## cheap eats.


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Saving money on food doesn't have to be hard work. Making just some small changes can net big rewards to your pocketbook. Simple changes in the way you plan, shop, and eat can help you reduce the amount you're spending on food. Thankfully, cutting back on the costs does not have to mean cutting back on quantity or quality.

Cheap Eats was created by the educators at Money Management International (MMI) to bring out your inner frugal foodie. Inside you will learn how to make the most of your money when dining out, grocery shopping, and entertaining. This helpful guide also contains six complete menus to help inspire you to make meals that are inexpensive and delicious. Inspired by friends, family, and favorite food sources-both online and off-we hope you enjoy them as much as we did! Enjoy!


Bon Appétit!

## Eight Secrets to Dining Out On a Dime

Dining out has become one of America's favorite past times. In fact, Americans spend more than $\$ 555$ billion dollars a year in away from home food expenditures according to the U.S. Department of Agriculture. For those who love to dine out but are on a shoestring budget, the cost-conscious connoisseurs of restaurant cuisine have spilled their secrets on how to dine out on a dime.

1. Turn going out to eat into a treat, not a necessity. That way, going out to eat will feel like a reward for all those times you saved money by cooking at home.
2. Share an entrée. With portion sizes having increased considerably over the last decade, the amount of food set in front of us is growing almost as fast as the price. Sharing a meal allows you to cut costs and keeps you from eating too many calories.
3. Water flows free. Drink water because it is a free and healthy alternative to sugary sodas and pricey alcoholic drinks. To add some flavor to your H2O, ask your server to throw in some lemon, lime, or a sprig of mint; all of which are readily available restaurant garnishes.
4. Use coupons to save coins. Clipping coupons isn't just a grocery store saving strategy; coupons can help you save at restaurants, too. Coupons in newspapers, on restaurant Web sites, and in Entertainment Books offer great deals for dining out.
5. Kids eat free. Many restaurants let little ones eat for free. Sites like MyKidsEatFree.com offer listings of kiddo-friendly dining establishments and times when children eat free.
6. Snack before you go. This advice may seem counterintuitive (why eat before you go out to eat?), but it is great advice if you are worried about money and don't want to sacrifice going out with friends. By having a snack before you go out, you can get by with ordering a smaller, less expensive appetizer or salad. You'll save money, feel satisfied, and not miss out on quality time with your pals.
7. Eat during non-peak hours. Seven o'clock is prime time for crowds and prices. Many restaurant lunch menus offer the same selection at a portion of the price so try dining out before the dinner hour.
8. Skip dessert. The cherry on top of your dining experience can be the money you save by skipping the sweets. Self-proclaimed chocoholic that can't live without a fix? Skip the appetizer. Dining out can be fun and fulfilling even when you are missing a course or two.



## Going for Groceries without Going Broke

If the price of food is tipping the scales of your budget, you are not alone. Food is one of the most common budget-breakers and the prices continue to escalate. According to the U.S. Department of Agriculture, the Consumer Price Index (CPI) for all food has consistently increased over the past decade and prices are expected to continue to rise.

Luckily, your grocery bill is one of the easiest payments to manipulate. With a little savings-savvy, you can cut your grocery bill down to size. Here are some tips to help you save at the store:

- Always shop with a list. Impulse purchases and multiple trips to the store for forgotten items can rack up your bill so use a list to get just the items you need.
- Convenience will cost you. Bagged lettuces, pre-chopped fruits and veggies, pre-seasoned meats, and shredded cheeses are pricier than if you chop, shred, and season at home. Get in touch with your inner chef and start julienning those carrots.
- Ugly packages equal pretty prices. Consider buying the generic brand to save money. There is little noticeable difference between name brand and generic except, of course, the advertising budget.
- Join the club. Take advantage of the supermarket discount card, manager's specials, and coupons.
- Buy smart when buying produce. When buying produce, look for what is in-season and what is on sale. Locally grown produce is often more fresh and less expensive.
- Buy only what you need. Just because the bananas come in a bunch does not mean they have to leave the store that way. Split them up and buy only what you will eat.
- Snack before you shop. If you haven't filled your tummy, you are more likely to fill you bas ket with items you have not anticipated buying. Shopping on a full stomach will help make those chocolate chip cookies on aisle three a little easier to resist.

Finally, remember that supermarkets have varying prices. Make a list of the ten or so products you buy the most and do some comparison shopping. Often you will find that little differences between the chains can add up to big savings.

## Clipping Coupons Can Cut Your Costs

Couponing is serious business for food manufacturers and could be an easy way to save money on your next trip to the store. Obviously, food manufacturers don't make money simply by discounting their merchandise-if they did, they would just reduce their prices. Their intent is to offer you a coupon for a product you don't normally purchase so you'll think, "Hey, 50 cents off! I'll give that new cereal a try."

