

# BUDGET COOKING FOR A FAMILY OF FOUR

The food industry is very good at telling us we are too busy to cook. However careful planning can ensure you have food in the house and even meals cooked in advance for those busy nights.

Healthy eating is not beyond families and this menu below illustrates how possible it is to feed a family of four for around \$145 per week.

The menu included here provides all the nutrients necessary for adults and children and will suit the budgets of most people. If teenage children are in the house a couple of extra loaves of bread, extra rice and pasta will help fill them up and not blow the budget.

Foods from the 4 main food groups (listed below) should take priority over unhealthy and unnecessary food items:

- fruits and vegetables
- breads and cereals
- milk and milk products and
- meat and meat alternatives.

You might notice that items that do not contribute to a healthy diet are not included – this is where savings are made. Removing all those expensive snack items enables us to take control of our food purchases and provide our families with the healthy foods they deserve.

Check the supermarket specials and compare supermarkets with fresh fruit and vegetable retailers to pick out the cheapest deals from each store.

However you will not save money if you have to drive all over town, so try to choose stores in your area.

Fruits and vegetables will differ in price according to what is in season. If vegetables are expensive, then use frozen vegetables until supply increases. If lettuces are expensive, buy cabbage and carrots and make coleslaw.

Recipes are included for the meals in the menu that are in bold (e.g. Beef & Vegetable Casserole/ Stew, Chicken Stir-fry and Vegetable Quiche). Some other recipes are also provided as alternatives.

**Most of the recipes in this budget menu pan are sourced from the Great Little Cookbook.**

[Download The Great Little Cookbook from the Work and Income website.](#)



## MENU FOR A FAMILY OF FOUR

### MENU COSTING FOR FOUR PEOPLE FOR ONE WEEK

<b>Breakfasts</b>	<b>Cost</b>
Weetbix – 64 biscuits/week (1 box@\$5.65 = 72 biscuits)	5.02
Rolled oats – 1.2kg (1.5kg@\$3.79)	3.03
Milk – 8 litres (4 litres@\$5.50)	11.00
<ul style="list-style-type: none"> <li>• for cereal – ½ cup/person/day=3.5 litres</li> <li>• for drinking – 3 litres</li> <li>• for dessert/baking – 1.5 litres</li> </ul>	
Sub Total	19.05
<b>Lunches</b>	
6 loaves Wholemeal bread (@\$0.89/loaf)	5.39
Cheese – two 7g serves/person/day (800g@\$7.49)	3.75
½ dozen eggs	1.50
300g cold ham (@\$12.90/kg)	8.87
1 can of Beetroot	1.25
1 can of Tinned corn (1 425g can – Budget brand)	0.95
3 cans of Baked beans (410g can – Budget brand @\$0.65)	1.95
chicken and vege soup mix + veges in dinner (500g@\$1.25)	1.29
Sub Total	24.95
<b>Dinner</b>	
400g blade steak (bolar cheapest @\$10.99/kg)	4.39
300g mince (\$10.99/kg)	3.29
200g liver (lamb @\$8.49/kg)	1.69
5 sausages (\$4.99/kg)	4.99
No. 20/2kg frozen chicken (2 meals + soup)	14.98
150g lentils (\$0.50/100g)	0.75
½ dozen eggs	1.50
500g rice (\$1.89/kg – Budget brand)	0.94
250g Spaghetti (500g packet @\$0.75)	0.39
Tomato Puree (420g tin)	1.49
Salmon (410g tin)	3.39
Sub Total	37.80
<b>Vegetables</b>	
7.5kg Potatoes (5kg bag @\$6.49)	9.73
1.5kg Onions	2.00
2kg Carrots	2.99
Celery	4.49
1 cauliflower	3.89
1 pumpkin (½ per week)	1.25
1kg frozen peas	2.19
500g frozen mixed veges	1.10
Cabbage	3.89
Lettuce	3.29
Sub Total	34.78

