

*The Insider's Guide To*  
**Frugal Food & Fitness**

Get fab without spending a fortune!



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Second Edition

# Welcome

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# Table of Contents

[Introduction](#)

## **Part One: Frugal Food**

[Stop Faking it! Eat Frugalicious Food!](#)

[Five Easy Frugalicious Food Rules](#)

[Ten Fantastic Frugalicious Foods](#)

[Why Soaking Dried Beans Can Change Your Life](#)

[How to Soak and Cook Dried Beans](#)

[How to Cook Quinoa](#)

[Printable Grocery Shopping List](#)

## **Part Two: Meals and Recipes**

[Five Frugalicious Breakfasts](#)

[Five Frugalicious Lunches](#)

[Five Frugalicious Snacks](#)

[Five Frugalicious Desserts](#)

[Two Recipes for Summer Sweet and Fresh Tomatoes](#)

[Five Cheap, Easy, and Healthy Family Dinners for \\$5](#)

[Six Reasons to Use a Slow Cooker or Crock Pot](#)

[Vegetarian Crock Pot Recipes](#)

[Slow Cooker Meat Recipes: Pot Roast and Southwestern Chicken Soup](#)

[Authentic and Low Fat Hummus](#)

[Chocolate Almond Truffles](#)

[Easy and Healthy Granola Bars or No Bake Cookies](#)

## **Part Three: Frugal Fitness**

[10 Free Ways to Get into Fitness](#)

[Get Walking for Fitness](#)

[3 Free Walking Plans](#)

[Free Printable Workout Log](#)

[About the Author](#)

[About 397 Ways To Save Money](#)



## Introduction

Health and fitness are packaged and marketed like commodities today. So-called fitness and health professionals would make us believe that buying fancy exercise equipment and spending big bucks on diet supplements will help us lose weight and get fit. It's all a bunch of bulls\$it.

Getting fit and fab is simple. You don't need to spend a fortune. There is no magic ingredient or special "scientifically proven" formula. The simplest and most direct route to becoming physically fit is a frugal path to eating real foods and getting some exercise.

But what to eat and how to exercise? This eBook suggests what foods to buy, how to prepare frugal family meals, and how to bring moderate levels of physical activity into your lifestyle without spending a fortune.

I should state at the outset that I'm neither a nutritionist nor fitness professional. I'm just a girl who buys, prepares, and eats wholesome real foods. I'm sharing my recipes with you and I'm suggesting ways to whittle your waistline without slimming your wallet. It's not rocket science. Honest.

*Check with your Doctor. Always check with your physician before starting a diet and exercise program. Albeit, since this eBook is basically saying "eat veggies" and "go for a walk" I'd hope few medical professionals would take issue. Smile.*

# Part One: Frugal Food





# Part One: Frugal Food

In this frugal part learn how to stop faking it with unhealthy fake food. Get shopping for frugal, healthy, and delicious foods to help fatten your wallet and trim your waistline. Learn about saving big bucks by soaking dried beans. Download the handy Printable Grocery Shopping List to help you choose healthier foods in the grocery aisle!

## Frugal Food Stuff:

[Stop Faking it! Eat Frugalicious Food!](#)

[Five Easy Frugalicious Food Rules](#)

[Ten Fantastic Frugalicious Foods](#)

[Why Soaking Dried Beans Can Change Your Life](#)

[How to Soak and Cook Dried Beans](#)

[How to Cook Quinoa](#)

[Printable Grocery Shopping List](#)

# Stop Faking it! Eat Frugalicious Food!

I hate fake food. Fake food lightens your wallet and fattens your waistline. Fake food is all that packaged processed crap displayed prominently in grocery store aisles and in the freezer section. Fake food makes product companies mega bucks, costs you big bucks, and hurts your health.

*Whole foods like fruits, veggies, lean meats, legumes, nuts, and beans are frugalicious.*



When I see fake foods lining the grocery aisles I feel sad. It seems the food scientists and product marketers have hijacked our health and sold us on packaged portions of phoney foods. Foods like sugary cereal, simple carbohydrates, instant boxed meals, processed grains, bagged transported veggies, mystery meats, refined proteins, and sodium-rich nutrient-poor concoctions. To be honest, I don't eat any of this food science packaged crap. I just don't buy it.



My personal preference is to pass on the fake grub and eat frugalicious food. Frugalicious is a word I made up to describe foods which are delicious, frugal, and healthy.



