

25 DELICIOUS SALAD RECIPES



SALLIE STONE

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Tofu & Broccoli Salad

Serves 2.

Ingredients:

2 cups broccoli florets
1 tbsp sesame oil
1 cup firm tofu, cubed
2 cloves garlic, minced
3 tbsp fresh ginger, grated
2 tbsp dark soy sauce
1 tbsp honey
1 tbsp sesame seeds

Method:

Boil the broccoli florets in a pot of salted water for 3-4 minutes, or until tender, drain then rinse with cold water and set to one side.

In a pan heat the sesame oil then add the tofu, garlic and ginger. Sauté for 5-6 minutes then add the soy sauce and honey.

Cook the tofu for a further 2 minutes then toss with the broccoli florets. Sprinkle with the sesame seeds and serve while warm.

Date & Hazelnut Salad

Serves 4

Ingredients:

2 cups arugula
1 cup roasted hazelnuts, chopped
3 tbsp pesto
1 tbsp fresh lime juice
6-8 pitted dates, chopped
3 tbsp Parmesan cheese, grated

Method:

In a large bowl toss the arugula leaves with the pesto, lime juice, dates and hazelnuts then set to one side for 20 minutes.

To serve sprinkle with the Parmesan cheese and season with salt and pepper if desired.

Butternut Squash Salad

Serves 4

Ingredients:

1 lb butternut squash, cubed
2 tbsp olive oil
1 tsp sea salt
½ tsp black pepper
2 red onions, sliced
2 tbsp thyme leaves
1 cup feta cheese, cubed
1 cup arugula

For the dressing:

3 tbsp balsamic vinegar
1 tbsp maple syrup
½ tsp sea salt

Method:

Preheat the oven to 400°F/200°C and line a baking sheet with parchment paper.

Toss the butternut squash cubes in the olive oil then bake in the oven for 5 minutes.

Add the red onion, salt, black pepper and thyme to the tray then cook for further 10-15 minutes.

Make the dressing by whisking together the ingredients then getnyl heating in a saucepan for 3-4 minutes.

Remove the squash and onion from the oven, toss with the feta cubes and drizzle with the warm dressing.

Serve on the arugula while warm.

Tomato & Pomegranate Salad

Serves 2

Ingredients:

2 cup cherry tomatoes, chopped
1 small cucumber, finely sliced
Seeds from 1 pomegranate
3 tbsp fresh parsley
2 tbsp fresh coriander
1 tbsp fresh mint, finely chopped
3 spring onions, finely sliced

For the dressing:

1 tbsp olive oil
2 tsp fresh lemon juice
½ tsp salt
¼ tsp black pepper

Method:

In a bowl, combine the tomatoes, pomegranate seeds, cucumber, parsley, coriander, mint, and spring onion tossing combine.

Whisk together the ingredients for the dressing then drizzle over the salad and serve.

Classic Spanish Salad

Serves 4-6

Ingredients:

2 onions, diced
2 tbsp olive oil
½ tsp saffron
2 tins (14oz) butter beans, rinsed
½ cup red bell pepper, finely sliced
½ cup yellow bell pepper, finely sliced
½ cup orange bell pepper, finely sliced
2 tbsp sherry vinegar
1 cup arugula
½ cup chorizo, thinly sliced
¼ cup roasted almonds, chopped

Method:

Heat the olive oil in a pan and sauté the onions, saffron and kidney beans for 12-15 minutes. Add the sliced peppers then cook for a further 15 minutes. Remove from the heat, add the sherry vinegar, arugula and chorizo then toss to combine. Serve with a scattering of the roasted almonds on top.

Peanut & Lime Salad

Serves 4

Ingredients:

¼ cup peanuts, chopped
1 cucumber, sliced
1 red chilli, finely sliced
¼ cup fresh coriander, chopped

For the dressing:

1 tbsp peanut butter
2 tbsp fresh lime juice
1 garlic clove, minced
1 tsp honey
1 tsp fish sauce

Method:

Toast the chopped peanuts in a non-stick pan for 5 minutes then set to one side,
Add all of the ingredients for the dressing to a blender the pulse to combine.
Toss the cucumber in the dressing to coat then add the chilli and chopped peanuts.
Sprinkle with the coriander and serve.

Crab Pasta Salad

Serves 4

Ingredients:

2 cups pasta shells (conchiglie rigate)
2 cups cooked white crab meat
1 cup [sun blushed tomatoes](#)
2 cloves garlic, minced
3 fresh chillies, diced
½ tsp sea salt
¼ cup coriander leaves
2 tbsp olive oil

Method:

Cook the pasta shells al dente according to the packet instructions, then drain.
Drain the tomatoes then add to the pasta along with the garlic, olive oil, crab and chilli.
To serve toss through the coriander and drizzle with a little extra olive oil if desired.

Spinach & Watermelon Salad

Serves 4

Ingredients:

2 lb watermelon chunks
1 ½ cups baby spinach
1 cup cucumber, cubed
5 mint leaves
1 cup feta, crumbled
4 tbsp. [balsamic glaze](#) or 3 tbsp. balsamic vinegar

Method:

Combine all the ingredients in to a large bowl then toss with the balsamic glaze and serve.