## MENU FOR A FAMILY OF FOUR

<b>Fruit</b>	
<b>2 servings per day per person = 56 serves of fruit + 3 dessert)</b>	
16 Kiwifruit (\$1.99/kg = 8 kiwifruit)	4.00
2 bags Mandarins (1kg bag @\$3.99 = ~12 mandarins)	7.98
1 bag of Bobby Bananas (6 serves)	4.00
2kg apples – (\$1.99/kg = 5 apples)	4.00
Sub Total	19.98
<b>Snacks</b>	
Scones and jam (\$1.06 + \$0.45)	1.51
Sultana loaf	1.39
Pikelets and jam (\$0.55 + \$0.45)	1.00
Muffins	1.82
180g Popcorn (350g for \$2.19)	1.12
500g Table Spread (500g tub @\$1.35)	1.35
Additional spread – jams etc.	1.20
Sub Total	9.39
<b>TOTAL COST FOR MENU</b>	<b>145.95</b>
<b>OPTIONAL EXTRAS</b>	
200g Brazil nuts – 56 nuts (@\$6.04/100g = ~30 nuts)	11.27

See the table below if you prefer a rough guide for how much to spend on each week by category.

<b>Breakfast</b>	
Cereals	Up to \$8
<b>Fruits and vegetables</b>	
<u>For example</u>	\$55 or 4 bags from your local Fruit and Vege Co-op
Carrots	
Onions	
Potatoes	
Seasonal fruit	
<b>Meat, Fish, Chicken and Eggs</b>	\$40
<u>For example</u>	
Frozen whole chicken	
Meat specials	
Tinned fish	
1 dozen eggs	
<b>Groceries</b>	\$18
Pasta	
Rice	
Tinned goods such as tomatoes	
<b>Milk</b>	\$11
<b>Bread</b>	Up to \$7
Budget bread @99c/loaf	
<b>TOTAL</b>	<b>\$140</b>

**NOTE: This costing is correct as at June 2017.**

### Tips when shopping or cooking on a budget

Check the supermarket specials and compare supermarkets with fresh fruit and vegetable retailers to pick out the cheapest deals from each store.

You will not save money if you have to drive all over town, so try to choose stores in your area.

#### Fruits: try to eat 2 per day

- Buy seasonal fruit only.
- Kiwifruit is generally cheap.
- Look for in-store specials.
- Oranges and kiwifruit provide Vitamin C.

#### Vegetables

- Buy fresh seasonal vegetables when available.
- When fresh prices rise, look at frozen veges.
- **Look for whole pumpkins.** These are excellent buying early in winter.
  - They will last for months if you store them whole in a cool dark place.
  - You can make soup, use in egg dishes and as a vegetable with meat.
- Often 10kg bags of potatoes are sold very cheaply and make good buying.
- Funky Pumpkin, Raeward Fresh and Marshland Road growers maybe much cheaper for certain vegetables but be careful.

#### Meat, Fish, Chicken and Eggs

Substitute the cheapest meat available for mince or steak – for example pork when on special.

##### Chicken

- Always cheaper as a whole frozen chicken.
- Avoid chicken nibbles or drumsticks as you are paying for bone.

##### Meat

- Supermarket or butcher's specials are good buying.
- Stewing meat like blade and shin are often cheaper than mince. Look carefully at the prices as even rump steak can be cheaper than mince and stewing meat!
- Often corned beef is very cheap but don't eat too often as high in salt.

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### **Fish**

- Tinned fish is a very good value and can be bought as salmon, smoked fish or plain fish.
- Use tinned fish in fish pie, fish cakes, or kedgerree.
- Mussels represent good value too and can be used with rice or pasta or made into seafood chowder.

### **Eggs**

- An excellent and cheap forms of protein.
- Use them in stir fried rice, crustless quiche where they are used to bring together, cooked vegetables, leftover meat etc.

### **Grocery**

Check out the prices of supermarket specials and also buy some of your dried foods at shops such as Bin Inn. They can sell rice, oats, pasta etc. cheaper than supermarkets.

Pasta and rice can be used as meal bases like egg fried rice, or served with a main meal.

