

Module 2  
Section 3

# LIVING ON LESS

Reduce your monthly bills  
and reduce your stress!

# IN THIS SECTION YOU WILL:

Learn how to reduce your grocery bill.

Discover types of meal planning and  
the benefits.

Find out ways to change your lifestyle  
to help you get out of debt.

Explore the benefits of a savings  
mindset.

# LIVING ON LESS

## Cutting Grocery Costs

This section will focus mainly on how to save money on groceries and household items. It's cheaper to make food at home instead of eating out. One way to do this is by meal planning. Meal planning means buying all your food for the week at one time. This way, you don't have to go to the grocery store as often and you waste less food. For example, if you buy a big bag of carrots, you can use them for multiple meals instead of letting them go bad in the fridge. Meal planning makes shopping easier and reduces waste.

## Meal Planning

There are different types of meal planning. Choose what works best for you and your family. One simple way is to write out a plan each week. For example, you can plan to make spaghetti on Monday and tacos on Tuesday, etc. Then, you go to the store on Sunday and buy all the ingredients. Each night, you cook a different meal. Some people like to make double portions, so they have leftovers for the next day or week. Another option is to meal prep. This means making a big salad or other meals ahead of time and

storing them in the fridge. You can also make a big pot of chili or gumbo and freeze it in individual portions. This way, you can quickly grab a meal before work and it will be thawed by the time you get home. Another idea is to make a big batch of pancakes or French toast and eat it for breakfast throughout the week. You can switch it up each week to keep things interesting and save time in the mornings.

## Prepare a month's worth of freezer meals in one day.

One option for main meals is called freezer meals. You can find a lot of information on the Internet about it. They even have some plans already made for you or you can choose some of your favorite recipes. Here's how it works: Choose about eight to ten recipes for the whole month and then double each recipe. After that, make a big shopping list and go shopping just once for the whole month. When prepping the meals, chop up the veggies and brown some meat. Then put everything into zip lock bags or disposable pans and freeze them. When it's time to eat, all you have to do is take it out of the freezer and either put it in the oven or dump it in the crock pot. It's a lot less messy and much easier for mealtime. This way, you get a fresh

cooked meal every day. You can add fresh salads or vegetables if you want.

Other ways to save money include shopping at multiple stores. The more you shop, the more you will get to know the prices at each store. Online shopping makes it easy to compare prices and find the cheaper option. By doing this a lot, you learn where to go for each item. You can get all your shopping for the month done in one day, except for a few things here and there. Stock up on special buys when the prices are cut low.



### **Skip the chips and prepackaged foods.**

It's a good idea to stop buying snacks like chips. They taste good, but they don't fill you up or give you the nutrition you need for the day. They only satisfy your hunger for a short time. So, think about whether it's worth spending money on a bag of chips that doesn't provide much nutrition. There are healthier options that are also cheaper.

Another way to save money is to stop buying prepackaged foods. We pay extra for the convenience of having them already prepared. Instead, buy in bulk and put the food in your own zip lock bags. For example, you can easily make peanut butter sandwich crackers at home. The same goes for cheese. Buying a brick of cheese and slicing or shredding it yourself is about \$2 or \$3 cheaper than buying pre-sliced or shredded cheese.

When it comes to baked goods like muffins, pancakes, waffles, or even frozen ones, it's better to make them at home. Homemade baked goods are more nutritious and delicious, and they save you money, too. Making your own bread at home is also significantly cheaper. You can make a loaf for around \$1, depending on the recipe. Homemade food is more filling and nutritious compared to store-bought food, which often contains extra additives.

Another money saving tip is to buy things in bulk or when they're in season. Fresh produce can often be frozen or learn how to can your food. For example, learn how to make salsa using tomatoes from people who grow extra. With one big batch you can have salsa for the whole year! It's also important to stretch our food, like using less meat and more rice and beans. Have a vegetarian night each week to save money. And when you go grocery shopping, make a list and stick to it. Growing your own garden can also help you save money on fresh produce.

### **Buy generic.**

Many generic products are the same as ones with labels. With medicine, Acetaminophen = Tylenol; Ibuprofen = Advil or Motrin; Naproxen = Aleve; Diphenhydramine = Benadryl, ZzzQuil. Purchasing generic products can save you money.

