website offers full recipe guides in both English and Spanish, featuring dishes from many different cultures around the world.

- **Useful Search Tools:** You can filter recipes based on your needs, including:
 - Cooking method (Microwave-only, No-cook, or under 30 minutes)
 - Seasonal ingredients
 - Low budgets and limited kitchen equipment

5. Instant Pot — Over 1,000 Pressure Cooker Recipes

<https://instantpot.com/blogs/recipes>

An **Instant Pot** is a popular electronic kitchen appliance. It is best known as an **electric pressure cooker**.

Unlike older pressure cookers that sit on a stove, the Instant Pot plugs into the wall and uses a computer chip to control the temperature and time. It combines several appliances into one, making cooking faster and easier.

Main Functions & Features

Most standard Instant Pot models offer 6 to 10 functions in one pot:

- **Pressure Cooking:** Cooks food up to 70% faster by using high-pressure steam. It makes tough meat soft very quickly and cooks dry beans without soaking them overnight.
- **Slow Cooking:** Cooks food slowly at a low temperature, just like a traditional Crock-Pot.
- **Sautéing / Browning:** Allows you to cook vegetables or brown meat directly in the pot before pressure cooking so you do not need extra pans.
- **Rice & Grains:** Includes special settings to cook white rice, brown rice, and other whole grains automatically.
- **Steaming:** Cooks vegetables, fish, or eggs using a small metal rack inside the pot.
- **Yogurt Making:** Keeps a low, steady temperature to help milk ferment into homemade yogurt.
- **Warming:** Automatically keeps your meal warm after it finishes cooking.

Free Websites to Help You Save Money

These free websites can help you learn more about the basics of saving money. Each one has a short note about what you will find there. Websites can change, so a link may move.

Saving money

101+ Ways to Save Food Dollars – Alabama Cooperative Extension System

More than 100 tips for planning meals, shopping, comparing prices, wasting less food, cooking at home, and finding food help programs.

https://www.aces.edu/wp-content/uploads/2021/12/HE-0757_101WaysSaveFoodDollars_121521L-G.pdf

28 Healthy Foods That Are Incredibly Cheap – Healthline

A list of low-cost, healthy foods, such as beans, oats, bananas, canned fish, and yogurt, and why they are good for you.

<https://www.healthline.com/nutrition/29-cheap-healthy-foods>

Smart Ways to Save Money at Restaurants – Ramsey Solutions

Ways to spend less when you eat out: set a monthly budget, drink water, use deals, and take half your meal home.

<https://www.ramseysolutions.com/budgeting/save-money-on-restaurants>

Rethink Your Drink – CDC

Shows how much sugar is in common drinks, and suggests healthy, low-cost choices like water and plain milk.

<https://www.cdc.gov/healthy-weight-growth/rethink-your-drink/index.html>

Cooking and meal prep

Smart Tips – Eat Smart Idaho, University of Idaho

Tips to plan, shop, cook, and eat smarter, such as cooking big batches, freezing meals, one-dish cooking, and food safety.

<https://www.uidaho.edu/extension/health/eat-smart/tips>

Eat Smart Idaho – University of Idaho

Free tools: a food-cost calculator, one-week and two-week menus, a shopping list, and a guide to fruits and vegetables in season.

<https://www.uidaho.edu/extension/eat-smart-idaho>

Budget Bites – Purdue Extension Nutrition Education Program

A free booklet of low-cost recipes for breakfast, snacks, soups, and main dishes, with tips for leftovers. More recipes:

eatgathergo.org

<https://extension.purdue.edu/county/floyd/new/p/budget-bites-e-cookbook.pdf>

Ideas for "No-Cook" Food Bags – NC State Extension

Foods that need no cooking and no refrigerator, such as canned foods, crackers, nuts, and peanut butter. Good for no-cook nights and emergencies.

<https://content.ces.ncsu.edu/ideas-for-no-cook-food-bags>

Shopping

Basic Foods Checklist: How to Stock Your Kitchen for Simple Meals – Nebraska Extension

A checklist of basic foods to keep in your cupboard, refrigerator, and freezer, so

simple meals are easy to make.

<https://food.unl.edu/article/basic-foods-checklist-how-stock-your-kitchen-simple-meals>

Food safety

Cold Food Storage Chart –

FoodSafety.gov

How long you can keep different foods in the refrigerator and the freezer.

<https://www.foodsafety.gov/food-safety-chart/s/cold-food-storage-charts>

Kitchen Companion: Your Safe Food Handbook – USDA Food Safety and Inspection Service

A free handbook about keeping food safe when you shop, store, cook, serve, and carry food, and during power outages.

https://www.fsis.usda.gov/sites/default/files/media_file/2020-12/Kitchen-Companion.pdf

The Big Thaw: Safe Defrosting Methods – USDA Food Safety and Inspection Service

Three safe ways to thaw frozen food: in the refrigerator, in cold water, or in the microwave.

<https://www.fsis.usda.gov/food-safety/safe-food-handling-and-preparation/food-safety-basics/big-thaw-safe-defrosting-methods>

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