Savvy coupon users know that coupons should be used to save money, not to further stretch an already tight budget. Consider the following tips the next time you find yourself searching your newspaper for big savings:

- Create an easy-to-use system. A simple approach is to set a day aside, like a Sunday afternoon, to search carefully through the coupons for items on your shopping list (items you plan to purchase). Sort the coupons into categories in the order of the aisles you plan to visit at the store.
- Look for additional savings. If a store is offering a coupon on an item and you also have a manufacturer's coupon, use both to double your savings. Also, take advantage of any reward cards that your grocery retailer offers.
- Be an insider. If you don't mind the extra mail, request to be on the mailing and emailing lists of your favorite retailers. You can also contact merchandisers directly to request coupons.
- Follow the directions. Each store has its own way of processing coupons. Most promotional offers have an expiration date and many require you to have a coupon code. Take time to read the directions to make sure you get the best deal.
- Read the fine print. Watch for merchandising tricks like the "two-for-one" coupon. If you don't need two products, take a look at the actual price for purchasing only one of them-you might find that it is half price.

Clipping coupons may seem like more effort than it is worth, but the payoff is instantaneous-especially if you're careful to buy only what you need. With the price of food rising, it pays to shop around for the best deals.

## The Foodie's Guide to Four Frugal Fiestas

If the exorbitant price of food is crashing your party plans, then it is time to revamp your party style with some of these budget-friendly bashes. Because your Saturday nights shouldn't look as bare as your fridge, the Foodie's Guide offers up four helpings of parties to keep your wallet and your guests full.

## The Brunch

Skip breakfast, lunch, and dinner (the most expensive meal to serve) and opt for brunch instead. That little window of time between breakfast and lunch is a great time for a party if you are set on serving food because the menu options are less expensive. Eggs Benedict and a mimosa, for example, cost far less than a three-course dinner with wine.

## The Game Night Gala

Whether you are playing host to the football fan club the night of the big game or it is your turn to host bunko, having an event centered on an activity other than eating will save you money. Serving finger foods or pizza is perfectly acceptable and less of an expense than a dinner party. Potato skins and wings aren't a splurge, but guests will love munching on these guilty pleasures!

## The BYOV\&C

The BYOV\&C is a new spin on the classic BYOB. Instead of bringing their own beer, guests are asked to bring vino (wine) and cheese to share. This is a smart tactic to cut the cost of one of the most expensive party staples: alcohol. There are so many varieties of wine and cheese to be tried that guests will love sampling what others bring in.

## The Just-A-Bite Bash

Many Tea Rooms have Just-A-Bite listed on their dessert menus. The dessert is a platter with spoons heaped full of every type of pie, cake, and pudding on the dessert menu so that people can get "just a bite" of all the goodies offered. Try this party theme at home by concocting various decadent desserts or having guests bring in their favorites. Serve sweets up by the spoonful so guests can get a sample without feeling stuffed.

Try these party themes if you want to save money on your next get-together without sacrificing serving the foods you love. If you are feeling creative, concoct your own party themes that are under budget and over-the-top on fun.


## How to Have a Thrifty Holiday

Food is a central theme of many holiday celebrations. Who can imagine Thanksgiving without turkey and stuffing? Can you picture the Fourth of July without a savory backyard barbecue? Just like the presence of friends and family, good food is essential to holiday celebrations.

If you find yourself hosting the holiday festivities, the cost of feeding your friends and family can add up. These tips offer suggestions to turn paying the bill for holiday food into something to celebrate instead of something to cower from.

- Serve inexpensive food. Simple ingredients that cost next to nothing can be combined to create a smorgasbord of savings. Cheap Eats offers some recipe ideas that will please your crowd and your wallet.
- Host a potluck. Asking your family and friends to bring a dish with them can cut the expense of preparing all the food yourself.
- Play the waiting game. If you are serving the traditional turkey dinner for Thanksgiving, wait as long as possible to buy the bird. Grocers tend to mark down the costs of whole, frozen turkeys as it gets closer to Thanksgiving. It may seem counterintuitive, but but turkey prices are actually at their lowest in the lead up to Thanksgiving, when demand is highest.
- Borrow (don't buy!) nonessentials. If you need extra chairs, dishes, or serving pieces, ask your friends or family to bring them along or borrow them from a neighbor. There is no use spending money on that crystal punch bowl that you will only drag out once a year when borrowing Aunt Helen's for the day will suffice.
- Plan proper portions. Who hasn't over planned a party and had excess food left over? Not that leftovers are always a bad thing, but constantly having too much food prepared can put you over your party budget. Use our handy portion guide to make sure you have just enough (and not too much) food for your guests.
- Start a new tradition. Instead of hosting a huge feast, try something new by giving your time to the less fortunate. Spending your holiday serving meals to the homeless or paying a visit to a local nursing home, hospital, or animal shelter will cost less than hosting a party and will remind you of the real reason for the season.



## Where Does Your Food Dollar Go?

Have you ever wondered exactly what you were paying for when you handed over your hard earned money to the grocery store cashier? Check out this graphic display of a food dollar and see where your every cent is spent.


Value added Services 81c

## Five Nutritious Best Buys

As food prices soar, you may feel tempted to indulge in fast foods and packaged foods to save a buck at the risk of forgoing the vital nutrients your body needs to stay healthy. But low cost foods don't necessarily mean low quality. These five finds are rich in nutrients and inexpensive to boot.

