



# Budget Friendly Meals

*Tasty and 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 much at home 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. 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 moderately-priced restaurant, or you can make one of these recipes for as little as \$8. The choice is yours. The amount of time it takes to prepare these recipes is no more than the time it takes to drive to the restaurant and wait for your meal! The recipes are simple and quick, and you can use ingredients that are in the house or easily substitute them.

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@navicoresolutions.org](mailto:education@navicoresolutions.org). We also welcome any feedback from preparing the recipes included in this pamphlet. Tasty and inexpensive ingredients not only make a delicious meal, but they help with improving your budget, eating healthier and making the most of your valuable time!

**Once you realize how much you can save and how little time it takes, you can add recipes and save even more!**

## NOT-EXACTLY-HOMEMADE SPAGHETTI WITH MEAT SAUCE

*Entertaining can be reasonable and fun. It can also bring back family time around the table! This recipe is fast, easy and contains ingredients that you usually have in your refrigerator and pantry. It is also a great recipe to use 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 (or 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 cleanup 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 is approximately \$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 (or you can buy a bag of fresh or frozen soup veggies)
- 1/4 cup of parsley
- 6 beef bouillon cubes
- 1-16 oz can of crushed tomatoes
- 3 quarts of water
- Salt and pepper to taste
- Optional: 1 cup cooked orzo pasta

**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.**



## FIVE-INGREDIENT 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 whomever is eating. If you have children who may not eat what you prepared for dinner, just take out a single serving of this chili. 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 (or ground chicken or turkey)
- 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 inside or and have an instant picnic outside.*

*You can also be creative with this recipe! 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 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 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!**

## EASY STIR-FRY RECIPE

*This recipe is a 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 vegetables. 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 like it came 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, including leftovers from another meal (beef, pork, chicken, shrimp, or a combination)
- 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 freshly-grated 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 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.**



## 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. Maybe add white chocolate chips. The possibilities are endless. The labor is free, since 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 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 tablespoons red wine vinegar
- 2 cups chopped fresh tomatoes or 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!

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 “Easy Stir-Fry” recipe.**

The following details the cost of preparing this recipe to serve approximately 4 people:

<b>Snow peas</b>	\$ 1.50	Compare this to the cost of ordering 1 pint of any stir-fry from a Chinese restaurant for about \$7.50 per person, and you have a savings of over \$5.00. As an added benefit, your home-cooked meal contains no corn starch or additional additives! <i>In other words, you are providing yourself both wealth and health!</i>
<b>Fresh spinach</b>	\$ 1.00	
<b>Bulk mushrooms</b>	\$ 1.50	
<b>1 pound of meat</b>	\$ 4.00	
<b>Spices and soy sauce</b>	\$ 0.50	
<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>	\$ 0.75	
<b>Total Cost for 4 People</b>	<b>\$9.25</b>	
<b>Cost per Serving</b>	<b>\$2.32</b>	

**Now take a look at the “Pizza Fondue” recipe.**

<b>1 jar of spaghetti sauce</b>	\$ 2.79	Compare this cost to 9 slices of pizza (1-1/2 slices per child) for \$18.00, and you get more than double the amount of food to serve with the “Pizza Fondue” recipe. Add a 1-liter bottle of soda for \$2.50, and you are still saving money!
<b>1- 8 oz package of shredded cheddar cheese</b>	\$ 2.29	
<b>Loaf of bread</b>	\$ 2.50	
<b>Total Cost for 6 People</b>	<b>\$7.58</b>	
<b>Cost per Serving</b>	<b>\$1.26</b>	

**Last but not least, how does a Chicken McNuggets Happy Meal compare to a home-prepared version?**

<b>1 pound of boneless chicken cutlets</b>	\$ 2.99/lb	Compare this to a four-piece Chicken McNugget Happy Meal at \$3.19 per person. With this recipe, you are saving money and your family’s health!
<b>1- 5 oz box of “Shake and Bake” seasoning mix</b>	\$ 2.59	
<b>4 potatoes cut and either fried or baked in a small amount of oil</b>	\$ 2.00	
<b>Cut apples</b>	\$ 1.29	
<b>Apple juice pak</b>	\$ 1.50	
<b>Total Cost for 4 People</b>	<b>\$10.37</b>	
<b>Cost per Serving</b>	<b>\$ 2.59</b>	



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