

THEME OF THE MONTH SEPTEMBER 2022

FOOD SAVINGS

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Your food shopping is one of the biggest costs you have to budget for. By looking for ways to save money, you may find increased food costs easier to deal with.

You may be considering cutting your food costs down by a drastic amount if you have a limited income or are trying to pay off debt. However, it is important not to do this. Your wellbeing always come first, and that includes being able to eat healthy and filling meals.

By reading these tips on how to eat well on a budget, we hope you will find it easier to keep your weekly food shopping on track.



WAYS TO SAVE MONEY ON FOOD

- Get cashback on your shopping using supermarket cashback apps.
- Downshift to value brands a lot of your basic foods can be bought from the value range, and you genuinely won't be able to tell the difference.
- Grow your own food at home.
- Freeze everything that's freezable the trick is to always freeze things in portions, and know what's freezable and what's not.
- Write a shopping list before going to the supermarket and try not to deviate from it.
- Do a stock take before going to the supermarket, and let this dictate your shop/meals for the week.
- Set a weekly budget, and stick to it.
- Don't obsess over best before dates just use your eyes, your nose and your common sense.
- Buy tinned food when you can.
- Invest in a slow cooker even the cheapest of meats taste amazing when they've been cooked for 12 hours.
- Never pay for plastic bags. Not only is it a waste of 10p, but they're bad for the environment too. If you already

have lots of plastic bags at home, you may be able to recycle them for money.

SPEND LESS AT THE SUPERMARKET

SHOP AROUND

It might sound obvious, but where you do most of your grocery shopping can make a huge difference. For example, in January 2022 shoppers would have paid a huge 37% more at Waitrose, the priciest supermarket, compared with Lidl, which was cheapest.

So if you can switch supermarkets, it often pays to do so – and it's particularly easy if you shop online, provided a decent range of supermarkets will deliver to you.

CHOOSE OWN-LABEL OVER BIG BRANDS

Perhaps surprisingly, during taste tests the big brands are often beaten by cheaper supermarket versions. And sometimes, the tasters simply can't tell the difference – perhaps because branded and own-label products are often made by the same people in the same factories.

JOIN A LOYALTY SCHEME

Loyalty schemes are big business for supermarkets. Many have changed in recent years, so they're no longer simply about collecting points but instead now offer exclusive discounts, rewards, charity donations and competitions to loyal shoppers.

You could save between 50p (with Sainsbury's Nectar) and £5 (Iceland) for every £100 you spend when you're using a supermarket loyalty scheme.

KNOW THE DIFFERENCE BETWEEN USE-BY AND BEST-BEFORE DATES

Food with a use-by date must be used by midnight of its expiry date or it could be unsafe. However, best-before dates are far more flexible and don't have the same safety issues. Food near or even after its best-before date is usually perfectly fine to eat and often heavily discounted. If you find something in the cupboard that's gone past its best-before date, give it a sniff – if it smells fine, it should be OK to eat.

WRITE A LIST - AND STICK TO IT

Find out where the things you need are in the shop and head straight for them, trying not to be distracted by other products. It's an easy habit to get into in your local supermarket, but more difficult when you're somewhere unfamiliar.

Remember that in most stores dairy products and bread can be found at the back, fruit and vegetables are at the front and drinks and frozen items are at the far end. Some stores like to move their produce around though, so keep your wits about you, write a list and stick to it as much as you can.

If you can't help but browse, try shopping online where it can be easier to stick to a list and not get distracted. And, of course, the old advice 'never to shop when you're hungry' is still very true.

SEARCH DIFFERENT AISLES - AND LOOK UP AND DOWN

Bizarrely, some types of product, including rice, sauces and baking ingredients, can be found in multiple different aisles at different prices. So if you're after rice or chickpeas, for example, check out the world foods aisle as you might find they're cheaper than they are in other parts of the shop. And if you're after sultanas or cashew nuts, check out the baking aisle as well as the dried fruit and nuts or snacking shelves.

There are plenty more examples where it pays to look around the supermarket more carefully.

Supermarkets often place their less-profitable items high and low on the shelves, and the ones they really want you to buy at eye level. So make sure you scan the shelves thoroughly and look up and down.