*frugalicious = delicious + frugal + healthy*

Whole foods like fruits, veggies, lean meats, legumes, nuts, and beans are frugalicious. These foods pack a nutritional punch without knocking out your wallet. Food marketers have made it tricky to find the truly healthy, frugal, and nutritious foods. So I've written five rules to help you along the way.

*When did you last need a label to identify an apple?*



# Five Easy Frugalicious Food Rules

Want to fatten your bank account and eat healthier? Here's how to debunk the marketing muckity-muck and easily find frugalicious food. Just follow these five easy rules for buying frugalicious food:

## 1. Ignore fancy labels and boxes.

Frugalicious foods are free from bright marketing labels and cardboard boxes. Real foods like apples, potatoes, and lettuce don't need this window dressing since they are easily identified without product descriptions. When did you last need a label to identify an apple? Label free foods cost you less because you're not paying a marketing company to brand them. Labels may seem like simple paper inserts, but really they're multi million dollar campaigns targeting your dollars and health cents. Save money by avoiding boxed foods with fancy labels.

## 2. Avoid fancy health claims.

Ever see foods boasting a special ingredient, weight loss, or cures for an ailment? Chances are these foods have marketing magicians working behind the scenes to magically separate you from your money. Many fake foods boast health claims to convince you to buy. Also, health claims tend to be padded by food scientists who use Petri dishes and microscopes to scientifically engineer chemically acceptable products for human consumption. Frugalicious foods tend to be free from claims of healthfulness since they are naturally good for you. Save yourself some big bucks by avoiding foods which tout magic pixie dust to help cure what ails you.

## 3. Avoid pronunciation problems.

How do you pronounce disodium guanylate, hydrogenated, and dimethylpolysi-

*If your grandmother can't identify it as food it's probably a fake.*



loxane? If you stumble to pronounce an ingredient, chances are the food is a fake. Those ingredients are food science creations used to enhance or preserve the color, texture, shelf life, or flavor of fake food. Real food doesn't require a handbook to decipher the ingredients. So stick with frugalicious foods you can identify.

#### **4. Ask the bugs.**

If the bugs won't eat it, neither should you. So many otherwise good foods have been treated with chemicals and pesticides to prevent spoilage. Real foods should have a shelf life and should eventually rot. Pesticide-free foods may cost you a little bit more today, but will save you big bucks tomorrow on health costs.

#### **5. Ask your grandmother.**

Need help spotting the fakes? Just ask your grandmother! Ask her about Twinkies, Pop Tarts, or those exploding Pizza Pop things. If your grandmother can't identify it as food it's probably a fake. Grandmothers are exceptional resources for learning how to stretch food dollars. My grandmother was very frugal and raised a family of five by baking bread, soaking dried beans, and preparing whole foods into nutritious stews, soups, and dishes. Stick with what grandma knows as food and you should be well on your path to frugalicious eating.

# Ten Fantastic Frugalicious Foods

Since I hate [fake food](#) and would rather see you eat healthfully and affordably, I've put together a list of my favorite frugal foods. Some of these foods you'll easily recognize while others may be new to you. Don't be shy, give them a try! Here are my ten favorite frugalicious foods to keep you healthy and wealthy.

*Here are my ten favorite frugalicious foods to keep you healthy and wealthy.*



## 1. Dried Beans.

I love soaking and cooking [dried beans](#). Dried beans are cheap, healthy, environmentally friendly, protein rich, and delicious. If you love beans like I do, try switching from canned to dried to frugally save big bucks. If you're not convinced, then read the next

chapter on “Why Soaking Dried Beans Can Change Your Life” to find out why you should become a keener beaner and get soaked with dried beans.



## 2. Quinoa.

Have you heard of [quinoa](#)? Well let me introduce you to this nutritional marvel. Quinoa (pronounced KEEN-wah) packs a nutritional punch. It is a tiny sesame-seed size grain high in protein and lower in carbohydrates than most grains. Quinoa is considered a complete protein because it contains all eight essential amino acids. Quinoa can be used in place of rice or other similar grains. I eat it for breakfast (like oatmeal) with milk and apples. Quinoa is a super frugalicious food packed with health benefits. To buy quinoa, just check out the grocery bulk section.

## 3. Natural Peanut Butter.

Are you nuts for peanuts? I sure am. I love natural yummy peanut butter. The ingredients on my jar are simply: peanuts. Avoid the hydrogenated butters with added salt and sugar. Food companies like to hydrogenate their butters to prevent the oil from separating. Hydrogenation is terrible for your heart and health. If you don't like the peanut oil on top, then just drain it in the sink. The added bonus is you'll have a lower fat peanut butter.