Roasted Carrot Salad

Serves 2

Ingredients:

5 carrots, peeled and quartered

2 tsp olive oil

2 tbsp sweet chilli sauce

1 tsp sea salt

½ cup feta, crumbled

¼ cup toasted pine nuts

2 lime wedges (to serve)

Method:

Preheat the oven to 400°F/200°C and line a baking sheet with parchment paper.

Toss the carrots in the olive oil then spread on to the baking sheet and bake in the oven for 25-30 minutes, or until golden.

While hot drizzle the carrots with the sweet chilli sauce then season with salt. Plate up with a scattering of feta and pine nuts then serve with a wedge of lime.

Seared Tuna Salad

Serves 2

Ingredients:

2 raw tuna steaks
1 fennel bulb, finely sliced
½ cup pink grapefruit segments
1 tsp vegetable oil
1 tsp dark soy sauce
8 radishes, finely sliced
2 shallots, diced
1 avocado, diced

For the dressing:

2 tbsp fresh lime juice
2 tsp wasabi paste
2 tsp Chinese rice vinegar
2 tsp honey
2 tsp sesame oil

Method:

Make the dressing by whisking together all of the ingredients in a small bowl.

Heat the vegetable in a skillet then sear the tuna steaks for 30 seconds on each side. Coat with the soy sauce then let stand for 5 minutes before cutting into slices.

Plate the salad by mixing the fennel, radish, avocado, shallots and pink grapefruit slices, then top with the tuna slices and serve.

Fennel & Pear Salad

Serves 2

Ingredients:

1 fennel bulb, sliced
1 pear, sliced
2 celery stalks, sliced
1 tsp poppy seeds
4 tbsp pecorino, grated (Parmesan cheese may be substituted)

For the dressing:

2 tsp fresh lemon juice
1 tbsp olive oil

Method:

Whisk the lemon juice and olive oil together to make the dressing.

Into a bowl add the fennel and pear then toss with the dressing. Top with the sliced celery and poppy seeds then sprinkle with the pecorino to serve.

Broad Bean Salad

Serves 2

Ingredients:

1 ¼ cups broad beans
¾ cup garden peas
½ cup pancetta cubes
¼ cup ricotta, crumbled
2 tbsp extra virgin olive oil
2 tbsp fresh mint leaves
1 tbsp lemon juice
1 tbsp lemon zest
½ tsp sea salt
¼ tsp black pepper

Method:

Boil the broad beans in salted water for 4-5 minutes, or until tender. Add the peas and cook for a further 2 minutes.

Drain the peas and beans and rinse under cold water then set to one side.

Heat a non-stick pan and gently fry the pancetta for 3-4 minutes, or until crispy.

Combine the olive oil, lemon juice, salt and black pepper then toss with the beans, peas, pancetta and mint.

To serve sprinkle the salad with the lemon zest and crumbled ricotta.

Thai Beef Salad

Serves 4

Ingredients:

- 1 cup glass noodles
- 8 oz sirloin steaks, trimmed
- 2 tsp vegetable oil
- 3 cups lettuce leaves
- ½ cucumber, thinly sliced
- 1 red onion, sliced
- ½ cup salted cashews
- 2 tsp fresh basil
- 1 tbsp sesame oil
- 1 tsp sea salt

For the dressing:

- 3 tbsp fresh lime juice
- 3 tbsp palm sugar
- 2 tbsp fish sauce
- 1 tbsp dark soy sauce
- 2 tbsp sesame oil
- 2 tsp fresh ginger, grated
- 2 tsp garlic, minced
- 2 red chillies, finely sliced

Method:

To make the dressing whisk together all the ingredients then set to one side.

Cook the noodles according to packet instructions, then drain and toss in the sesame oil.

Heat a non-stick skillet and rub the vegetable oil into the meat. Fry the beef for 2-3 minutes for medium rare then leave to rest for 5 minutes.

Combine all the salad ingredients, except the beef, into a large bowl then coat with the dressing over.

Slice the beef then add to the salad and serve.

Toasted Almond Salad

Serves 2

Ingredients:

2 cups asparagus
1 tbsp olive oil
½ cup toasted almonds, chopped
2 tbsp unsalted butter
1 clove garlic, minced
2 tsp lemon zest
½ tsp salt
¼ tsp black pepper

Method:

Toss the asparagus with the oil then add to a hot skillet and cook for 5-8 minutes, or until tender.

Add the butter, salt, pepper and garlic to the skillet and toss to combine. Plate up the asparagus and garnish with the toasted almonds and lemon zest.

Panzanella Salad

Serves 4

Ingredients:

1 ½ lb vine tomatoes, chopped
1 ½ cups croutons
1 cucumber, chopped
2 tbsp red wine vinegar
2 tbsp fresh lemon juice
¼ cup extra virgin olive oil
1 garlic clove, minced
2 tbsp capers, rinsed
1 red onion, sliced
2 tbsp fresh basil, torn
½ tsp brown sugar
1 tsp sea salt

Method:

Into a large bowl toss the chopped tomatoes with the sugar and salt, and leave to marinate for 25 minutes then add the croutons.