## 1. Apples

Apples are economical, available year round, and versatile enough to eat for breakfast or dessert. Studies from Cornell University suggest that apples protect the brain from neuro-degenerative diseases like Alzheimer's and Parkinson's. Apparently, an apple a day may actually keep the doctor away.
2. Sweet Potatoes

High in dietary fiber, vitamins A and C, iron, calcium, and beta carotene, it comes as no surprise that this complex carbohydrate is a premier veggie.

## 3. Beans

Great for people who like options because beans come in many varieties (try garbanzo, black, lima, lentils...). Beans are one of the best sources of dietary fiber and offer as much as 16 grams of protein in just one cup. Purchasing the dried form (which requires soaking before cooking) is the most cost-effective way to buy.
4. Cabbage

Ideal for weight loss and maintaining optimum health, this leafy green is low in saturated fat and cholesterol. Cabbage packs a punch with vitamins A, B6, C, and K, potassium, manganese, thiamin, calcium, iron, and magnesium.
5. Oats

Oats are a hearty yet inexpensive way to start your day. A dollar or two will buy you breakfast for a week and can help lower blood cholesterol thanks to the soluble fiber content of the grain. Top your oats with fruit, nuts, or a little brown sugar to mix up your breakfast routine.

| 1 Serving Looks Like... | 1 Serving Looks Like... |
| :--- | :--- | :--- |

## Save Your Waist Line and Your Money with Proper Portions

Increasing portion sizes are costing Americans their waist lines and their money. The National Heart, Lung, and Blood Institute's Portion Distortion Quiz reveals that portion sizes have ballooned in the last 20 years. For example, two slices of pizza twenty years ago was roughly 500 calories, while two slices of pizza today average 850 calories. According to the Journal of the American Medical Association, in a 20 year span the portion size of soft drinks increased from 13.1 fl oz to 19.9 fl oz . The size of hamburgers grew as well, from 5.7 oz to a whopping 7.0 oz .

Eating in excess can be detrimental to your diet and your wallet. Eating more than the recommended serving size of a snack may send you to the store to restock and pay up more often than necessary.

To make judging serving size simple, try to relate proper portion sizes with everyday objects. This serving size chart should help set you on the right track to choosing proper portions.

| 3 |
| :--- |
|  |
|  |

## 1 Serving Looks Like...

MEAT \& ALTERNATIVES
$11 / 2$ oz. of meat, fish and poultry

3 oz.grilled or baked fish = checkbook


2 Tbsp. peanut butter = ping pong ball

## Source:

National Heart, Lung, and Blood Institute

# Cheap Eats Recipes 

## Cold bean dip

This creamy bean dip is a favorite to serve with crunchy corn chips. Serves 6 .
Ingredients:

| $1(16 \mathrm{oz})$ | Can refried beans |
| :--- | :--- |
| 2 tbsp | Grated onion (or $1 / 2$ tsp onion powder) <br> 1 tsp <br> Chili powder |
| $1(3 \mathrm{oz})$ | Salt, to taste <br> $1 / 4$ tsp |
| 1 Package cream cheese |  |
| Garlic powder |  |

## Directions:

1. Soften cream cheese by microwaving one whole package for 15 seconds or leaving on counter for an hour.
2. Stir in beans, onion, chili powder, salt, and garlic powder until well blended.
3. Chill in refrigerator for several hours.
4. Serve with corn chips.

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## Spicy chicken chipotle wrap

For carb-conscious picnickers, this protein packed wrap is a great option. For vegetarian options, try substituting seasoned black beans for the chicken. Yum! Serves 8.

Ingredients:

| $1 / 2 \mathrm{lb}$ | Boneless skinless chicken breast |
| :--- | :--- |
| $1(6 \mathrm{oz})$ | Jar of chipotle sauce |
| 2 tbsp | Olive oil |
| 1 Package | Small flour tortillas |
| 1 tbsp | Garlic salt |
| 1 tsp | Pepper |
| $11 / 2$ cups | Pico de gallo (store bought or follow recipe below) |
| 4 | Medium tomatoes |
| 1 | Onion |
| 3 | Green peppers |
| $1 / 4$ cup | Fresh cilantro chopped |
| Pinch | Salt |
| 1 cup | Cheddar cheese, shredded |
| 1 cup | Lettuce, shredded |

## Directions:

Pre-picnic

1. Sauté chicken in garlic salt, pepper and olive oil over medium heat.
2. Package shredded cheese and shredded lettuce in Ziploc baggies.
3. Prepare pico de gallo by mixing all ingredients in a bowl and adding $1 / 2$ cup of cold water.
4. Pack picnic basket or cooler with ice packs to keep veggies and cheese cold.

Ready to serve
Spread chipotle sauce over flour tortilla, add meat, veggies, and cheese... Buen provecho!

## R



We made it for: $\$ 1.97 /$ serving

## Mango salad with orange dressing

This mango salad is a refreshing fiesta treat. If mango is too pricey for your budget, try substituting the mango with another tropical fruit like pineapple or kiwi. Serves 6.