## 4. Flax.

My nutritionist friends are always singing the praises of flax seed and flax seed oil. I only started adding flax to my oatmeal, salad dressing, and smoothies. Apparently, flax contains high levels of lignans and Omega-3 fatty acids (which are kind of good for you). Lignans may benefit the heart and may possess anti-cancer properties. I'm not a flax expert or anything, but I'm happy to add a source of Omega-3 to my diet frugally. If you get whole flax seeds, you gotta grind them to enable full digestion and absorption of all the good flax stuff. I use my coffee grinder for the flax grinding task

*Many green veggies are high in calcium and excellent sources of vitamins and minerals.*



## **5. Quark.**

Ever heard of quark? No worries, I hadn't either until my European "better half" introduced me to quark a few years ago. Originating from Germany, quark is a wonderfully versatile smooth cheese with a light, tangy flavor. Quark is kind of a cross between cheese and yogurt. It is created from skim milk, partially skim milk, or whole milk. I usually eat quark prepared in a German dessert called "Quarkspeise". In this recipe the quark is mixed with several cups of orange juice to sweeten the cheese and turn it into more of a yogurt consistency. Fresh fruits like strawberries, mango, and apples are then added to taste. This is one delicious frugalicious dish.

## **6. Eggs.**

What can I say about eggs? They are affordable, healthful, and yummy. Eggs can be eaten for breakfast, lunch, or dinner. A good source of protein, eggs are an exceptionally flexible food as they can be fried, boiled (hard or soft), tossed, scrambled, steamed, or turned into a flavorful omelette. If you are concerned about cholesterol and fat, try eating just the egg white. I often have egg white omelettes for breakfast or lunch.

## **7. Fruits.**

I love frugalicious fruit. My favorites are apples, oranges, tomatoes, grapefruit, mangos, pears, bananas, and on and on. Fruits are packed full of essential vitamins and minerals. Fruits are affordable and healthy. For a fun healthy snack, I slice an apple and add a little bit of peanut butter for dipping. Yummy.



## **8. Veggies.**

Eat your vegetables. Vegetables are essential to any frugalicious diet. I often eat leafy greens, zucchini, broccoli, carrots, green peas, green beans, kale, salad...I could go on forever. I love veggies, and usually fill my grocery cart with affordable, yummy for my tummy, slimming veggies. Many green veggies are high in calcium and excellent sources of vitamins and minerals.

## **9. Lean meats.**

OK, buying meat can be an expensive source of protein. But if you purchase small quantities of organic meats, you can be frugal by maximizing healthful cuts with smaller portion sizes. If you're a vegetarian or on a strict protein budget, buy dried beans and soak them. I tend to buy small portions of lean fish, chicken, and beef. I also eat a lot of beans.

## **10. Steel Cut Oatmeal.**

Stop buying instant and rolled oatmeal and give steel cut oatmeal a try! Steel cut oatmeal is by far the tastiest and arguably most nutritious oatmeal around. Steel cut oats are whole oat grouts that have been chopped into smaller pieces. These oat pieces take longer to cook than other precooked varieties, but are well worth the extra cooking time. The texture is creamy and chewy and far better than any instant or near instant breakfast cereal.

Steel cut oatmeal is high in fibre, low in fat, contains protein, iron, and has no cholesterol. I buy mine for cents and pennies in bulk food stores. To prepare my oats, I just cook a batch Sunday evening, refrigerate, and microwave a portion each morning with some fruit. It's quick, healthy, and easy if you plan a little ahead of time. If you love oatmeal, do yourself a frugalicious flavor by forgoing the packaged sugar icky types and trying steel cut.

# Why Soaking Dried Beans Can Change Your Life

Perhaps I'm beaning a little dramatic about the lowly bean. But I do believe switching from canned beans to dried beans is not only good for your wallet, but good for your health too. So after much consideration, here's why you should consider drying-up and start soaking dried beans.

*Switching from canned beans to dried beans could be good for your health and wallet.*



## 1. Price.

Buying dried beans is extremely cheap. All you frugal types will agree you can get significantly more beans by forgoing the canned variety. I like saving money and at the



*The cool thing about dried beans is they expand when soaked, so you end up with more beans per dollar spend. This is the new math.*

same time getting more beans for my buck! The cool thing about dried beans is they expand when soaked, so you end up with even more beans per dollar spent. This is the new math!