NAB AN EARLY EVENING BARGAIN

Many supermarkets heavily discount perishable items in the early evening as the use-by time approaches, so it can pay to shop at this time.

However, you'll have to be flexible about what to buy and of course make sure you use (or freeze) the items before they go off.



TOP APPS TOSAVE MONEY ON GROCERIES

Here are some of the best apps to save money while shopping for food and groceries.

<u>Too Good to Go</u> - This is an app that connects retailers and consumers in an effort to fight food waste. Retailers can list food on the Too Good to Go app that would have been previously thrown away.

Members of the LSP team recommend this app, this is what Thomas has to say:

"So the app was essentially created to reduce food waste but at the same time it can help people get some of their favourite foods such as Cavery, Chinese, Indian or even supermarket shopping for anywhere between £2£5. You will get a 'magic bag' which is completely random and you never know what you are getting. So for instance Morrisons do it and you can get meat, fish, veg etc sometimes enough for days (you would need to freeze the meat as it runs out the day you get it) but you can make meals for days for a few pounds.

There is also a 'blog' section where people post cheap recipes and tips to save money!

Wy favourite thing about the app is if I fancy a takeaway I don't need to spend £20. I can get a random bag of Chinese food for £3 and it can last me 2 days!



<u>Olio</u> - Like Too Good to Go, Olio is an app that is helping to fight food waste, but rather than retailers listing food for discount prices, Olio users list food themselves for others to pick up for free. Users can also list other household items as well as post wanted ads. This app is great for those who have spare food they do not want to throw away.

<u>Latest Deals supermarket comparison tool</u> - The supermarket comparison tool from Latest Deals allows you to search for grocery items and easily compare prices across all of the top UK supermarkets.

<u>CheckoutSmart</u> - This app rewards you with cashback when you buy certain products and brands that are listed within the app. To receive the cashback users need to buy the featured product, ensuring it is purchased at the retailer listed and then simply upload the receipt.

<u>Shopmium</u> - Shopmium is similar to CheckoutSmart, but also features promotions from time to time allowing users to try new products for free. Users need to upload a picture of the receipt and the cashback rewards are sent directly to their chosen PayPal or bank account within 1-3 days.

KIDS MEALS - SUPERMARKET SAVINGS

With the current cost of living crisis, many families might find that taking their children out to eat might be out of their budgets. With this in mind, some supermarket cafes and restaurants are now offering discount deals that allow kids to eat out for free or for as little as £1.

- Asda Children across England and Wales can eat for just £1 in Asda Cafés and there is no minimum spend for adults. This scheme starts from 25th July and goes on until 4th September and is valid at any time of day, seven days a week.
- Bella Italia On weekdays, children aged 2-11 can eat for just £1 during the summer holidays. Adults will have to buy one meal to get the deal and it's available between 4pm and 6pm.
- Morrisons If you're heading to Morrisons to get your weekly shop, then why not grab your kids a totally free meal. Children up to the age of 16 can eat a free lunch or dinner when you spend £4.99 in store, with one free kids' meal redeemed per adult.
- Hungry Horse Children can get a free breakfast every day at Hungry Horse restaurants, if one adult breakfast is bought. Two children's breakfasts can be claimed per one adult.

• Beefeater and Brewer Fayre - At Brewers Fayre, up to two children can receive a free breakfast with one paying adult. The All-You-Can-Eat buffet costs £9.50, with two kids under 16 eligible to fuel up with every adult breakfast purchased.

MEALS ON A BUDGET

Here we have chosen some delicious meals to make on a budget, all less than £1 per head. Phil from the LSP team recommends a tuna and pasta bake which feeds 4 for just £3.78!

The following ingredients are based on using the Aldi Essentials Range of products.