In a small bowl, whisk together the vinegar, lemon juice and olive oil then toss into the tomatoes and croutons.

Add the remaining ingredients to the bowl, mix and then serve.

Edamame & Wasabi Salad

Serves 2

Ingredients:

1 ½ cups edamame beans
1 cucumber, diced
1 cup radish, finely sliced
5 oz hot smoked salmon, flaked
¼ tsp poppy seeds

For the wasabi dressing:

½ tsp wasabi paste
1 tsp tahini paste
2 tbsp natural yogurt
2 tsp rice vinegar

Method:

Cook the edamame beans al dente according to packet instructions then drain and rinse with cold water.

To make the dressing combine the ingredients in a bowl and whisk together.

Combine the edamame beans, cucumber, radish and smoked salmon then drizzle with the dressing and top with the poppy seeds to serve.

Grilled Avocado Salad

Serves 2

Ingredients:

1 avocado, peeled and halved
2 limes
2 cups cherry tomatoes, chopped
1 tsp olive oil
1 clove garlic, minced
2 tbsp coriander leaves
½ tsp salt
¼ tsp black pepper
1 tsp toasted sesame seeds

Method:

Heat a non-stick skillet pan the grill the avocados for 2-3 minutes face down, then remove and set to one side.

Squeeze the juice of one lime into the skillet then add the cherry tomatoes and cook for a 1 minute.

Toss the cherry tomatoes with the olive oil, coriander, salt, pepper, garlic, and juice from the second lime.

Plate up the avocado, topping with the tomato mixture and finishing with the toasted sesame seeds.

English Garden Salad

Serves 4

Ingredients:

10 oz baby new potatoes
8 oz green peas
8 oz smoked salmon
4 mint leaves
2 tbsp chives, chopped
2 tbsp dill, chopped

For the dressing:

2 cups natural yogurt
1 tbsp olive oil
1 tbsp lemon juice
1 tsp horseradish sauce
½ tsp sea salt
¼ tsp black pepper

Method:

Boil the potatoes in a pot of salted, for 10-15 minutes or until tender. Add the peas and cook for a further 2 minutes then drain and rinse under cold water.

Combine the dressing ingredients and stir until well blended. Mix the potatoes, peas, herbs and smoked salmon together then drizzle with dressing and serve.

Shrimp Salad

Serves 1-2

Ingredients:

4 oz cooked shrimp
2 tsp low-fat sour cream
1 clove garlic, crushed
1 tsp cilantro, chopped
2 inch piece of cucumber, chopped
1 tomato, roughly chopped
Mixed salad leaves

Method:

Combine sour cream, cilantro and garlic in a bowl. Then add the remaining ingredients except for the salad leaves and toss gently.

Place salad leaves on a plate and top with the shrimp mixture.

Chicken Salad

Serves 2

Ingredients:

3 cups cooked chicken breast, cubed
1 1/2 cup red seedless grapes, halved
1 cup celery, sliced
1/3 cup green onion, sliced
3/4 cup plain yogurt
Pinch of curry powder
Pinch of salt and black pepper
Handful of mixed green salad leaves

Method:

In a small bowl, whisk together yogurt, curry powder, salt and black pepper.

Place chicken, grapes, celery and green onion into a large serving bowl. Add the dressing and gently toss until well combined.

Place the chicken salad on a bed of mixed green salad leaves to serve.

Cannellini Bean Salad Greek-Style

Serves 2 – 4

Ingredients:

14oz can cannellini beans, drained

12-16 black olives

1 small red onion, thinly sliced

3 tbsp freshly chopped parsley

4 tbsp olive oil

Juice of ½ lemon

2 hard-boiled eggs, chopped

Salt and pepper

Method:

Whisk together the olive oil, lemon juice, salt and pepper in a salad bowl. Add the beans, onion and parsley and toss.

Top the salad with olives and chopped hard-boiled egg.

Green Fruit Salad with an Oriental Twist

Serves 4

Ingredients:

1 green tea bag
1 lime
8oz fresh lychees, peeled, halved and stones removed
1 lime, juice and finely grated zest
¼ green-fleshed melon, cubed
1 kiwi fruit, thinly sliced
1 pear, peeled and cubed
4oz seedless green grapes
Honey (optional)

Method:

Steep the green tea in 5 ounces of boiling water for 5 minutes.
Remove the tea bag. Chill the tea for about 30 minutes.
Then mix in the lime juice, zest and honey.
In the meantime, place the cut-up fruit into a serving bowl.
Drizzle the fruit with the tea/lime mixture.

Chick Pea Salad

Serves 2

Ingredients:

2 ½ cups of cooked chickpeas
4 green onions, sliced
1 large carrot, grated
¾ cup fresh parsley, chopped
1 tbsp natural yogurt
2 tbsp white wine vinegar
1 tbsp fresh basil, chopped finely

Method:

In a small bowl, combine yogurt, vinegar and basil.

Add remaining ingredients, stir well and chill in fridge for a few hours before serving.

Serve as a sandwich inside pita bread or as a stand alone salad.

