

Eating While On A Tight Budget (少ない予算の食卓設計)

By Expert Author: Jason Swanson

Whatever your reason for having a tight budget, the truth is that going to the grocery store without a plan is a BIG budget breaker. And sadly all that cash ends up vanishing into our stomachs and then...well, you know what comes next.

But if you only had \$300 a month to spend on groceries for a family of four, could you do it? What sort of food would make the list and what would stay tauntingly on the store's shelves?

Could you save \$25 a month on groceries? How about \$50 or \$100? Possibly you could cut your bill by almost 50% if you consider some of the following suggestions:

First you must divide the budget you have into three categories; weekly, bi-weekly and monthly. Once you have the totals fixed, try to find a way to make it work. If you budgeted too tight, only then consider how much more you really need to spend.

Second, identify your WEEKLY needs; milk, bread, fruits. These will be your saving graces when the troops are hungry. You can load up every week and always have a healthy snack available. Think about \$15/week.

Third, identify your BI-WEEKLY needs; eggs, cheese, vegetables, meat and cheese for sandwiches etc. These items have a slightly longer shelf life but you will watch how much you use when you know there's still four days until your next purchase. Try \$20 every two weeks.

Fourth, get the remainder of your groceries in one place. Use cash to pay (to avoid temptation of over spending) and work out your shopping list ahead of time. You only need to do this once as many of the items (Cereal, meat etc.) will need to be repurchased each time. Other items (sugar, flour etc.) may be substituted every other month. In this example you have \$200 left.

Fifth, have a schedule of meals that you can rotate. Cheap, healthy meals like stir fry can be inexpensive as they use less meat than full pieces of chicken or beef for dinner. Plan to have a meat meal offset by a simpler dish like pasta every other night.

This way your family will not go through 'feast-and-famine' when they eat like kings the first week and are eating canned chili every night for the last week.

Always determine your meals based on what you really plan to cook. If you have easy weeknight staples, try to find the cheapest method of preparing them, or make do with less pre-packaged affair on other nights when you have more time. Using items like frozen vegetables can make eating cheap also healthy and convenient.

Clearly the \$300 suggestion will depend on your family, the age of your children and how much your budget really allows. Whatever your budget, taking the time to draw up a plan and think about your choices will guarantee that you keep more cash in your wallet for other important things.

article

source:

<http://www.articlesphere.com/Article/Eating-While-On-A-Tight-Budget/181249>

【単語】

a tight budget 少ない予算

the grocery store スーパー

sadly 悲しいことに

end up ~におわる

vanish into ~に消えてなくなる

grocery 食料品

tauntingly ののしって

save 節約する

divide A into B AをBにわけ

identify 明らかにする

troop 軍隊、群れ（ここでは家族の意味）

remainder 残り物

temptation 誘惑

repurchase 買いなおす

substitute 取り替える

stir fry いためもの

offset 埋め合わせ

determine 決定する

staple 基本食料品

allow 許可する

draw up a plan プランを作る

guarantee 保証する

article

source:

<http://www.articlesphere.com/Article/Eating-While-On-A-Tight-Budget/181249>