Ingredients:

| 3 tbsp | Orange juice with/pulp |
| :--- | :--- |
| 3 tbsp | Vinegar |
| 1 cup | Olive oil |
| 4 cups | Iceberg lettuce (1 small bag of <br> mixed green salad mix) |
| 1 cup | Fresh baby spinach |
| 2 | Oranges, peeled and sliced |
| 2 | Mangos, peeled and sliced |
| $1 / 2$ | Red pepper, finely sliced |

## Directions:

1. In a small bowl, mix juice, and vinegar.
2. Slowly whisk in oil.
3. Add remaining ingredients and toss.
4. Pack salad in sealed container in cooler.

## Margarita punch

Cool off with a tangy virgin Margarita! This tasty frozen treat is quick and easy to make; perfect for hot days outdoors. Serves 6 .

## Ingredients:

| $1(6 \mathrm{oz})$ | Can frozen lemonade concentrate |
| :--- | :--- |
| $1(6 \mathrm{oz})$ | Can frozen limeade concentrate |
| $1 / 2$ cup | Powder sugar |
| 1 liter | Lemon-lime soda |
| 2 | Limes, cut into wedges |
| $1 / 2$ cup | Margarita salt |

## Directions:

## Pre-picnic

1. Combine frozen juice concentrate (lemonade and limeade) into a freezer safe container with powder sugar, and soda.
2. Freeze overnight.
3. Pack container in cooler to keep cold.

## Ready to serve

4. Dip cup rim in cool water then into margarita salt.
5. Scoop frozen drink mix with ice cream scooper into cups.
6. Add slice of lime onto rim of cup.

## Churros

Churros, also known as Mexican donuts, are delicious rolled in cinnamon and sugar. An added bonus? These treats won't cost you much! Serves 6.

## Ingredients:

| 1 cup | Water |
| :--- | :--- |
| 1 | Pastry bag with star tip |
| $21 / 2$ tbsp | White sugar |
| $1 / 2$ tsp | Salt |
| 2 tbsp | Vegetable oil |
| 1 cup | All-purpose flour |
| 2 qts | Oil for frying |
| $1 / 2$ cup | White sugar |
| 1 tsp | Ground cinnamon |

## Directions:

1. In a small saucepan over medium heat, combine water, $21 / 2$ tablespoons sugar, salt, and 2 tablespoons vegetable oil.
2. Bring to a boil and remove from heat.
3. Stir in flour until mixture forms a ball.
4. Heat oil for frying in deep-fryer or deep skillet to $375^{\circ} \mathrm{F}\left(190^{\circ} \mathrm{C}\right)$.
5. Pipe strips of dough into hot oil using a pastry bag.
6. Fry until golden; drain on paper towels.
7. Combine $1 / 2$ cup sugar and cinnamon.
8. Roll churros in cinnamon and sugar mixture.
9. Pack in dry container (outside of cooler).


STARTER
Fruit fun dip
This sweet dip is a great way to get kids to eat their recommended daily intake of fruit.
To save money, buy in-season fruit from your local farmers market. Serves 4.
Ingredients:
Fresh fruit (for dipping)
1 cup Frozen strawberries
1 cup Canned crushed pineapples
1 cup Plain or vanilla yogurt
$1 / 4$ cup Cream cheese
¼ cup Candy Nerds (optional)
Directions:

1. Defrost strawberries in water.
2. Squeeze or drain water off strawberries.
3. Drain juice off canned pineapples.
4. Combine frozen fruit, canned pineapple, yogurt, and cream cheese in blender or food processor until smooth.
5. Sprinkle candy on top.
6. Serve with sliced fresh fruit for dipping.

## ENTREE

## Homemade pepperoni pizza

You'll love making this homemade pizza because of the control you have in choosing fresh, healthy ingredients. Load on the tomato sauce and the veggies! If you're in a rush, use a jar of your favorite spaghetti sauce instead of making your own to cut down on prep time. Serves 4.

## Ingredients:

| 1 (16 oz) | Loaf of French or garlic bread |
| :--- | :--- |
| $1 / 2$ cup | Pepperoni, sliced |
| 2 tbsp | Olive oil |
| $1 / 2$ | Small onion, chopped |
| 1 clove | Garlic, minced |
| $1 / 2$ tbsp | Dried basil |
| $1 / 2$ tbsp | Italian seasoning |
| 1 tbsp | Oregano |
| 2 cups | Canned crushed tomatoes with juice |
| $1 / 2$ cup | Tomato paste |
| 1 tbsp | Garlic salt |
| 2 tsp | Sugar |
| 2 tsp | Ground pepper |
| 2 cups | Mozzarella cheese, shredded |

## Directions:

1. Heat olive oil in a medium skillet on medium heat.
2. Add the chopped onion and garlic.
3. Reduce the heat to low.
4. Add basil, salt, pepper and sugar stirring continuously over low heat for 1 minute or until onion and garlic caramelizes.
5. Add crushed tomatoes with juice, tomato paste, and $1 / 2$ cup of cool water.
6. Simmer over low heat stirring occasionally for 5 to 7 minutes.
7. Remove bread from package.
8. Cut loaf of bread in half length-wise. Cut each half in half again to make 4 pieces.
9. Spread tomato sauce over cut side of bread.
10. Sprinkle oregano and Italian seasoning over sauce.
11. Divide pepperoni evenly among all sections of bread.
12. Divide shredded cheese evenly over sections of bread.
13. Bake at $350^{\circ}$ For approximately 14 minutes or until bread is toasted.