- 1 tbsp of oil (10p)
- 1 x 500 g pack of penne Pasta (.32p)
- 2 x small onions (.15p)
- 2 x 145g tuna chunks in brine (£1.10)
- 1 x 500g tin of chopped tomatoes (.38p)
- 180g (6 ozs) of Cheddar cheese (£1.08)
- 1 jar creamy white sauce (.65p) 2 x garlic baguettes (.64p)
- 2 x Large Jacket Potatoes (.38)



Preparation and Cooking (15 minutes preparation and 35 minutes cooking)

- 1. Put your oven on to pre-heat at 180/350/ gas mark 4
- 2. Peel and chop the two onions (carefully).
- 3. Put a large pan of salted water and the oil, onto the heat and bring to the boil.
- 4. Add pasta and chopped onion, cook until the pasta is cooked but still firm.
- 5. When cooked drain the pasta and onion in a colander.
- 6. Open and drain the tuna chunks.
- 7. Open the tin of chopped tomatoes
- 8. In a large bowl mix the tuna, pasta, and onion with the tin of tomatoes, add salt and pepper (individual taste).
- 9. Place the mix in a large oven proof baking dish, spread evenly.
- 10.Open the jar of creamy sauce and pour over the pasta mix, spread evenly.
- **11.Grate the cheese (6 ozs or 180g) over the creamy sauce.**
- 12. Place the baking dish in the oven for 35 mins until golden brown.
- 13. When the tuna bake is golden brown, remove from oven, and serve.
- 14.Please be careful when removing items from the oven.

TORTILLA PIZZA

Lorraine Pascale's tortilla pizza take minutes and are a great use of leftover wraps.

Ingredients

- Spray oil
- 4 whole wheat, plain flour or corn tortillas (about 19cm/7½in diameter)
- 1 small garlic clove, halved
- 400g tin chopped tomatoes (preferably with herbs)
- ¼-½ tsp chilli flakes (optional)
- 125g/4½oz pecorino cheese (or a mature cheddar), coarsely grated
- 280g jar roasted red and yellow peppers, drained (about 175g/6oz of actual peppers)
- 70g/2½oz rocket
- Small handful fresh basil leaves (optional)
- 2-3 tsp balsamic vinegar (optional)
- 2-3 tsp extra virgin olive oil (optional)
- Flaked sea salt and freshly ground black pepper

Preparation and Cooking

- 1. Turn the oven ideally as high as it will go, making sure two shelves are in place about 240C/220C Fan/Gas 8. Spray a bit of oil on two large baking trays and put two tortillas on each. Spray a little more on top of the tortillas and then rub the cut side of the garlic all over the tortillas - this gives the pizza extra flavour.
- 2. Divide the chopped tomatoes evenly between the 4 tortillas, spreading them out but leaving a 1.5cm/¾in border. Scatter over the chilli flakes, if using, and divide the cheese and peppers evenly over the top.
- 3. Pop both trays into the oven to bake for about 4-6 minutes (depending on how hot your oven is), or until the cheese has melted and the tortillas are crisp and goldenbrown on their edges. Swap the trays around on the shelves half way through for even cooking.
- 4. Remove the tortillas from the oven and slide onto serving plates. Top with the rocket and basil (if using). Season with a little scattering of salt and pepper, then drizzle with balsamic vinegar and some extra virgin olive oil, if you fancy it.

SPAGHETTI AND MEATBALLS

These moreish meatballs are super easy to make, top them with a simple tomato sauce and stir in some spaghetti for a quick midweek meal.

Ingredients

For the meatballs

- 250g/9oz beef mince
- 1 medium free-range egg
- 2 tbsp fresh or dried breadcrumbs
- 1 tsp dried mixed herbs
- 1 garlic clove
- 1 tbsp vegetable oil
- Salt and pepper

For the sauce

- 400g tin chopped tomatoes
- 1 tsp dried mixed herbs
- 1 tsp caster sugar
- 1 garlic clove

To serve

• 150g/5½oz spaghetti

Preparation and Cooking

- 1. Put the beef, egg, breadcrumbs and herbs into a large bowl. Peel and finely grate the garlic then add to the bowl. Work the mixture together with your hands until thoroughly mixed. Season with salt and pepper. Roll the mixture into 10 equalsized balls.
- 2. Heat the oil in a large frying pan over a medium-high heat. Fry the meatballs in batches for 8 minutes until golden-brown all over. Return all of the meatballs to the pan then pour over the chopped tomatoes, mixed herbs and sugar. Peel and grate the garlic, add to then pan then cook over a medium heat for 8-10 minutes.
- 3. While the meatballs are cooking, bring a large pan of salted water to the boil. Add the spaghetti and cook for 10-12 minutes or according to the packet instructions. Just before the spaghetti is ready, add a ladleful of the pasta water to the tomato sauce to thin it down, if necessary.
- 4. Drain the spaghetti and add to the pan with the meatballs. Toss to combine then divide between two serving bowls.