# WEEKLY MENU

	Breakfast	Morning Snack	Lunch	Afternoon Snack	Dinner	Dessert/ Evening Snack
<b>Monday</b>	4 weetbix Trim milk	Fresh fruit Milk (160ml)	<i>Sandwiches</i> 4 slices w/meal bread 40g cheese (per person) Lettuce and Beetroot slices  Fresh Fruit	Pikelets & Jam	<b>Beef and Vegetable Casserole/ Stew</b> Baked potatoes Pumpkin and cauliflower	<i>Adult Snack:</i> 2 slices w/meal bread with spread 1 brazil nut
<b>Tuesday</b>	Porridge Trim milk	Fresh fruit Milk (160ml) <i>Adult Snack:</i> 4 crackers Peanut butter 1 brazil nut	<i>Sandwiches</i> 4 slices w/meal bread Cold roast beef and lettuce <u>or</u> jam  Fruit	Popcorn	<b>Chicken Stir-fry</b> Celery, cabbage, beans and cauli Rice (250g)	Rice pudding
<b>Wednesday</b>	4 weetbix Trim milk	Fresh fruit 3 brazil nuts <i>Adult Snack:</i> Above & 1 brazil nut	<i>Sandwiches</i> 4 slices w/meal bread 40g grated cheese and grated carrot  Fruit	<b>Baked potatoes and cream corn</b>	<b>Fish Pie</b> Carrots and cabbage.	<i>Adult Snack:</i> 2 slices w/meal bread with spread Fruit
<b>Thursday</b>	Porridge Trim milk	Fresh fruit <i>Adult Snack:</i> 4 crackers Peanut butter 1 brazil nut	<i>Sandwiches</i> 4 slices w/meal bread Cold roast beef Lettuce and beetroot slices  Fruit	Toasted Cheese sandwich	<b>Chicken Casserole</b> Carrots, celery and onions Baked potatoes Mixed vegetables - frozen	
<b>Friday</b>	4 weetbix Trim Milk	Fresh fruit Milk (160ml) 4 brazil nuts <i>Adult Snack:</i> 2 slice bread with jam 1 brazil nut	<i>Sandwiches</i> 4 slices w/meal bread Eggs mashed (6 for family) and lettuce <u>or</u> jam  Fruit	Fruit Bread	<b>Spaghetti Bolognese</b> Coleslaw	<b>Fruit crumble</b>
<b>Saturday</b>	Porridge Trim milk	Fresh fruit Milk (160ml) <i>Adult Snack:</i> 2 slice bread with jam 1 brazil nut	Baked Beans (2 tins for family) 4 slices w/meal toast Jam  Fruit	Fruit Bread	<b>Vegetable Quiche</b> Mixed vegetables -frozen Potato wedges	<i>Adult snack:</i> 2 slice w/meal bread with spread Fruit
<b>Sunday</b>	4 weetbix Trim milk	Fresh fruit Milk (160ml) <i>Adult Snack:</i> 2 slice bread with jam 1 brazil nut	<b>Chicken vegetable soup</b> Savoury scones or toast Fruit	<b>Fruit muffins</b>	<b>Curried Sausages with Baked Bean Hash</b> Rice (250g) Carrots and cabbage	<i>Adult snack:</i> 2 slice w/meal Bread with spread Fruit

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## RECIPES FOR A FAMILY OF FOUR

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*All recipes serve 4 people.*

### **BEEF AND VEGETABLE CASSEROLE/ STEW**

400g beef steak  
100g red lentils  
1½ cup water  
2 onions, chopped  
2 carrots, chopped into cubes  
½ cup chopped celery  
½ tin tomato puree

#### **Oven Instructions**

1. Cut meat into cubes.
2. Brown briefly on both sides in a saucepan or frying pan.
3. Put in a casserole dish. Add lentils and water to almost cover. Add the vegetables.
4. Cover and cook at 160°C for 1½ to 3 hours till the meat is tender and the lentils are soft. Let the lentils get really soft and they will make good gravy. Or if you like, thicken with cornflour or flour mixed to a paste with cold water, in the last half hour of cooking, and season to taste.

#### **Stove-top Instructions**

1. Brown meat as above in a heavy-based pan, then add vegetables and liquid.
2. Cover tightly and cook on stove top on a very low heat until tender.
3. Stir occasionally and add extra liquid if needed.