## $\sum$ <br> $\geq \quad$ Ants on a log

Ants on a $\log$ is a healthy and fun snack for kids. Let little ones help by giving them a plastic knife to spread on peanut butter and having them place the "ants" on top. Makes 12 pieces

## Ingredients:

4 stalks Celery; washed, trimmed, and cut into 3-inch pieces
$1 / 4$ cup $\quad$ Peanut butter
1 small box Raisins

## Directions:

## Sparkling punch

Sparkling punch is a fun drink for summer. Kids will love the sweet gummy bear treat doing the backstroke in their punch! Serves 10.

Ingredients:

| 2 liter | Ginger ale |
| :--- | :--- |
| 2 liters | Fruit punch |
| $1 / 2$ cup | Gummy bears |
|  | Ice tray |

## Directions:

1. Fill ice tray with white grape juice and 1 to 2 gummy bears per section.
2. Place tray in freezer until ice cubes have formed.
3. Serve sparkling fruit punch in glasses with gummy bear ice cubes.


We made it for: $\$ 0.60 /$ serving


## Simple oatmeal peanut butter cookies

Cookies are a childhood staple．The oats and peanut butter make these cookies a snack that will stick with kids longer than other desserts．Makes 28 cookies．

## Ingredients：

| 1 cup | Flour |
| :--- | :--- |
| 1 cup | Quaker oats |
| $1 / 2$ cup | Peanut butter |
| $1 / 2$ tsp | Baking soda |
| $1 / 2$ tsp | Baking powder |
| $1 / 4$ tsp | Salt |
| $1 / 2$ cup | Butter，softened |
| $1 / 2$ cup | Granulated sugar |
| $1 / 2$ cup | Firmly packed brown sugar |
| 1 | Egg |
| $11 / 2$ tsp | Vanilla |

## Directions：

1．Preheat oven to $375^{\circ} \mathrm{F}$ ．
2．Mix flour，oats，baking soda，baking powder，and salt；set aside．
3．Beat butter，sugars，and peanut butter in large bowl with electric mixer on medium speed until light and fluffy
4．Add egg and vanilla；mix well．
5．Gradually add flour mixture，mixing until well blended after each addition．
6．Drop heaping tablespoonfuls of dough， 2 inches apart，onto ungreased baking sheets．
7．Bake 10 to 12 minutes，or until lightly browned．
8．Cool 1 minute；remove from baking sheets and move to wire racks．
9．Cool completely．

## Ceviche "Martini"

Ceviche is a light and flavorful citrus marinated seafood dish. Served in a martini glass, this simple shrimp ceviche is a fun way to start a great meal. Serves 4.

## Ingredients:

| $1 / 2 \mathrm{lb}$ | Shrimp, unpeeled, cleaned, \& cooked |
| :--- | :--- |
| 2 cups | Lime juice |
| $1 / 2$ | Lime, fresh |
| $1 / 4$ cup | Red onion, chopped |
| $1 / 2$ | Cucumber, chopped |
| 1 tsp | Hot sauce, optional |
| 1 tbsp | Ketchup |
| 1 tbsp | Olive oil, extra virgin |
| 1 tbsp | Cilantro, fresh, chopped |
| 1 Salt and freshly ground pepper, to taste |  |
| 1 large bag | Tortilla chips |

## Directions:

1. Place shrimp in a bowl. Stir in lime juice until shrimp is completely coated.
 Cover and refrigerate for 1 to 2 hours.
2. In a separate bowl, combine hot sauce (if desired), ketchup and olive oil. Stir in red onion, cucumber, and cilantro.
Fold into the seafood mixture. Cover and refrigerate until serving.
3. Divide ceviche evenly into 4 martini glasses.
4. Cut 4 lime wedges and place one on each rim. Salt and pepper taste.
5. Serve with tortilla chips.

## Walnut and Pear Salad

A few ingredients are all you need for this flavorful salad. If you have some less-than-fresh bread in the kitchen, you can also make homemade croutons in minutes by lightly coating bread cubes with oil and toasting them under the broiler. Serves 4.