To better prove my point I bought a can of chickpeas and a bag of dried beans. After soaking a cans worth (19oz) of dried beans, I found that 19oz of dried chick peas more than doubled to 2.5 cans worth after soaking. Here's the math:

<b>Canned:</b>	Value Chick Peas 19 oz (540 mL) can: \$0.99
<b>Dried:</b>	Value Chick Peas 19 oz (540 mL) dried \$0.98

On the surface both look comparable, but when you consider the dried beans expand to 2.5 times after soaking and cooking, then the dried beans cost about 0.40 when compared to a can. Indeed, dried beans are far more frugal than canned beans. This is assuming you're not buying some fancy dancy dried magic beans though.

## **2. Sodium Free.**

Salt is bad for you. It's a sad truth, people. Salt is terrible for your arteries and body in general. Canned beans can be loaded with sodium. Sure, you can buy canned cooked beans with low or no sodium, but why bother when dry bulk beans are salt free?

## **3. Healthier.**

I don't know how long canned beans can survive in canned captivity, but I bet they have some kind of preservatives to keep them juicy and fresh. Now, the dried beans I buy are preservative free and have a shelf life of eons. I have no scientific bean data, but I have a hunch that dried beans are healthier than canned beans cause they are less processed, less preserved, and less exposed to chemicals.



#### **4. Tastier.**

My “better half” came up with this point. He really thinks soaking and cooking dried beans is far tastier than eating precooked canned beans. I have to agree with him as they just taste better and more natural.

#### **5. Less waste and environmentally friendly.**

I think buying dried beans really helps the environment. Dried beans require less energy expended in production, less energy expended in recycling, and less material usage for the packaging (steel can and the paper label). I am thrilled I can reduce my footprint (foodprint) and at the same time save lots of bucks. It may seem small, but if we all reduce the amount of canned goods we consume I think we can make a big difference. Think positive! Oh, and I really hate buying all those steel cans just to recycle them again.

#### **6. More variety and selection.**

Have you ever seen a can of mung beans? I sure haven't. But when I saw a nice bin of mung beans for \$2 bucks a pound (dry weight), I knew I had to try them. Gentle reader, mung beans are delicious and can be added easily to soups and stews! Anyway, there is sooo much variety to be found in dried beans. It's awesome to try new varieties every now and then and bypass the canned bean aisle with the same old stuff. Bean there, done that.

#### **7. More cooking control.**

I used to hate opening up a can of beans only to find them a little too mushy for my liking. So, I was thrilled to find that soaking and cooking beans gives the cook ultimate control in how firm, juicy, or mushy the final bean will be. This is good news for bean fanatics like me.

*My friends seem to have this preconceived notion that soaking beans is hard work and takes lots of time. But it's not like you have to stand there and watch them soak.*

### **8. Bisphenol A (BPA).**

You know how cans have a plastic liner in them? Well, this liner apparently contains a chemical called bisphenol A (BPA). BPA is a component for making several polymers and polymer additives. Bisphenol A has recently become controversial because it mimics estrogen and thus could induce hormonal responses. Personally, the less I expose myself to chemicals the better.

### **9. Less storage space.**

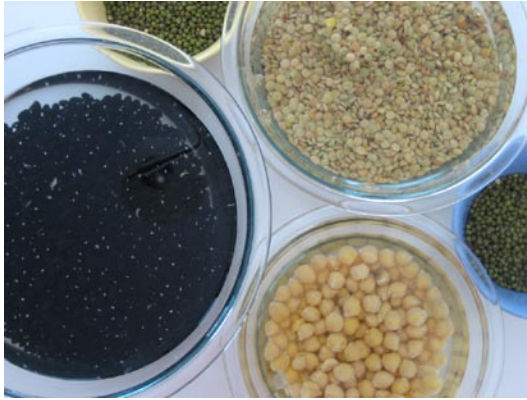
I hate filling my pantry with lots of cans. I live in a small house, so every inch of food storage space matters! Dry beans take up little to no space, so I can be frugal with both my money and my space.

### **10. Soaking beans is easy.**

My friends seem to have this preconceived notion that soaking beans is hard work and takes lots of time. Not true I say. It's not like you have to stand there and watch the beans soak. To soak my beans, I just pour them into a bowl, and add water. That's it! I then leave them submerged in water to soak over night and have them ready for my slow cooker in the morning. It's easy!