Lentil Salad

Serves 2

Ingredients:

6-8oz dried brown lentils (canned lentils may be substituted)

1 onion, finely minced

Extra virgin olive oil

2 hard boiled eggs, cut in quarters

Salt and pepper

Method:

Soak the dried lentils for about 2 hours and cook in fresh water for about 1.5 hours.

Strain the lentils and place into a serving bowl.

Add the onion and enough olive oil to moisten the lentils. Season with fresh black pepper and salt. Stir well.

Garnish with the egg.

Lunchbox Chicken Pasta Salad

Serves 3 to 4

Ingredients:

¼ cup sesame seeds
16oz bow tie pasta
1/3 cup vegetable oil
1/3 cup rice vinegar
1 tsp sesame oil
1/3 cup soy sauce
3 tbsp white sugar
½ tsp ground ginger
¼ tsp black pepper
3 cups cooked chicken breast, shredded
1/3 cup fresh cilantro, chopped
½ yellow bell pepper, cut in strips
½ red bell pepper, cut in strips
1/3 cup green onions, chopped

Method:

Heat a small pan over medium heat and add sesame seeds. Stir constantly and cook until toasted. Be careful not to let them burn. Set aside.

Boil pasta according to package instructions . Drain finished pasta and rinse under cold water. Place into large serving bowl.

Blend vegetable oil, soy sauce, vinegar, sesame oil, sugar, sesame seeds, ginger and pepper. Add to pasta and toss gently. Mix in chicken, cilantro, green onions and bell peppers.

25 Grocery Saving Tips

1. Never Shop Hungry

It's been proven time and again that you will spend more when you are hungry. Whenever possible, include in your grocery saving tips to eat a lite meal before going shopping and it will help you save money. By shopping after you have eaten, you 'will find that you will be more likely to pass up the junk food and items that you don't need.

2. Plan Ahead

Always plan out your meals and your shopping list before going to the store. You will end up spending two to three times more if you go shopping without a plan. Creating a shopping list from planned meals will also help you to be more organized about daily meals and help you see where you can combine some items to use on a variety of meals. It also helps to create a standards list of items that you use regularly.

3. Know the Sales Days

Know what days particular stores have their sales. Most stores will post weekly sales on Wednesdays. Look over the ads before going to the store and base your shopping on the sales items. As an example: if you see that chicken is on sale one week, plan a chicken dinner for that week or purchase multiple packages of chicken and freeze them for future meals.

4. In-Season Produce

It's always a good thing to include fruits and vegetables in your meal planning, but if you only want certain items, you will find yourself paying much more for those items when they are out of season. By purchasing in-season fruits and vegetables, it not only do you saves you money, but you will also get used to eating a wide variety of items so you are not getting burned out on a particular fruit or vegetable.

5. Know the Store Policy

Many stores will accept competitors' coupons, but not all of them do. You don't want to get to the checkout stand with all your shopping items and find out that your coupons are not going to be accepted. Know ahead of time whether the store accepts competitors' coupons and it will help save you a lot of frustration.

6. Monthly Shopping

You can save money by purchasing staples like paper towels, toilet paper, cleaning supplies, etc by the bulk on a monthly or even a three-month basis. Bulk supply stores are great for saving money on items that can be stored without spoiling. Check the ads for these stores to find even more savings on bulk items that you can store away.

7. Consider Dollar Stores

Many people are helping to stretch their budgets by including dollar stores in their shopping routine. Several dollar stores includes items like kitchen utensils and school supplies that

could cost you two to three times more at a regular grocery or department store. Check dollar store ads for items that you might need. Many also carry canned foods and sandwich items.

8. Time Your Shopping

Frustration and crowds can cause you to end up spending more at the store. Time your shopping to avoid the crowds. By shopping between 8am and 10am, you can avoid most crowds that typically shop in the afternoon, especially after work. Many store bakeries also put out discounted items like bread and pastries in the morning, providing another way of saving money.

9. Consider Generic Brands

Brand names do not always mean it's the best. You can save a lot of money by purchasing generic items. Buying generic doesn't mean that you have to give up on quality. If you prefer a name brand food item, you might be able to save on other items like prescription medications or paper goods and household items.

10. Save More by Buying More

Sometimes buying an item like paper towels or toilet paper can save you money if you buy in larger packages. If you are able to afford it, buying a package of twenty-four can sometimes save you more money than buying a package of eight. Check the current prices and see if you will not save more money by buying larger quantities that can be stored.

11. Expiration Dates Don't Necessarily Mean The Product is Bad

Check items that are close to the expiration date. Stores will often greatly reduced items like meat and dairy that are set to expire the next day, in order to get the item sold. By checking expiration dates you can save a lot of money. Obviously, don't buy items that are past their date by weeks unless it's dry goods that you know won't spoil.

12. Watch Your Items During Scanning

It happens a lot. Usually by mistake or computer error, but it does happen. Watch your items as they are being scanned to verify that the right price is being rung up and it is only for the number of items you have purchased. This will save you money from any accidental or computer error charges. Also watch for items that are marked on sale or have special sticker prices to verify they're rung up properly.

13. Use Cash

Set aside a budget and stick to it. If you only want to spend \$100 on shopping, put aside a \$100 and don't make it possible to spend more. It's easy to spend more than you intended unless you stick by your budget. Grocery saving tips can help you to save money, but only if you stick to your budget. If you're someone who has to have some impulse money, include a certain amount in your budget for those purchases and stick to the amount.