BAKED HAM AND EGG POTS

Breakfast in a pot – these baked eggs are super-quick to make and cook!

Ingredients

- 1 x 30g/1oz slice of ham
- 4 fresh basil leaves
- 1 tbsp half-fat crème fraîche
- 1 large free-range egg
- 1 tbsp grated Red Leicester
- Sea salt and freshly ground black pepper

To serve

- Salad leaves
- Olive oil, for drizzling
- Squeeze of lemon



Preparation and Cooking

- 1. Preheat the oven to 170C/150C Fan/Gas 3½.
- 2. Arrange the ham in the bottom of a ramekin dish so that it forms a cup and place the basil inside. Spoon in the crème fraîche and crack in the egg. Sprinkle over the Red Leicester and season with salt and pepper.
- 3. Place the ramekin on a baking tray and bake for 15 minutes, or until cooked but the yolk is still a little runny.
- 4. Put the salad leaves on a plate, dress with a drizzle of oil and a squeeze of lemon juice and serve with the ham and egg pot.

These delicious dishes, along with many other budget meals for under £1 per head can be found <u>here</u>!

WAYS TO REDUCE YOUR FOOD WASTE

SHOP SMART

Though buying in bulk may be convenient, research has shown that this shopping method leads to more food waste.

To avoid buying more food than you need, make frequent trips to the grocery store every few days rather than doing a bulk shopping trip once a week. Make a point to use up all the food you purchased during the last trip to the market before buying more groceries.

STORE FOOD CORRECTLY

According to the Natural Resource Defense Council, about twothirds of household waste in the United Kingdom is due to food spoilage.

Many people are unsure how to store fruits and vegetables, which can lead to premature ripening and, eventually, rotten produce. For instance, potatoes, tomatoes, garlic, cucumbers and onions should never be refrigerated. These items should be kept at room temperature.

SAVE LEFTOVERS

Although many people save excess food from large meals, it is often forgotten in the fridge, then tossed when it goes bad. Storing leftovers in a clear glass container, rather than in an opaque container, helps ensure you don't forget the food.

If you happen to cook a lot and you regularly have leftovers, designate a day to use up any that have accumulated in the fridge. It's a great way to avoid throwing away food.





KEEP YOUR FRIDGE CLUTTER FREE

While having a well-stocked fridge can be a good thing, an overly filled fridge can be bad when it comes to food waste.

Help avoid food spoilage by keeping your fridge organized so you can clearly see foods and know when they were purchased.

A good way to stock your fridge is by using the FIFO method, which stands for "first in, first out."

UNDERSTAND EXPIRATION DATES

"Sell by" and "expires on" are just two of the many confusing terms companies us on food labels to let consumers know when a product will most likely go bad.

"Sell by" is used to inform retailers when the product should be sold or removed from the shelves. "Best by" is a suggested date that consumers should use their products by.

Neither of these terms means that the product is unsafe to eat after the given date.

While many of these labels are ambiguous, "use by" is the best one to follow. This term means that the food may not be at its best quality past the listed date.

PACK YOUR LUNCH

Although going out to lunch with coworkers or grabbing a meal from your favourite restaurant may be enjoyable, it is also costly and can contribute to food waste.

A helpful way to save money while reducing your carbon footprint is to bring you lunch to work with you.

If you tend to generate leftovers from home-cooked meals, pack them up for a satisfying and healthy lunch for your workday.

GET CREATIVE IN THE KITCHEN

One of the great things about cooking your own food is that you can tweak recipes to your liking, adding new flavours and ingredients.

Including parts of foods that aren't usually used is an excellent way to repurpose scraps when you're experimenting in the kitchen.

Stems and stalks make tasty additions to sautés and baked dishes, while garlic and onion ends can bring flavour to stocks and sauces.

USE YOUR FREEZER

Freezing food is one of the easiest ways to preserve it, and the types of food that take well to freezing are endless.

For example, greens that are a bit too soft to be used in your favourite salad can be put in