# How to Soak and Cook Dried Beans

Soaking and cooking dried beans is dirt cheap and very easy, so I understand why so many keener beaners email me with their beaneriffic stories. From time-to-time I also get asked some tough soaking bean questions.



I can understand the urgency. Not soaking and cooking dried beans correctly can lead to uncomfortable office situations, especially if you sit in a room without windows (like me). Getting gassed just fails on the fun-o-meter. No human being wants to be beaned. So to help ease everyone's gas, this article outlines various soaking and cooking methods, passes wind with some soaking tips, and even answers a few questions.

## 1. What are the methods for soaking dried beans?

There are about three methods for soaking beans. They are:

### **Method One: Long Soak**

The Long Soak method is the most common way to soak your beaners. Just put your beans in a large bowl or pot of water and let them sit submerged for 8-12 hours. Soaking actually begins bean germination and promotes enzyme release. The germination process is what breaks down all the complex bean sugars. Breaking down the complex sugar is a good thing as this is what gives us gas. Apparently, soaking beans using the Long Soak method can reduce complex sugars by up to 60 percent. I usually leave my beans to soak overnight to reduce as much sugar as possible.

### **Method Two: Quick Or Power Soak**

Bring a pot of water to boil, add your beans, and then let them boil for about three minutes. After boiling, remove the beans from the stove and let them sit in the hot

*Soaking makes the bean soft and supple and prevents the bean from splitting open or separating from the skin.*

water for 2-6 hours. This method apparently removes 80 percent of complex bean sugars. How does that toot your horn?

### **Method Three: Quick Cook**

This is basically the no soak method where you just throw your dried beans into a pot and cook the heck out of them. This method only really works with beans like lentils and split peas. I wouldn't recommend the "Quick Cook" method for tougher beans like kidney or chick peas cause you will fart your friends into oblivion. Just saying!

## **2. How do I cook soaked beans?**

Cooking soaked beans is pretty darn easy. After soaking your beans using one of the above three methods, just do the following:

1. Drain the beans.
2. Add fresh water.
3. Cook till the desired texture is reached.

## **3. Why should I soak these dang beans anyways?**

Here are a bunch of good reasons why you must soak dried beans:

**Consistent and even cooking.** A soaked bean is more likely to cook evenly. Soaking makes the bean soft and supple and prevents the bean from splitting open or separating from the skin. Who wants a skinless bean with a tough center anyways? Besides, I'm all for keeping my teeth and avoiding the dentist.

**Got windy bean gas?** If you suffer from bean-induced, gut-busting, gastrointestinal gusts then you really must soak your beans. Soaking helps to break down all the

*If you soak your beans, you'll use less energy than those who attempt to just cook a dried tough bean.*

complex oligosaccharides sugars in beans. Be sure to drain the soaking water and to use fresh water for cooking.

**Added nutritional value.** A soaked bean is more likely to retain maximum nutritional value. This is mostly due to the shortened time required for cooking. Basically, the longer you have to cook your beans, the less nutritional value will be retained since many vitamins and minerals are obliterated with added heat.

**Soaking is frugal.** Cooking food costs moolah due to energy consumption. If you soak your beans, you'll use less energy than those who attempt to just cook a dried tough bean.

#### **4. What is the shelf life of dried beans?**

The recommended shelf life for dried beans is about one year. The cooking time of dried beans will slightly increase as beans age beyond one year. My nutritionist friends say dried beans may lose some nutrients in extended storage. Be sure to keep your bags of lovely dried beans in a cool dry place. If you see any signs of mould, dispose of beans immediately.

#### **5. How long can you leave beans soaking?**

Most beans only require about 6-8 hours of soaking to fully expand and soften. I've been kind of lazy at times and soaked my garbanzos for two full days without issue. The key is to change the bean water frequently (at least daily). If beans are soaked longer than two days then some fermentation may begin which can change the bean's flavor. A few readers have asked about soaking beans beyond three days, but I'm of the opinion why risk getting sick to save \$1?

*Quinoa can be used as an alternative in meals and recipes that call for rice, pasta, couscous or any other starchy food.*

## How to Cook Quinoa

Quinoa (pronounced KEEN-wah) is a tiny seed high in protein and lower in carbohydrates than most cereal grains - so quinoa nutrition is impressive when compared to other starchy foods. When cooked, quinoa has a light, mild, and fluffy texture with a slight nutty flavor. Quinoa can be used as an alternative in meals and recipes that call for rice, couscous, millet, or any other starchy food. Just add your favorite vegetables, meats or seasonings and enjoy.