14. Shop Without Kids if Possible

If possible, go shopping without the kids. Anyone who has ever shopped with their children knows that they want everything they see and will keep asking until you give in. If you're able

to go shopping without them, it will help you to save money and stick to your budget. As a way of compromise, work a special item or gift into your budget if you can. It takes a great deal of discipline to stick with a budget, but it will be worth it in the long run.

15. Look Above and Below Eye Level

Grocery and department stores will use a variety of marketing methods to get customers to purchase the higher ticket items. One of those methods is to place the higher priced items at eye level so it is easier to see. In order to save money, check out the items on the upper and lower shelves. These are often the more budget-friendly and inexpensive items. Take a little extra time to look over all the items in order to save money.

16. Use Coupons

Using store coupons is a great way to save money. Coupons can save you a lot of money when used the right way. Before using a coupon, make sure the store you are using them in accepts the coupon and check with the store to see if they accept double coupons. Extreme couponing has been known to allow some customers to get hundreds of dollars of merchandise for pennies, if not for free.

17. Know the Store Layout

Most stores are laid out so that you end up in the back of the store if you go up and down each aisle. This means you have to walk back up the aisle to get to the checkout stands, requiring you to walk by more items that can tempt you to buy more. Know where to start and where you need to finish to save the most money.

18. Check with Store Employees for Special Deals

It never hurts to ask employees if there are any special deals available or any deals coming up. Employees are often aware of special deals that can help you save some money when you're shopping.

19. Rethink Endcap Deals

Items that are placed on endcaps are made to look as if they are special deals. While many of the items on endcaps may be lower priced than they normally are, checking other items on the shelves will show you that you might be able to find a better deal for the same item. Other brands or different amounts could be a better deal than what is advertised on the endcaps.

20. Get Larger Meat Cuts and Ask the Butcher for Help

Rather than buying pre-sliced or cut meat, you can save a lot of money by buying a larger piece of meat, like a roast, and asking the butcher to cut it up for you. A roast can be ground into hamburgers or cut into smaller pieces to be used for things like a pot roast.

21. Avoid Inner Aisles if Possible

Not only are there ways to save money by practicing grocery saving tips, but you can also eat healthier by knowing how the store is arranged. The healthy items such as fruits and vegetables along with dairy items and meats are all arranged along the outer walls. Canned foods and many unnecessary items are in the center aisles where shoppers spend most of

their time. Canned foods and snack items are typically marked up higher than healthier foods, causing you to spend more on items that aren't always healthy for you.

22. Use Rain Checks

When stores advertise deals in the paper, it can attract a lot of attention, especially if it's a really good deal. It is not uncommon for you to get to the store and find out that they're sold out of the item you want. They offer you a rain check, but you want the item or a similar item now. By accepting or asking for a rain check, you can still save money on the item, just at a later date. Always be careful of spending more money on an item just because you want it today rather than waiting.

23. Make Items from Scratch

You can save a lot of money by learning to make items from scratch rather than buying pre-made packaging. It might be easier to make baked goods and breads from pre-packaged items that only require adding water or a few ingredients, but you pay more for the convenience of doing that. By learning how to make items from basic ingredients like flour, sugar, eggs, etc, you can save yourself a lot of money and end up eating healthier since there are not any preservatives in the natural ingredients you use.

24. Make Your Own Spice Mixes

Most pre-packaged spice mixes, while convenient, are also filled with preservatives and other items to keep them available on the store shelves. By learning to combine natural flavors you can make your own spice mixes that taste much better and add to the flavor of your food. There are a number of recipes available that can help you make spice mixes from basic ingredients like chili powder, garlic powder, paprika, ground pepper and more. You can find many of these basic ingredients at local dollar stores, saving you a lot of money.

25. Grate Your Own Cheese

Convenience ends up costing you a lot of money. In order to have convenience, the cheese industry has created pre-packaged grated cheese, but it costs you more for the convenience. By purchasing a block of cheese and grating it yourself you can save a lot of money. You can also buy a block of cheese and have the deli clerk cut it up into slices for you to use in sandwiches ,etc. By taking the time to perform small jobs like grating cheese yourself, you can save a lot of money throughout the year.

Cooking Tips to Save You Money

Cooking a delicious meal shouldn't gobble up your entire grocery budget for the week. With a little planning and preparation, you can make amazing meals for less than you think. There are also plenty of little tips and tricks you can use to save money that you can use to splurge on fancy cuts of meat for a special meal or treat yourself to a fabulous vacation. Make your money and your food work for you by stretching your budget. Here's how!

Plan your meals at the beginning of each week

Decide what you'll be making for the week and go through your pantry and refrigerator to see what you will need. Add those items to your grocery list and stick to your plan. But another crucial aspect of this is to look at what is going on sale at your local supermarket. You don't want to revolve your meals around expensive ingredients or they will literally eat up your entire budget. By doing this, you'll avoid buying things you don't really need or making multiple trips to the store which can be a waste of your time and money.