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### **FISH PIE**

1 kg potatoes  
2 tablespoons margarine  
2 tablespoons flour  
1 cup low-fat milk  
450g tin of fish (smoked is nice) – salmon or tuna  
parsley (if you have it)

#### **Instructions**

1. Cook the potatoes and mash.
2. Melt margarine in a small saucepan, add flour and cook for one minute.
3. Take off the stove and gradually stir in the milk. Put back on the stove, stir, and cook until thick -about five minutes.
4. Lightly break up the fish. Add to the sauce with the parsley.
5. Pile into a large oven dish and cover with the mashed potatoes.
6. Cook in a 180°C oven for about 20 minutes, or until it is heated through and potato is golden.

#### **Variations**

- Add other vegetables like frozen peas.
- Use fresh fish. Pie pieces are often very cheap.

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### CHICKEN STIR FRY

Stir-fries are excellent to make a small amount of meat or chicken go a long way. Beef schnitzel, diced chicken, pork pieces, and left-over roast meat can all be used. A wok or a large frying-pan can be used.

2 chicken breasts  
1 tablespoon oil  
1 clove garlic  
1 onion  
2 tablespoons soy sauce  
2 cups finely chopped/sliced vegetables (e.g. carrots, cauliflower, broccoli, cabbage, bean sprouts, peppers, leeks, mushrooms, celery, silverbeet)  
Noodles or rice

#### Instructions

1. Cut the chicken into thin strips.
2. Heat 1 tablespoon oil in a large pan and quickly cook the chicken on both sides until just brown.
3. Finely chop garlic, chop onion. Add and cook for a couple of minutes then add the other vegetables and soy sauce.
4. Add a little water if the vegetables stick.
5. When the vegetables are cooked and slightly crisp return the meat to the pan and heat through.
6. Serve with noodles or cooked rice.

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### CHICKEN CASSEROLE

8 small chicken pieces or small chicken chopped up  
2 onions  
4 carrots  
chopped celery  
1½ cups water  
2 teaspoons instant chicken stock (optional)  
1 teaspoon mixed herbs (or 1 tablespoon fresh herbs)  
1-2 tablespoons cornflour to thicken

#### Instructions

1. Take the skin off the chicken pieces.
2. Slice the carrots into rounds. Cut the onions into chunks.
3. Put the vegetables and chicken pieces into a casserole dish.
4. If using stock, dissolve in the water. Pour the water over.
5. Sprinkle over the herbs, and cover and bake at 180°C for 1 hour until chicken is cooked.
6. Thicken the casserole by mixing the cornflour in a cup with ¼ cup cold water. Add this to the casserole near the end of cooking.

#### Variations

*Kumara and apple casserole*

- Use kumara instead of potatoes.
- Use chopped apple instead of carrots.



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### *Rosemary and garlic casserole*

- Use fresh rosemary instead of mixed herbs.
  - Add 2 crushed garlic cloves.
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## **COLESLAWS**

### **Citrus Coleslaw**

Mix shredded cabbage, orange segments and spring onions.

### **Red Coleslaw**

Mix shredded red cabbage, crushed pineapple, sliced celery and raisins.

### **Mustard and Apple Coleslaw**

Shredded cabbage, unpeeled apple cut into chunks, bean sprouts.

Make a dressing of 1 tablespoon prepared mustard, ¼ cup plain yoghurt.

*Add low fat dressing of your choice.*

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## **SPAGHETTI BOLOGNAISE**

1 tablespoon oil  
1 large onion  
300g lean beef mince  
200g liver  
½ tin tomato puree  
1 teaspoon dried basil  
1 teaspoon dried oregano (or 1 tablespoon fresh)  
½ cup water  
black pepper  
½ packet of dried spaghetti (or other shapes of pasta)

### **Instructions**

1. Heat oil in a large frying pan or saucepan.
2. Chop the onion and cook for 5 minutes until soft.
3. Stir in the mince and liver and brown quickly.
4. Add tomato puree and water. Stir in the herbs.
5. Bring to the boil, reduce heat and simmer for half an hour or until like a thick sauce.
6. Cook pasta using the instructions on the packet. Drain.
7. Serve up pasta and top with mince sauce.