Ingredients:

| Salad |  |
| :--- | :--- |
| 1 head | Butter lettuce, washed and separated |
| 1 | Pear, sliced |
| $1 / 4$ cup | Red onion, thinly sliced |
| $1 / 4$ cup | Walnuts, chopped |
|  | Salt and pepper, to taste |
|  |  |
| Dressing |  |
| $1 / 4$ cup | Olive oil, extra virgin |
| 3 tbsp | Balsamic or red wine vinegar |
| 1 tsp | Sugar |
| 1 tsp | Dijon mustard |

## Directions:

1. Lightly toast the walnuts on medium heat in a dry skillet for about 4-5 minutes. Allow walnuts to cool.
2. Wash lettuce and separate onto four plates.
3. Divide pear and onion slices onto the plates.
4. To make the dressing, combine the first four ingredients.

Drizzle onto the salads just before serving.
5. Sprinkle with walnuts.
6. Add salt and pepper to taste.


## Gazpacho

Getting your recommended daily servings of vegetables is easy with this delicious cold soup. This low fat vegetarian soup is not only good for your body and your taste buds, but it's also economical, coming in at only $\$ .94$ per serving. Have other vegetables on hand? Adding zucchini or celery never hurt anyone! Serves 4.

Ingredients:
2 cups
2
$1 / 2$
$1 / 2$
$1 / 2$
$1 / 3$
1 tbsp
$1 / 2$ tbsp
1

> Tomato juice, reduced sodium Tomatoes, peeled and diced
> Cucumber, peeled, seeded, and diced
> Green pepper, seeded and diced
> Yellow pepper, seeded and diced
> Red onion, diced
> Olive oil, extra virgin
> Red or white wine vinegar
> Garlic, minced
> Hot sauce (such as Tabasco)
> Salt and pepper, to taste

## Directions:

1. Combine the first nine ingredients and mix well.
2. Cover and place in the refrigerator until chilled.
3. Serve cold, adding hot sauce, salt, and pepper to taste.

## Very Berry Spritzer

Refreshingly simple to make, this non-alcoholic spritzer is perfect any time of the day or night. The best part is that you can use any berries, so you can choose what's on sale. If you don't want to add the sugar, you can substitute cranberry juice to sweeten. Serves 4.

Ingredients:

| 1 cup | Frozen berries, any kind |
| :--- | :--- |
| 1 qt | Carbonated water (seltzer) |
| 1 tbsp | Sugar |
|  | Ice cubes |
|  | Fresh mint, for garnish |



## Chocolate dipped pretzels

This fun dessert is quick and easy to make. Perfect for getting those kids cooking! Even your youngest chefs will enjoy adding the sprinkles on top (also try cookie crumbles). The chocolate also works beautifully on strawberries. Yum. Serves 8 .

## Ingredients:

1 bag Pretzel rods (about 24 rods)
12 oz Chocolate chips, semi-sweet Sprinkles

## Directions:

1. Place the chocolate chips in a microwave-safe bowl. Heat on $50 \%$ power, stirring after every 30 seconds of cooking. Total microwave time will be around 3 minutes. Cooking times may vary.
2. Dip $3 / 4$ of each pretzel rod into the chocolate.
3. Coat with sprinkles while the chocolate is still warm.
4. Transfer to waxed paper. Allow chocolate to cool and harden before serving.

## Cheese-stuffed pecans

The creamy, nutty crunch of this bite size snack makes for a great start to your meal. Makes 20 cheese-stuffed pecons.

## Ingredients:

1 cup Gouda cheese, finely shredded
3 tbsp Sour cream
40
Pecan halves

## Directions:

1. In a medium bowl, beat 1 cup room temperature Gouda cheese and 3 tablespoons sour cream with an electric mixer until creamy.
2. Mound a teaspoon of cheese mixture onto the flat side of 20 large pecan halves.
3. Top with the additional pecan halves, flat side down.
4. Cover and chill for 20 minutes.


## Pasta with white sauce and vegetables

This main dish takes center stage with a medley of summer fresh vegetables and whole wheat pasta in a creamy sauce. Save money on this dish by purchasing your store's freshest, budget friendly produce (think carrot ribbons, white button mushrooms, or zucchini). Serves 4.

Ingredients:

| 8 oz | Dried, whole wheat rotini |
| :--- | :--- |
| 1 | Medium onion, halved lengthwise and thinly sliced |
| 2 | Cloves garlic, minced |
| 1 tbsp | Olive oil |
| $11 / 4 \mathrm{lb}$ | Asparagus, cut into 2 -inch pieces (about 2 cups) |
| 1 | Medium yellow summer squash, halved lengthwise and sliced |
| $1 / 2 \mathrm{tsp}$ | Salt |
| $1 / 4 \mathrm{tsp}$ | Black pepper |
| 1 cup | Whipping cream |
| 4 | Roma tomatoes, seeded and chopped (about 2 cups) |

## Directions:

1. According to package directions, cook pasta and drain. Return pasta to hot pan and keep warm.
2. Meanwhile, in a large skillet cook garlic and onion in hot olive oil over medium heat about 3 minutes or until nearly tender, stirring occasionally. Add asparagus, squash, salt, and pepper to skillet. Cook for 3 to 5 minutes more or until vegetables are crisp-tender. Add vegetables to pasta in pan.
3. Add whipping cream to skillet; bring to boiling. Boil gently for 5 minutes or until reduced to $3 / 4$ cup. To serve, pour reduced cream over pasta mixture; stir gently to coat. Stir in tomato.