Don't buy pre-packaged vegetables and salad mixes

You might think that having a bagged salad ready to go is a great idea, but the reality is that in most cases, it will turn bad faster than you can eat all of it. They are also much more expensive than if you were to just buy a head of lettuce and make your own salad. The same goes for pre-washed and pre-cut bags of fresh vegetables. You are much better off buying them unpackaged. Broccoli costs twice as much cut up in those pre-packaged bags. Buy it intact and you'll be saving big. The same goes for fruit incidentally. Never buy those packages of sliced fruits. You'll get fresher fruit at a better value if you cut it up yourself.

Try out your green thumb

You can save a lot of money growing vegetables and herbs of your own. Not everyone has room for an entire garden, but some things really don't need much space and they grow quite quickly. Instead of buying a pre-packaged bag of salad, buy the seeds and grow it yourself. Fresh herbs are great for adding flavor to your dishes but they can be really expensive. Some of them can be grown in little pots right in your kitchen. Others can be grown outside. Rosemary is one that can grow outdoors any time of the year. Visit your local gardening department and see how easy it is to grow your own herbs. It's so much cheaper and nothing is more satisfying than plucking your herbs fresh off the plant and tossing them into your culinary creations!

Bulk up

Buying in bulk will always save you money if you use things wisely. When it comes to meats, take the time to portion your cuts out and wrap them in butcher paper. Label them and then tuck them into freezer bags. By doing this, you avoid wasting quality food and saving yourself precious time when you need to make a meal. You'll be able to find things very quickly this way and thaw out only what you'll need. While buying from the wholesale stores can help you save big on meat, don't forget to check out the meats at your supermarket for sales and stock up on those too. Big bulk containers of spices like garlic powder are also a great way to save

money particularly if you use it in most things you cook. But if you're going to buy things that you won't use as often like paprika, remember that spices have a shelf life in your cupboard and they won't be as flavorful the longer they sit there.

Stock up on staple items

When your local supermarket has a BOGO (buy one, get one) take advantage. Most will also accept coupons on top of that so keep a vigilant eye out for the things you keep in your pantry like olive oil, pasta, and beans for example. These items will keep for a while without spoiling.

Keep a stash of frozen vegetables

It's never a bad idea to keep frozen vegetables on hand. For starters, they are often cheaper than fresh and they are also higher in nutrients thanks to being frozen at the peak of freshness. Avoid those pricey flavored varieties and buy them plain. Vegetables frozen without sauce have no added sodium, unlike canned vegetables. But the frozen vegetables in cheesy, spicy or Asian sauces tend to have a high sodium count so beware. You can make your own fresh and delicious sauces instead or use these frozen vegetables in soups and stews. Another bonus is that no one will be able to tell they were once frozen.

Use the entire whole-roasted chicken

If you want to buy one of those rotisserie chickens from your supermarket, go for it only if you make use of it in its entirety. If you're just eating it and tossing the bones, you aren't getting the most for your money. You can pull all the meat off the bones and use it to shred into soups, sandwiches, salads, and other recipes. Then take those bones and boil them up with water, chopped onions, garlic and seasonings. Allow it to simmer for an hour and guess what you've got...homemade chicken broth. You can use this to make soups and to work into other recipes plus it will taste better and have much less sodium than the shelf-stable versions. It freezes well too so make sure to portion it out to get the full benefit of it. By doing this, you make the purchase of the rotisserie chicken a very wise investment.

Go for dried beans

Canned beans are great in a pinch and are an inexpensive way to make your meal heartier. But they also pack a lot of sodium. Dried beans don't come with all the sodium and are loads cheaper. It takes a little extra prep work to soak them and get them ready but once you do, you can portion them out in containers in your freezer and grab them as needed for your soups, garnish for salads, or to make homemade hummus.

Big batches are the way to go

Whether you have a big family or not, making a big batch of soup, lasagna, or some multi-purpose food like a versatile meat you can use as the base for many different meals will save you lots of money and time in the long run. Plus, everyone has those busy days where everything goes crazy and by the time you get home, there's no time to make anything good. Instead of blowing your weekly budget on pizza or takeout, you can heat up one of your prepared portions to save the day. Besides, nothing tastes better than a home-cooked meal, even if it was cooked fast.

Always sign up for store incentives and memberships

Every supermarket has some sort of rewards program. Plus there's literally an app for everything now. Use these tools to help you save money on the things you buy every week and take advantages of special incentives and coupons. For example, Walmart has an app called the Savings Catcher. Scan in your receipt and it will scour the advertisements of all competitors in the area. If it finds a price difference, it gives you the money you would have saved if you'd bought it elsewhere. It might only be a few dollars per receipt but that money adds up, and that's more money in your pocket!

Go to the supermarket in the evening

In the evening, you can score some pretty great deals on perishable foods. That rotisserie chicken will be half off in the evening because the store needs to sell it. The same goes for breads, pastries and anything else that they make fresh. The shelf life of those items is extremely limited and even though they were made in-store that morning, your store needs to move them in order to be profitable, even if it means selling it at half the price. Even on sale though, it's a waste of money if you don't use what you buy. Make sure you store your discounted breads in the refrigerator or freezer so that they don't go to waste.