### **Variations**

- Top with fresh parsley
  - Add chopped carrots or mushrooms.
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### CHICKEN STOCK

Chicken bones or leftover roast chicken carcass  
2 unpeeled onions  
3 bay leaves  
6 cups water

#### Instructions

1. Roughly chop the onions. Put everything in a large saucepan.
2. Cover and simmer gently for 1 hour. Cool and strain the stock through a sieve.
3. Leave in any chicken meat but throw away the bones and vegetables.
4. Chill the stock overnight. Skim the fat off the top.

Stock can be frozen until needed.

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### VEGETABLE SOUP

Use stock, vegetables and other ingredients of your choice.

6 cups stock (add water if you need to)  
3 cups finely chopped vegetables  
½ cup barley, rice, lentils, dried peas or soup mix  
herbs and pepper to taste

#### Instructions

1. Bring the stock to the boil.
  2. Add other ingredients.
  3. Simmer for 1 to 2 hours until everything is cooked.
  4. Flavour with herbs and pepper.
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### QUICK QUICHE

A great way to use leftovers.

3 eggs  
1 cup low-fat milk  
½ cup flour  
1 teaspoon baking powder  
1 cup onion  
1 cup grated cheese  
1 x 420g tin corn

#### Instructions

1. Mix eggs and milk in a bowl. Add rest of ingredients and mix.
2. Place into a greased quiche dish or ovenproof dish.
3. Cook for 30 to 40 minutes at 200°C or until the liquid stops running.

#### Variations

- Cooked potatoes, sliced or cubed pumpkin or kumara
- 5 grated zucchini
- Finely chopped silver-beet
- 1 can corn, drained

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### **CURRIED SAUSAGES WITH BAKED BEAN HASH**

This is a good way to introduce lentils to the family. Use a can of chilli beans for a spicier meal.

Lentils and beans are high in protein. They keep you full for longer as they are high in fibre and carbohydrates. They are also low in fat and a good source of B vitamins, iron, calcium and zinc.

5 sausages, boiled and sliced  
2 onions, sliced  
2-3 teaspoons curry powder  
½ cup lentils  
1 cup water  
2 carrots, diced  
2 sticks celery, diced  
1 can baked beans or chilli beans

#### **Instructions**

1. Brown the sliced sausages in a little oil in a frying pan for 5 minutes. Set aside.
2. Fry the onions, and curry powder in a little oil for 5 minutes.
3. Return the sausages to the pan. Add lentils, 1 cup water and vegetables.
4. Simmer on a low heat for 30 minutes. Add extra water if needed. Add baked beans or chilli beans and salt to taste.
5. Serve with rice or mashed potatoes.

#### **Variation**

Place the sausage mixture in a casserole dish and cover with thinly sliced kumara or potato. Brush with a little oil and brown in an oven at 200°C for 15 minutes.

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### **PIKELETS**

1 cup self-raising flour  
2 tablespoons sugar  
1 egg  
½ cup low-fat milk

#### **Instructions**

1. Sift flour and stir in sugar. Beat the egg, add the milk. Stir into the flour mixture.
2. Add more milk if the mixture is too stiff or more flour if it is too thin.
3. Heat the frying pan with a little margarine or oil.
4. Drop some mixture off the tip of a spoon. When the top starts to bubble, turn it over with a fish slice.
5. Cook until both sides are golden brown.

#### **Variation**

Add ½ a mashed banana or some grated apple.

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### BAKED POTATOES

Baked potatoes can be a meal by themselves as they are very filling. Try using kumara.

#### Instructions

1. Scrub potatoes.
2. Cook in the microwave until soft or in the oven.
3. Cut a cross in the top and split open.
4. Heat the toppings of your choice and add to the baked potato.

#### Toppings

- Spaghetti
- Baked beans
- Creamed Corn
- Pasta sauce
- Cooked onion
- Sliced mushrooms
- Chopped pepper
- Sliced tomatoes
- Grilled bacon
- Chopped ham
- Tinned tuna or salmon
- Grated cheese

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### SCONES

Scones are versatile. They can be served for morning tea, with soup as a meal, or in place of bread at lunchtime.