## Waldorf Salad

Sweet green grapes, crisp apple, crunchy celery, and nuts make this side salad a hit at any dinner party. Capture the taste of summer by adding your favorite seasonal fruits to the mix. Serves 6.

Ingredients:

| 2 cups | Apples, chopped |
| :--- | :--- |
| 2 tsp | Lemon juice |
| $1 / 4$ cup | Celery, chopped |
| $1 / 4$ cup | Pecans or walnuts, toasted and chopped |
| $1 / 4$ cup | Dried fruit (like raisins) |
| $1 / 4$ cup | Seedless green grapes, halved |
| $1 / 3$ cup | Low-fat mayonnaise |

## Directions:

1. Toss apple with lemon juice in a medium bowl.
2. Stir in celery, nuts, dried fruit, and grapes.
3. Stir in mayonnaise until combined.
4. Serve immediately or cover and chill for up to 8 hours.


## Iced green tea with orange ice cubes

This tea is a refreshing summer drink. The orange ice cubes add flavor and keep the tea cold without diluting the drink. For a twist, try freezing different flavors of juice into cubes to find the flavor combination you like best. Serves 12.

Ingredients:

| 12 cups | Water |
| :--- | :--- |
| $1 / 4$ cup | Sugar |
| 3 inches | Fresh ginger |
| $12-16$ | Green tea bags |
| 2 cups | Pulp-free orange juice |

## Directions:

1. Combine water, sugar, and ginger in a large saucepan. Bring to boiling; reduce heat. Simmer, covered, 5 minutes. Remove from heat. Add tea bags; cover and let stand a few minutes. Remove and discard tea bags. Strain ginger from tea and discard. Transfer tea to a 2 gallon pitcher. Cover and cool for several hours.
2. To make ice cubes, fill ice-cube tray with pulp free orange juice. Place trays in freezer until cubes are frozen.
3. Pour chilled tea in glasses and add several frozen orange ice cubes. Serve.

## Mini Lemon Tarts

All it takes is a few ingredients to make this mouth-watering dessert. The combination of tangy lemon and sweet pastry is the perfect note on which to end your summer dinner party. Serves 6 .

## Ingredients:

| 4 | Eggs, beaten |
| :--- | :--- |
| $2 / 3$ cup | Lemon juice |
| 2 tbsp | Sour cream |
| $1 / 2$ cup | Confectioners' sugar |
| 6 | Frozen mini tart shells |
|  | Whipped cream (optional) |

## Directions:

1. Heat oven to $325^{\circ} \mathrm{F}$.
2. Mix eggs, lemon juice, sour cream, and sugar in a mixing bowl.
3. Spoon mixture into empty frozen tart shells.
4. Bake in oven for 15 to 18 minutes. Cool and top with whipped cream.

## Prosciutto wrapped cantaloupe

This tasty starter takes mere minutes to make. While the Italian specialty meat can be a bit on the expensive side, you need only $1 / 4$ pound to impress your guests. Serves 4 .

Ingredients:
1
$1 / 4 \mathrm{lb}$
Cantaloupe, small
Prosciutto, thinly sliced
Salt and pepper, to taste

## Directions:

1. Cut cantaloupe, removing rind and discarding any seeds. Cut flesh into 12 bite sized cubes.
2. Cut prosciutto into 12 thin strips, 2 inches wide
3. Wrap each cube of cantaloupe with a slice of prosciutto.
4. Sprinkle with salt and freshly ground pepper.



## Colorful penne pasta

The peppers in this pasta make it look amazing, but they are also packed with nutrients. Because this fresh and flavorful recipe takes mere minutes to make, the chef won't miss out on time with friends. Serves 4 .

## Ingredients:

## 16 oz Penne pasta

$1 / 2$
$1 / 2$
$1 / 2$
1/2
2 tbsp
$1 / 4$ CUP
Green bell pepper, thinly sliced
Red bell pepper, thinly sliced
Yellow bell pepper, thinly sliced
Onion, small, thinly sliced
Olive oil, extra virgin
Parmesan cheese
Salt, to taste

## Directions:

1. Cook pasta according to package directions.
2. Cut peppers and onion into thin, even slices.
3. Sautee garlic and onion in olive oil over medium heat for 1 minute. Add peppers and cook until peppers are tender (3-4 minutes).
4. In a large bowl, combine pasta and pepper mixture by folding gently.
5. Sprinkle with parmesan cheese.
6. Salt to taste.


We made it for: $\$ 1.16 /$ serving

## Tomato, mozzarella, \& basil salad

This colorful salad is as good to look at as it is to eat. Keep this recipe in mind when planting your next garden. Growing your own tomatoes and basil is easy and can save you a lot of money. Serves 4.