### About Quinoa

Quinoa was eaten for thousands of years by the Incas of South America, who worshiped it as sacred. No wonder since quinoa is one of the most nutritional foods in the world! Quinoa is considered a complete protein because it contains all eight

*It takes only 15 minutes to cook a family portion of this wonder food.*

essential amino acids, it is naturally gluten free (unlike wheat) so it can be eaten by those with Celiac disease, and it's cheap and easy to prepare. It is also a good source of dietary fiber, phosphorus, and is high in magnesium and iron. Not bad for a little seed, eh?

In its natural state quinoa has a waxy coating of bitter-tasting saponins, making it terribly untasty. However, most quinoa sold commercially in North America is processed to remove this coating through a rinsing process.

### **Where to Find Quinoa?**

Quinoa can be found in grocery stores across the United States, Canada, and Europe. Depending on where you live, you may have to find this sensational seed in a specialty or organic food store. I often find the cheapest quinoa in the bulk food section at my local supermarket. When shopping for quinoa, be sure to take note if the seeds still have their saponin coating or if this coating has been previously removed through a rinsing process. I have only ever found quinoa without this coating.

### **How to Cook Quinoa**

Quinoa is easy to prepare. It takes only 15 minutes to cook a family portion of this wonder food, so do try it in place of rice, pasta, or other recipes calling for longer cooking complex carbohydrates.

**Note:** Check if your quinoa still has a saponin coating. If your quinoa does have a waxy coating then the first step is soak the quinoa in water for 2 hours. Change the water and resoak for another hour. Vigorously rinse the quinoa under running water in a fine strainer or cheese cloth to remove the final traces of bitter tasting saponin. Most quinoa bought in boxes or in bulk stores comes pre-rinsed without this saponin coating for your convenience (just like in the photograph above, left side).





### **Cooking Quinoa:**

1. For every one cup of quinoa, bring two cups of water to a boil (just like rice). If you prefer your food more al dente, then use just 1.5 cups of water.
2. Cover the boiling cooking quinoa and reduce to a simmer. Cook for 12-15 minutes, or until the germ separates from the seed. The cooked germ looks like a tiny curl (see photograph above comparing cooked quinoa (right side) to uncooked quinoa (left side)).
3. Let quinoa stand for about 3 minutes to become fully fluffy.

### **Alternatively:**

- Use a rice cooker to cook quinoa by combining one measure of quinoa with two measures of water.
- Try replacing water with chicken or vegetable broth to flavor the quinoa and add some spice to your meals.



# Part Two: Meals and Recipes





## Part Two: Meals and Recipes

In this frugal part learn how to prepare cheap and healthy breakfasts, lunches, snacks, and desserts.

Want to feed your family on just 5 bucks? Good. I'll show you how to put together five healthy dinners for just a few dollars. This chapter also showcases several frugal recipes for your dining pleasure. Enjoy!

### Meal Stuff:

[Five Frugalicious Breakfasts](#)

[Five Frugalicious Lunches](#)

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[Five Frugalicious Desserts](#)

### Recipe Stuff:

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[Vegetarian Crock Pot Recipes](#)

[Slow Cooker Meat Recipes: Pot Roast and Southwestern Chicken Soup](#)

[Authentic and Low Fat Hummus](#)

[Chocolate Almond Truffles](#)

[Easy and Healthy Granola Bars or No Bake Cookies](#)

# Five Frugalicious Breakfasts

Are you dashing out the door without dining on breakfast? Or are you filling a bowl with limp flakes and fluff puffs? Stop starving your metabolism with zero calories or flaky fake foods from bright colored cereal boxes. Skipping the most important meal of the day or filling up on sugary carbohydrate crap is bonkers. Skip the fake breakfast marketing muckity muck by feasting on frugalicious breakfasts!

*Stop starving your metabolism with zero calories or flaky fake foods from bright colored cereal boxes.*



With a bit of planning it's easy to replace those expensive instant breakfasts, sugary shakes, and cereal flakes with frugally priced real breakfast food. Dashing without breakfast dining will be a thing of the past with this visual guide for eating frugally on a healthful budget. Each breakfast choice is a well balanced meal with carbohydrates, protein, and yummy morning goodness to start your day right.



### **1. Steel Cut Oatmeal with Apple.**

Go ahead! Chop up some yummy apples and cook them up with natural and wholesome steel cut oatmeal. Add a dash of cinnamon and a dollop of milk to complete this delicious, nutritious, and frugal breaky. I cook a batch every Sunday, and reheat perfect portions throughout the week. Soo simple. Sooo tasty. Soooo healthful and good for you.