3 cups self-raising flour  
¼ teaspoon iodised salt  
75g (5 tablespoons) margarine  
1¾ cups milk

#### Instructions

1. Sift flour and salt into a bowl. Rub margarine into the flour till it looks like fine breadcrumbs.
2. Add milk and quickly mix with a knife to a soft dough. Add a little more milk if too dry.
3. Knead a few times. Roll or pat the dough to 2cm thick on a floured bench.
4. Cut into 14 to 16 squares. Place on a floured oven tray.
5. Bake at 200°C in the middle of the oven for about 10 minutes or until brown.

#### Variations

Add ½ cup grated cheese, ½ cup sultanas or ½ cup chopped dates.

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### FRUIT CRUMBLE

Fruit crumble is a favourite pudding, delicious served with custard. Use seasonal fruit, or canned fruit.

3 cups sliced/chopped fruit (e.g. apples, pears, kiwifruit, rhubarb)  
1/3 cup margarine  
1/2 cup rolled oats  
1/2 cup flour (not self-raising)  
1/2 cup sugar  
1 teaspoon cinnamon

#### Instructions

1. Layer the apples in the bottom of a micro-wave proof or oven-proof dish.
2. Mix the rest of the ingredients together to a crumbly mixture.
3. Sprinkle over the top.
4. Bake at 180°C for half an hour or until golden-brown.

#### Variation

Use less rolled oats and flour. Add sesame seeds, coconut, wheatgerm or bran.

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### STOVE TOP PORRIDGE

Serves 2

1 cup rolled oats  
1/2 cup cold water or milk  
2 cups boiling water  
Iodised salt (optional)

#### Instructions

1. Mix rolled oats with cold water or milk in a saucepan. Stir in boiling water and salt if used.
2. Bring to the boil and cook for 1 minute, stirring occasionally.

### MICROWAVE PORRIDGE

Serves 2

1 cup rolled oats  
2 1/2 cups hot water or milk  
Iodised salt (optional)

#### Instructions

1. Combine all ingredients in a large bowl (to prevent it spilling over while cooking).
2. Cook uncovered on medium power for 1 1/2 minutes.
3. Stir and return for 1 minute.

#### Toppings

Instead of sugar try wheat-germ, chopped fresh or canned fruit, sultanas, chopped dates or yoghurt.

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### Hints

- Mix ingredients together the night before and leave to stand (use cold water or milk). This saves time in the morning and improves the porridge.
  - For a creamier porridge, use more milk and less water.
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### MUFFINS

1 cup self-raising flour  
1 cup bran or wheat-germ  
1 teaspoon spice  
1/3 cup sugar  
1/2 cup dried fruit, nuts or seeds  
1/4 cup oil (optional)  
1 egg, roughly beaten  
1/2 cup – 1 cup low-fat milk  
1 cup grated or finely chopped fruit or vegetables

### Instructions

1. Sift flour and mix in other dry ingredients.
2. Carefully mix in grated fruit, oil, egg, and milk as required. Avoid over-mixing.
3. Spoon into muffin trays.
4. Bake at 180°C for about 20 minutes.

### Variations

- **Carrot:** grated carrot, walnuts, nutmeg and add 1 tablespoon golden syrup
  - **Pear:** pear, dates (soak in a little boiling water), ginger
  - **Courgette:** courgette, add 2 tablespoons cocoa powder
  - **Green coconut:** courgette and long-thread coconut
  - **Apple:** finely chopped apple, 1/3 cup chocolate chips
  - **Banana:** used mashed over-ripe bananas
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### **SULTANA LOAF**

1 cup hot water  
¾ cup sugar  
¾ cup sultanas  
25g margarine or oil  
1½ cups flour (wholemeal and/or white)  
1 teaspoon mixed spice  
1 teaspoon baking powder  
½ teaspoon baking soda  
½ teaspoon iodised salt  
1 teaspoon cinnamon

### **Instructions**

1. Place water, sugar, sultanas, mixed fruit and margarine or oil in a medium-sized saucepan.
  2. Bring to the boil, stirring occasionally, and then cook on a low heat (uncovered) for 5 minutes.
  3. Take off the stove and allow to cool. Sift remaining ingredients into cooled fruit mixture. Stir only enough to blend ingredients, as over-mixing causes toughening.
  4. Put into a cake or loaf tin. Bake at 180°C for 45 to 60 minutes.
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