Buy the store brands instead of national brands

You can save gobs of money just by purchasing your store's generic brands. When you buy the big name brands, you are often paying for the label and the identity associated with that name. The big name brand of rice is a good dollar more than the store's generic brand and there is no difference in taste. Try the store brands and you'll see it's the same ingredients and that they are most often produced in the same factories as those big name brands.

Reuse as much of your leftovers and scraps as possible

Remember that extra bread you got on sale? You can use it to make bread crumbs or a side of stuffing for your chicken dinner. Crumbs at the bottom of your bag of chips can be saved for making breading on fried foods too. And it doesn't stop there. Think about all the bits of vegetables you wind up with leftover like the ends of carrots or celery. Save these to toss in with those chicken bones from your rotisserie chicken to make that chicken stock. Get creative with those leftovers too. You can turn leftover mashed potatoes into potato pancakes or stuff them into wonton wrappers for a quick perogie.

When it comes to cooking, you're only limited by your own imagination and budget if you allow it. Some of the best meals you will make will be from the most simple and wholesome ingredients that will literally cost you only a few dollars to feed your whole family per meal. Start off making one or two changes in your supermarket shopping and cooking habits and then gradually add more. As time goes on, you'll be an expert chef as well as an expert on savings.

Budgeting 101: How to Take Full Command of Your Finances

Budgeting is at the core of financial stability and living a debt-free life. It does not matter if you are living paycheck to paycheck or making six figures per year without sound budgeting practices and a concrete plan of action, an individual or family cannot fully leverage their income to better their lifestyle and achieve their goals. Fortunately enough, budgeting isn't rocket science. You also don't need to be an accountant or financial analyst to cook up some financial models for effective budgeting. Given a short amount of time and patience, an effective budget can be adopted.

1. KISS

KISS is an acronym for Keep it Simple, Stupid. As the phrase implies, keep your budget plan, or at least your first one, clear and concise. You don't need to include any fancy terminologies you recently looked up on Google. Instead, come up with a simple list of monthly income and expenses. Your monthly expenses can encompass staples, such as groceries, utilities, transportation, and insurance. Income, on the other hand, will include your main source of paychecks coming in month to month, any dividends being paid to you from your investment portfolio, and part-time income you're receiving elsewhere.

2. Identify Net Income

Monthly net income is different from gross income, and a good budgeting plan must account for this critical difference. After taxes, how much are you left with to spend? This can be tricky to compute since not everyone is paid on a monthly basis. Some are paid per week, others bi-weekly. If you are paid per week, simply multiply by 52 and then divide by 12. For a bi-weekly income structure, simply multiply by 26 and then divide by 12. If you are getting paid thrice a week, multiply by 17.34 and then divide by 12.

3. Identify Expenses

There is no hard number for monthly expenses since you can't know for sure what you're going to spend your money on and how much the amount is. Categorize your expenses based on importance. Your monthly subscription to a fashion magazine isn't exactly as important as your monthly utility bills. Don't worry about coming up with the most accurate number. Try to get a feel of how wide a gap exists between your available income to spend and the expenses that consume it. If you arrive with a seemingly wide gap, then it's time to start pinpointing some unnecessary expenses and removing them from your list.

4. Track With Tech

Precise tracking tools are now available, most of which are free to download. Tracking your actual expenses incurred per month through manual tallying or journaling can be laborious and hard to maintain. A relatively easier solution would be to automate the tracking process by signing up with a budgeting application that monitors your spending habits and records your purchases month after month. It will be easier to keep track of every bottle of water or soda you buy at a gas station or every ticket you buy from a movie theater. Of course, be wary of tools that claim they are completely safe and free, but are actually malware. Make sure your

chosen budgeting application already has a large user base and good user reviews before you join in and enter personal information.

5. Don't Accrue Debt

Budgeting is as much about saving money as it is about avoiding debt. Having multiple credit cards and mortgages at the same time can be financially crippling. The interest paid, usually on a monthly schedule, will restrict your spending and disable any opportunity of saving up cash. Only take on debt if you can pay for the principal amount plus interest fees in a timely manner. Do calculations in advance before you approach a bank or private lender. If what you are financing is not immediately needed, such as a second car or a 60-inch flat screen, then consider postponing it until you've saved enough money to pay cash in full.

6. Update Your Budget Plan

An effective budget plan must be updated to stay relevant with your current and future expenses, income sources, and goals. Remember, your initial budget plan was built to improve your finances and work towards increasing the gap between monthly income and expenses, with the latter being significantly lower than the former. Failure to update it at least once per quarter of the year will prevent you from seeing what you are doing right and what you should be correcting.

7. Stay Positive and Motivated

Your mindset will play a vital role in your ability to create and execute a budget effectively. Without a positive attitude, you are likely to revert back into your old spending habits and destroy any progress you've worked so hard to achieve. Staying motivated ensures you follow through with your budget plan by minimizing the impact of cutting costs and saving money. People will have different motivators, and thus your goal should be to identify what drives you. Is it a night out with friends after achieving your first financial milestone? Perhaps buying an addition to your wine or card collection to commemorate the day you wiped your credit slate clean? Irrespective of what it is that motivates you, make sure you find the time and the money to enjoy what you love in life.