### **2. Fresh Fruit.**

Go bananas for apples, oranges, mangos, and grapefruits! Fruit grow perfectly packaged in a natural wrapper, so they are super simple to take along to school or work if pressed for time. I did have a banana for this picture, but I ate it. Yummy.

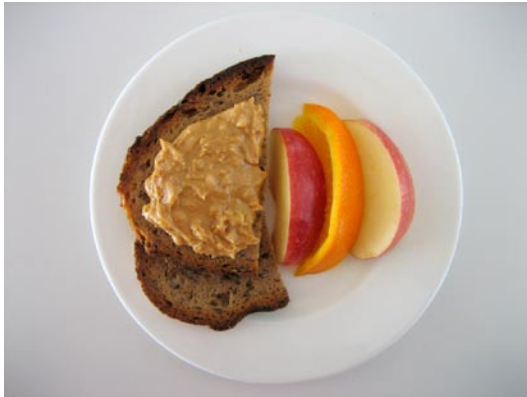


### **3. Omelette with Beans.**

Cook up a quick egg-tastic egg white omelette for your morning meal. Eggs are quick to cook, yummy to eat, and are packed with protein. I add veggies and beans to my quick morning omelette. Be free and try chick peas, mung beans, or fava beans to kick some additional protein into this meal.

### **4. Quinoa with Fruit.**

Try eating quinoa just as you would oatmeal. Add apples, mangos, and berries to sweeten the deal and give it some punch. Add some nuts or seeds for additional crunch. You may be surprised how tasty this tiny sesame seed sized grain is in the morning. It's high in protein and lower in carbohydrates than most



### 5. Peanut Butter on Toast.

What could be simpler than natural peanut butter on toast? Nothing is tastier, easier, and more affordable than this classic breakfast stand-by. Choose non-hydrogenated butters and brown unbleached breads. Add banana slices on top to add some appeal. Enjoying breakfast frugally and healthfully is really simple. It just takes a bit of planning to save some bucks and to start your day right with frugalicious choices.

*Enjoying breakfast frugally and healthfully is really simple.*



## Five Frugalicious Lunches

Are you lining-up for a fast food lunch every day? Spending a small fortune on dining out with the daily lunch bunch? Stop spending big bucks muddling your midday meal munching on fake foods. Restaurant lunches are harmful to your health and pocket book. It's time to avoid terrible take out and bring frugalicious meals with you to work or school.

*With a bit of planning it's easy to replace expensive fast food lunches with frugally priced real food.*



With a bit of planning it's easy to replace expensive fast food lunches with frugally priced real food. Queuing up for take out will be a thing of the past with this visual guide for eating frugaliciously on a healthful budget. Each luscious lunch is a well balanced meal with carbohydrates, protein, and yummy goodness to keep your brain from bonking midday.





### **1. Veggie, Hummus, and Cheese Wrap.**

Wrap yourself up in a frugalicious veggie, hummus, and cheese wrap for lunch. Wraps are easy to make, easy to transport and fun to eat. Add some lettuce, chick peas or mung beans, and a dash of yogurt or mustard for taste. I get wrapped with a slice of tangy cheese just for a kick. Only roll with whole wheat or brown wrap varieties as the bleached white ones can leave you empty on nutrition.

### **2. Leftovers.**

Makeover a meal by eating leftovers! There's nothing easier than making a little extra at dinner for lunch the next day. It's so simple to stow away a little leftover in a container for later. My leftovers are a ground turkey stew with lots of veggies. Just reheat at work and presto! A frugal and delicious lunch!



### **3. Salad and Salmon.**

Take some greens, some beans, some fresh veggies, and toss together for a savory salad. I often fetch a little fish for a frugalicious and lunchable meal. Salmon is high in Omega-3 fatty acids, which is fishtastic for you! Fearful of fish? Add some beans, chicken, or cheese for another source of protein.

### **4. Three Bean Soup.**

Become a keener beaner and have some soup for lunch! It's frugal, tasty, and sooo good for you. I opt to soak and cook dried beans to save even more bucks per bean consumed. Soaking dried beans also cuts out the "musical" issues some of us may have. I love soups with black beans, chick peas, and mung beans. Add some veggies to the mix and you have a frugal and delectable lunch packed full of protein and healthy nutrients.