## Ingredients:

| 4 | Tomatoes, sliced |
| :--- | :--- |
| 6 oz | Mozzarella, fresh, sliced |
| 8 | Basil leaves, fresh, chopped |
| 1 tbsp | Olive oil, extra virgin |
|  | Salt, to taste |

## Directions:

1. Slice tomatoes and mozzarella into uniform size, approximately $1 / 4$ inch thick.
2. Place tomato and mozzarella slices on a plate, alternating the tomatoes with the cheese.
3. Sprinkle basil over the salads.
4. Drizzle with oil.
5. Salt to taste.


## Death by Chocolate

Girl's Night In just wouldn't be complete without chocolate! This decadent dessert is fun to make and delicious to eat, but perhaps its most impressive aspect is the price per serving-\$1.30! (Coupon users could probably make it for even less!) Serves 12.

Ingredients:
1 box
Chocolate cake mix, with pudding

12 oz
Pudding mix (not instant)
Heath candy bars
Caramels
Whipped cream

## Directions:

1. Bake cake in $9 \times 13$ pan; cool.
2. Melt caramel over low heat until smooth.
3. Punch holes in cake with fork and poor caramel over cake; set aside.
4. Cook chocolate pudding and cool.
5. Break up cake and place half in bottom of large glass bowl.
6. Layer with pudding and whipped cream and Heath bars. Repeat.

## STARTER

## Oriental Ramen Salad

The price point of Ramen soup made it a hit among the college crowd. This recipe offers a more sophisticated dish while still serving up savings. Serves 4.

## Ingredients:

Dressing:
$1 / 4$ cup
Sugar
½ CUP
White wine vinegar
1 cup
2
Or
Oriental seasoning packets from ramen soup

Salad:
1
Medium head cabbage, thinly sliced Green onion, sliced
Almonds, sliced
1 cup
2 Packages
$1 / 4$ cup
Uncooked ramen noodles, crumbled
Sesame seeds

## Directions:

1. Combine dressing ingredients. Mix well and chill.
2. In medium bowl, combine cabbage and green onions.
3. In dry sauté pan, over low heat, roast almonds and sesame seeds. Cool.
4. Sprinkle crumbled Ramen, sesame seeds, and almonds over cabbage mixture.
5. Before serving, pour dressing over mixture and toss to coat.


## Thai beef stir-fry

From start to finish, this dish is ready in a flash: only 15 minutes! If you find the bottled Thai peanut stir-fry sauce a little too pricey, try using a couple tablespoons of peanut butter and some reduced-sodium soy sauce to make your own low cost sauce. Serves 4.

## Ingredients:

| 4 oz | Rice noodles |
| :--- | :--- |
| 16 oz | Frozen sweet pepper and onion stir-fry vegetables |
| 2 tbsp | Cooking oil |
| 12 oz | Beef stir-fry strips |
| $1 / 2$ cup | Bottled Thai peanut stir-fry sauce |

## Directions:

1. Cook noodles according to package directions. Drain and set aside.
2. In a large skillet cook the vegetables in 1 tablespoon of the hot oil over medium-high heat for 2 to 3 minutes or just until tender. Drain and transfer vegetables to bowl.
3. In the same skillet, stir beef strips in remaining 1 tablespoon hot oil until desired doneness.
4. Return vegetables to skillet; add sauce. Stir to combine and heat through. Serve over noodles.



## Sugar snap peas with orange ginger butter

Sugar snap peas, unlike green peas, are picked before the seed develops and are meant to be eaten pods and all. Combined with orange marmalade and a little fresh ginger, these plump pods make for a flavorful side dish. Serves 4.

Ingredients:

| 3 cups | Frozen sugar snap peas |
| :--- | :--- |
| 1 tsp | Fresh ginger, grated |
| 1 tbsp | Butter or margarine |
| 1 tbsp | Orange marmalade <br> 1 tsp |
|  | Apple cider vinegar <br> Pepper, to taste |

## Directions:

1. Cook frozen peas according to package directions. Drain well.

2 In a small pan, cook ginger in hot butter for 1 minute. Stir in marmalade, vinegar, and pepper. Stir and cook until marmalade melts.
3 Pour orange ginger butter over hot cooked peas and toss to coat.


## Sparkling Punch

Dress up sparkling punch with a fancy champagne glass, sugar cubes and a twist of lemon combine for the perfect celebratory drink. Serves 4.

Ingredients:
1 bottle Sparkling punch or cider
4
Sugar cubes
Lemon twists

## Directions:

1. Drop one sugar cube in each of four champagne glasses.
2. Pour punch or cider over sugar cubes.
3. Garnish with a twist of lemon.

## DESSERT

## Weekly Menu Planner

Week of: $\qquad$

| Day of the Week | Breakfast | Lunch | Dinner | Snacks |
| :--- | :--- | :--- | :--- | :--- |
| Example | Cereal and Fruit | Turkey Sandwich, <br> Chips, and an Apple | Meatloaf, Green Beans, <br> and Mashed Potatoes | Carrot Sticks <br> and Pretzels |
| Monday |  |  |  |  |
| Tuesday |  |  |  |  |
| Wednesday |  |  |  |  |
| Thursday |  |  |  |  |
| Friday |  |  |  |  |
| Saturday |  |  |  |  |
| Sunday |  |  |  |  |



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