Your food shopping takes up a large amount of your monthly budget. By looking for ways to save money, you may find increased food costs easier to deal with.



SET A SPENDING LIMIT:

Set yourself a weekly/daily spending limit based on your available budget.

For example, using your prepared budget, take the monthly figure for food costs and divide this total by the number of weeks/days between paydays and this will give you your weekly/daily limit to stick to.

PLAN YOUR MEALS:

Take a look at what food you currently have in the cupboard and freezer. How many meals can you make out of this food? Would buying some cheap staples such as pasta and rice make these ingredients stretch further?

Making a weekly meal planner and using a

shopping list will not only reduce your food waste but will also reduce your food costs as you are only buying what you actually need.



BATCH COOKING:

If you have a freezer, this is an effective way to be more efficient. Batch cooking is where you cook enough food for multiple meals and freeze it for when you need it. Batch cooking can save you time as you won't need to cook every day. It also saves you money by using up ingredients before they go off.

You don't need to be an expert chef to plan and batch cook your meals. Learn two or three recipes to get you started. You can find lots of easy-to-follow recipes for free online.

Some examples of meals that work great for batch cooking are:

- Stews/soups
- Spaghetti Bolognese
- Chilli
- Cottage pie
- Bean and sausage hotpot

All these dishes can be made dairy or meat free for vegetarians and vegans.

CONSIDER SWAPPING FOR BETTER VALUE:

You can buy cheaper cuts of meat, like braising steak, shin or shoulder. They're still delicious and are best cooked in a Slow Cooker.

REGULARLY CHECK WHAT FOOD YOU HAVE IN STOCK:

It sounds obvious but the best way to save money on food is to base your meals around what you have already. It will help you spend less on food shopping as your only buying the items you really need.

Take note of any tinned foods you have as well as any dried foods such as rice and pasta, before heading to the supermarket. It would also help to know what seasoning and sauces you already have. Try to keep your cupboards tidy so you can easily see what you have in stock to avoid rebuying items which may already be lurking in the back of your cupboard. Don't forget to check your freezer as well.

SAVING MONEY AT THE SUPERMARKET:

When you shop for food at the supermarket, you may find that you spend more than you planned to. Supermarkets are designed to tempt you into buying items you may not need.

There are simple tips to help save money on your food shopping.

Shopping List

Write a list

Making a list can keep you from buying items on impulse.

Do your best to stick to it.

You could even use a free app on your phone to make a note of what you need. Some have alerts to remind you when you need to restock an item.

When considering a special offer, make sure to check the item's 'price per weight' on the price ticket rather than how much the price has been reduced. That way, you know exactly how much you're getting for your money and can compare with similar products.

Visit the reduced section

Supermarkets must get rid of food items by the 'best before' date. These items are usually fine to eat for some time afterwards or you can freeze them for a later date.

There may be more than one reduced section in the store. Check the fresh, chilled and stock cupboard sections.

Use supermarket coupons

Before you go shopping, check the supermarket's or product's website to see if there are any coupons available. You can then print them off at home or use them on your phone to get a discount. As with all special offers, only use coupons on items that you know you need.

Make a note of what everything costs

When you get home, look at the receipt and make a note of what you spent on each item. Over time, you'll become familiar with these costs, which will help you when you plan your meals.

Downshift to a cheaper supermarket

If you haven't already, consider switching to a cheaper supermarket. Doing this could save you hundreds of pounds a year. Try looking for websites that compare prices between different supermarkets.

Have a meat-free day

Popular meat cuts such as chicken breast and lean mince can be expensive. By having at least one meat free day each week, you could save a considerable amount of money over time.

Add more vegetables to bulk up your meals

Pulses such as beans and lentils can make you feel full for longer and are a good source of protein and other nutrients.

Only buy what you can use or freeze

When buying fresh fruit and vegetables only buy what you can use in the next couple of days.

If you're not using them straight away, freeze meat or fish as soon as you get home and include them in your next meal plan.

Saving money on fruit and vegetables

The NHS recommends that we eat at least five 80-gram portions of fruit and vegetables a day. Vegetables add bulk to your meals and because they contain a lot of water they can help you stay hydrated.

Fruit and vegetables tend to go off quickly, which can be both frustrating and costly if you don't use them up in time.

Frozen fruit and veg are just as nutritious as fresh. The frozen variety is often cheaper and can last much longer.

Buy frozen fruit and veg where you can. If you have fresh fruit and veg, try freezing it before it goes off. You can keep fruit and veg can in the freezer for up to a year, so there's plenty of opportunity to use them up.

USE CASHBACK AND LOYALTY POINTS:

If you have previously used cashback websites, you may have some available credit on your account that you can trade in for cash. If possible, try trading the cashback in for a specific retailer or chain. This'll often give your cashback an extra boost.

Do you have a loyalty card where you collect points while shopping? Check to see if you can use these points to help reduce your food shopping and other living costs.

REDUCING FOOD WASTE APPS:

There are currently a number of Apps available which can both provide practical tips in reducing your own food waste and locations where you can purchase food at a reduced cost or share food, which would otherwise be thrown away.

More information on these apps can be found following the link below:

https://www.oddbox.co.uk/blog/7-apps-that-are-helping-reduce-food-waste



Assistance with food costs

HEALTHY START VOUCHER SCHEME:

This is a scheme for pregnant women (at least 10 weeks) or parents who have a child under 4 years old.

The Healthy Start card can be used to buy milk, fresh or frozen fruit and veg and formula milk. In addition it can also be used to obtain Healthy Start vitamins for both pregnant mothers and young children.

You can apply online or via telephone:

Website https://www.healthystart.nhs.uk/

Telephone 0300 330 7010

FREE SCHOOL MEALS:

If you receive certain benefits your child may be eligible for free school meals, which could help reduce some of your day-to-day costs.

You can find out if your child is eligible for free school meals on the government website. https://www.gov.uk/apply-free-school-meals





COMMUNITY LARDERS

Community larders are open to everyone and can assist in reducing food waste by taking surplus food collected from supermarkets and giving people a chance to use it. This can help save money on your food costs and reduce our impact on the environment.

There are various Community Larders dotted around the county along with a Mobile Community Larder that visits areas in and around St Austell.

Some larders also offer food clubs where you can pay a set fee or annual prescription to join and receive regular food bags called 'a lucky dip'

Many community larders also hold multi agency drop in seessions on a regular basis where they can offer advice and guidance on issues such as benefits and housing, health and wellbeing, employment and volunteering, eductaion and training, Carers support and energy advice.

A timetable for the mobile community larder can be found on the website of Treverbyn Community Hall, along with a schdule of the pop-up ciommunity larders run by other partner organistaions. Please visit https://www.thehall.org.uk/communitylarders/

You can often find details of your local community larders on facebook and other social media sites. You can also locate your nearest larder using the foodmap below.

If you are in need of support to access food, the following link shows a map of Cornwall with details of available help throughout the county

Food Map https://letstalk.cornwall.gov.uk/help-with-food

FOODBANKS:

Foodbanks don't just provide food; they can also assist with some essential household items. The largest foodbank organisation in the UK the Trussell Trust but we also have access to other smaller local groups running foodbanks if the Trussell Trust does not cover your area.

The foodbank will make sure you get a food parcel which meets the needs of the number of adults and children in your household and any dietary requirements. This will usually include:

- Several meals, usually enough for three days
- Other essential household items, like toiletries or cleaning products
- Small top-ups of credit for gas or electric pre-payment meters (available at some foodbanks)





For Further Information or Advice

Please visit our website for further information or contact our Financial Inclusion Advisors on 01726 874450, or email help@oceanhousing.com