8. Involve Everyone

These budgeting tips will be simpler to follow if you minimize temptations in the form of friends calling you on a Friday night to eat out at a fancy restaurant, or your relatives inviting you on a cruise ship for the weekend. While it's not necessarily a bad thing if you get such invitations, moderate these instances by involving everyone in your family and group of friends. Inform them of your plans to budget and be ready to say NO a lot more often. When your children, spouse, relatives, and friends are fully aware of your financial goals, they are more likely to respect your decisions and may even help you out by referring you to more cost-affordable service or product alternatives.

9. Invest Wisely

Investing is not for everyone, and should be done with the right set of criteria for picking assets. Do not confuse investing with speculation as the latter is riskier and is therefore bound to more potential losses in the future. Smart investing is a long-term pursuit for capital appreciation through low-risk, high-yield assets. Ideally, you'd want to pick stocks that have

solid underlying companies behind them. A steady growth rate, good management, and dividend yield increase are all key parameters to look for when investing your hard-earned money. Budgeting will only get your finances so far. It is up to you and your investing practices to grow the funds further.

10. Seek Professional Consultation

It costs money to get advice from a financial adviser or accountant, yet the trade-off is invaluable knowledge and specific actionable steps for improving your budget and financial status. Even a one-time consultation can open your eyes to things you may have missed before and to new opportunities for saving and growing cash. The cost of financial consultation can range from \$100 to as much as \$300, depending on the service or the account being managed by the professional. Aside from a financial adviser, you can also seek professional advice from well-known books about budgeting and other financial topics, such as credit consolidation.

11. Keep Your Money Safe

Not only from your poor spending habits and lackluster discipline, but from malware and con artists that exist in this not-so-perfect world. Keep your cash safe by leaving behind money you don't need when going out with family or friends. In addition, refrain from using debit cards as they can easily be used by unauthorized people. Instead, go for credit cards that have more robust layers of security and insurance. When going to the grocery store or shopping mall, loose change and bills should be sorted and organized from your pockets, so they don't fall off accidentally. Many people opt for paperless management of their bank accounts, which helps deter con artists from stealing data through physical mail.

12. Look For Cheaper Alternatives

You don't always have to leave behind expensive hobbies or cut off expensive items completely. There are ways in which you can enjoy the same experience but for much smaller costs. Instead of spending \$400 on a futuristic-looking vacuum cleaner, purchase one that costs \$160 but does the same thing. Brand names may indeed boast better quality in some cases, but most generic alternatives are designed and manufactured well enough to perform the tasks needed of them.

13. Consider Insurance

From property owner insurance to the warranty on your new laptop, some form of insurance can protect your investments for the long run. An insurance policy guarantees compensation in the event of damages that befall the product or property. Although not as vital as most of the budgeting tips aforementioned in this article, insurance can definitely help protect you during those rainy days when your car or work computer gets broken and needs immediate repairs or replacement. For instance, if you just bought an expensive laptop, a \$200 warranty that covers the product for two years is a smart investment. After all, \$200 is far cheaper than the amount you'll need to pay when the laptop needs repairs or parts replacement.

14. Evaluate Your Current Budgeting Plan

Part of what makes a good plan is continuous tweaking and improvement. A budgeting plan that does not adjust to changing conditions will fail to produce the desired results of smarter

budget allocation and better savings accumulated over time. Make time to evaluate your budgeting plan and make revisions if necessary. Gather all financial statements you can from your bank's dedicated website. Download and open the PDF to see where most of your income went to, what new fixed and variable expenses have been added to your account, etc.

15. Keep Yourself Healthy

You're probably proud of yourself because of all the money you've saved working sixty hours per week or eating nothing but instant noodles and Chinese food. While these methods do save money, the damage to one's health cannot be ignored. If you don't take care of yourself, you'll end up paying more for medical services and prescription meds. Make healthier choices whenever possible. Allotting \$25 per month for gym membership, for instance, is a small investment but can yield great health benefits. Buying and eating salmon once a week can cost you around \$18 but the heart-friendly omega-3 oils and protein can make you physically and mentally stronger.

16. Use Coupons

Using coupon codes at the checkout counter will save you a measly \$1 per trip, but over time can actually add up to a significant amount. You can also copy and paste coupon codes for purchases done online. This is an easy way to save anywhere between fifteen percent to forty percent on your purchases. It's a nifty tool not just for shopping but also for food deliveries from sites that aggregate menus and restaurants. You can get free deliveries or free sides or desserts with certain coupon codes that are totally free of charge. In addition, time your purchases during off-peak seasons, where there are tons of discount deals to capitalize on. For instance, buying winter apparel and gear during summertime might seem too early, but price tags on these items are actually lower than when Ber months start.

Summary

Although a noble thing to do, avoid trying to perform all sixteen of these budgeting tips in a short span of time, like in a week or month. It will take several months to a year to affect these changes to your current routine. Furthermore, note that not all of these tips will immediately result in more dollars saved month after month. Some tips will help develop good spending habits while others will pave new opportunities for savings growth. The main thing is to proactively follow your budgeting plan and be flexible when unforeseen variables emerge.

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