## **More cleaning, less spending.**

Cleaning products are another area where we can save money. Instead of buying different products for each thing we clean, we can use vinegar and dish soap for most cleaning tasks. Vinegar can even be used in the washing machine and dishwasher. We can make our own scented cleaners by adding pine needles or lemons to vinegar water.

And instead of buying chip clips and paper towels, we can use clothes pins and rags. Learning how to use coupons can also save us money, but it takes time to learn. It's important to focus on what we're gaining by saving money, rather than what we're missing out on.

## **Don't buy on impulse.**

When we want to buy something big, like a phone or a TV, we need to think about more than just the cost. We should consider how many hours or shifts we would need to work to buy it. Is it worth working extra just for a new phone? Sometimes our current phone might be cracked, but is it really worth all that extra work? Some people find it helpful to question if there's something else, they'd rather do with the money. For example, if they want to buy something that costs \$50, they ask themselves - if someone gave me \$50, is this really what I'd want to do with it? If you shop online, it can help to put items in your online cart and wait a few

days before buying. This gives you time to cool off and think if you really need it or if it was just a spur of the moment thing.

Taking breaks from social media can also help you avoid feeling like you need to buy more things. Saving money can even be a fun game if you set goals for yourselves each week and try to save more each time.



## **Earn extra income.**

When you are cutting as much as you can and still feel like you're not making enough headway to reduce your debt, try increasing your income. This may mean volunteering to work extra hours if that is an option. Some people rent out a room in their house, or if they love animals, will work pet-sitting with companies like Rover or Wag. Delivery and driving jobs such as Uber or Lyft, or Door Dash or Instacart can help pay those extra bills. Find a need and fill it - rake leaves, shovel snow, clean up yards, babysit, etc. These side jobs can add up. Some people have created their own businesses by hauling away unwanted items, refinishing and selling used furniture, or selling homemade crafts, jams, and baked goods.

By following some or all of these tips, you will save and earn extra money. Small steps can eventually lead to big results of more financial freedom.

# Do it Yourself Recipes

## Laundry Detergent

Make your own laundry detergent with this money saving recipe. This recipe makes 9 pounds and in 2024, costs about \$20 to \$25 dollars. It's enough to last up to a year for a family of 4.

2 lbs Borax  
2 lbs baking soda  
2 lbs washing soda  
1 ½ bars Fels- Naphtha or Castile bar soap  
1 small container of Oxyclean

Mix together in a large container.  
Use 1 - 1 ½ Tablespoons per load.

## Laundry Stain Remover

With this recipe, an 8-ounce bottle only costs \$0.62 to make.

Hydrogen peroxide, ¾ bottle (6 oz.)  
Dawn dish soap, remaining ¼ bottle (2 oz.)  
Spray bottle

## Dawn Powerwash

Instead of paying \$4 or \$5 dollars, you can make your own for \$0.44 per bottle.

Use empty bottle or a 16 oz. glass bottle.  
Fill with:  
2 oz. dawn dish soap  
1 oz. rubbing alcohol  
Fill the rest with water.

## All Purpose Cleaner

This recipe costs only \$0.24 to make an 8 oz. bottle.

Add 1 cup Vinegar and 1 cup water to a spray bottle.

- a) Use everywhere except on granite
- b) Add essential oils for scent
- c) Infuse citrus or pine into vinegar for scent, leave in bottle for 6 weeks

Use 1 to 2 cups of vinegar/water solution or vinegar infusion in hot water to mop floors.

## Shower/ Tub/ Toilet Cleaner

Costs \$0.63 to make an 8 oz. bottle.

⅓ cup Dawn dish soap  
⅔ cup white vinegar

Spray in tub let sit 5 to 30 minutes then scrub clean

## Homemade Playdough

\$0.44 makes the equivalent of 3 containers.

1 cup flour  
½ cup salt  
½ cup water  
2 teaspoons vegetable oil

Mix all together until playdough consistency; store in airtight container.

## More Do it Yourself Recipes

### Pancake or Waffle Mix

For \$2 you can make the equivalent of 3 boxes of pancake mix.

Bulk mix:

6 cups All-purpose flour  
2 teaspoons salt  
1 ⅓ cup sugar  
4 Tablespoon baking powder

To make pancakes:

1 to 1½ cup pancake mix  
1 egg  
1 cup milk

### Coffee Creamer

Costs between \$2.23 and \$3.15 to make 28 oz (compared to \$4.00 on sale at store).

In a large mason jar add:

1 can sweet condensed milk  
½ cup heavy cream or half and half  
Fill with milk to the top of the jar.

Add flavor of choice:

- a) Vanilla extract
- b) Peppermint extract
- c) ⅓ cup pumpkin and pumpkin spice, or pumpkin extract
- d) Chocolate syrup and mint
- e) Carmel
- f) Almond

### Muffin Mix

It costs \$1.40 to make this mix, which equals to about \$0.50 a batch.

Bulk Mix:

6 cups All-purpose flour (or gluten free flour)  
3 Tablespoons baking powder  
1 ½ teaspoon salt  
½ cup sugar

To make muffins:

2 ¼ cups muffin mix  
2 eggs  
1 cup milk  
¼ cup butter

Add in (suggestions below)

Mix ingredients and scoop into muffin tins, Bake at 400 degrees for 15 minutes.

Add ins:

- ¼ cup crumbled, cooked bacon
- 1 mashed banana
- ½ cup blueberries, raspberries, or strawberries
- ½ cup shredded carrots, ½ teaspoon cinnamon, ¼ teaspoon nutmeg
- ½ cup mini chocolate chips
- ¼ cup raisins, 1 teaspoon cinnamon
- ½ cup diced peaches and replace ½ cup milk with sour cream
- ½ cup diced strawberries, ¼ cup diced rhubarb, additional ¼ cup sugar
- 1 cup shredded zucchini and ½ teaspoon cinnamon



# DISCUSSION QUESTIONS

1

How can you save money on groceries and household items at home?

2

Why is it important to plan your meals for the whole week?

3

What are some ways you can make your own snacks and baked goods at home?

4

What are some things you can do to avoid impulse buying and save money?

5

What are some other ways you can save money on cleaning products?

6

How do you decide if a big purchase is worth the cost?

7

What are some strategies you can use to resist the temptation of buying unnecessary items?

8

How can setting financial goals help you save money and stay motivated?

# RESOURCES

For further reading:

Little House Living by Merissa A. Alink

Bree The Coupon Queen

<https://www.youtube.com/@BreeTheCouponQueen>

Learn how to use rebate apps and get started couponing at Walmart, CVS, and Walgreen

\$10 challenge

See Mindy Mom

<https://www.youtube.com/@SeeMindyMom>

Great easy cheap meal ideas and more money savings tips

Fun Cheap or Free

<https://www.youtube.com/@JordanPageFunCheapOrFree>

More money saving tips

Frugal Living

# Christ-centered Corner

Extra encouragement from a Christian perspective.

The way we manage our money has a lot to do with our relationship with God and how we show respect to God for the things He has given us. The Bible speaks much about money and the place it has in our lives.

**Stewardship:** The Bible teaches us that everything belongs to God, and we are responsible for taking care of what He has given us (Psalm 24:1). Managing our money wisely is part of this responsibility. In the Parable of the Talents, in Matthew 25:14-30, Jesus tells a story about the importance of using our resources wisely.

**Debt:** Proverbs 22:7 warns us that if we borrow money, we become like servants to the people we owe. It is important to avoid unnecessary debt.

**Preparing for the Future:** Proverbs 21:20 says, "The wise store up choice food and olive oil, but fools gulp theirs down." This means that it is smart to save money for future needs and emergencies.

**Generosity:** By saving money, we can be in a better position to help others who are in need. Acts 20:35 teaches us that it is more blessed to give than to receive.

**Avoiding Waste:** By budgeting, we can make sure that we don't waste our resources and use them in ways that honor God (Proverbs 21:5).

**Contentment:** 1 Timothy 6:6-10 teaches us that being happy with what we have is very valuable. Managing our money well helps us avoid loving money too much, which can lead to many problems.

**Trust in God:** Managing our money wisely shows that we trust in God to provide for us, instead of relying only on our own wealth (Matthew 6:19-21).

By following these practices, we can take care of our finances in a way that honors God, meets our needs, and allows us to help others.