## 5. Peanut Butter and Jam Sandwich.

There's no lunch meal more frugally humble than a peanut butter and jam sandwich. It's quick to make, tasty to eat, and goes down deliciously with a glass of milk. Choose natural unbleached brown breads, low sugar jams, and non-hydrogenated butters. Add some apple or banana slices to fruiten things up!

Avoiding take out lunches and eating frugally is simple. Eating out is just silly when you consider the cost to your wallet and your waistline. It just takes a bit of planning to save some bucks and eat lunch right with these frugalicious choices.



*Eating out is just silly when you consider the cost to your wallet and your waistline.*

## Five Frugalicious Snacks

*It's easy to replace those expensive unhealthy vending foods with affordable and delicious snacks.*

Are you a sneaky snack attacker? Do you feel a painful pang of hunger around 3PM and find solace in a vexing vending machine? Well, stop spending big bucks buying fake foods from vending machines. Eating anything mechanized and labelled H9 or A11 is just silly. Kick those mechanical munchies by attacking nourishing frugalicious snacks.



With a bit of planning it's easy to replace those expensive unhealthy vending foods with affordable and delicious snacks. For your snacking pleasure, I've put together a pictorial guide for eating frugaliciously on a healthful budget. Each snacking choice is well balanced with carbohydrates to keep your brain happy and protein to do your body good.



### **1. Apple with Peanut Butter.**

Green apple slices or red. All colors of apples taste yummy with a little dollop of natural peanut butter. Skip the hydrogenated, sugar stuffed, and sodium filled butters. Stick with butters labelled: Just Peanuts!

### **2. Veggies with Hummus.**

Any veggie dips well with hummus. Opt for homemade hummus by blending chick peas, lemon, garlic, and olive oil to taste. There's no rule with hummus. Just mix it up to please your taste buds.

### **3. Fruits & Seeds with Yogurt.**

Slice some sweet fruits, add to plain natural yogurt, and toss on some pumpkin and sunflower seeds for taste. Pass on the packaged yogurt loaded with artificial sweeteners. Adding fruit yourself sweetens the yogurt naturally and frugally.



### **4. Dates with Almonds.**

Try stuffing some yummy dates (unsulphured) with natural raw almonds. The sweet healthy crunch will bring you back for more. Just slice open a date and stick in an almond!

### **5. Fruit with Cottage Cheese.**

Slice or chop some fruitilicious fruits and add to low fat cottage cheese. This is a simple and delicious snack packed full of protein and sweet carbohydrate. It's easy, fast, and simple. Try mango, apples, berries, or even a banana. Snacking frugally and healthfully is really simple. It just takes a bit of planning to save some bucks and react to the dreaded snack attack with yummy frugalicious choices.

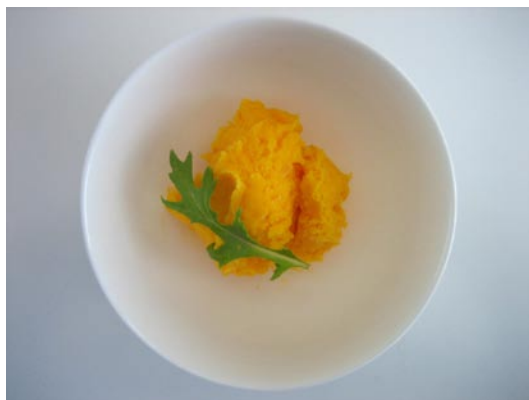
## Five Frugalicious Desserts

Do you treat yourself with spongy Twinkie tidbits? Like to spend cash on caloric comfort confections? Stop dishing out your delicious dollars on calorie rich and nutrient poor fake food desserts. Sugary confectionery concoctions are wasteful to your waistline and wallet. It's time to temper your taste buds for frugalicious and healthful treats.

*Passing on paltry pastries and doughy donuts will be pleasingly simple with frugally nutritious and delicious desserts.*



With a little planning, passing on paltry pastries and doughy donuts will be pleasingly simple with frugally nutritious and delicious desserts. Each delicious dessert is balanced with yummy goodness and healthful heaps to keep your tongue happy and your hips slim.



### **1. Dark Chocolate.**

Dive into a square of divine dark chocolate. Dark chocolate is easy to make, just unfurl the wrapper and break off a square! Unlike calorie dense candy bars, dark chocolate is full of flavonoids believed to be heart healthy. Stay on the dark side with chocolate boasting a cocoa percentage of at least 60%, as anything lower becomes laden with scary sugars.

### **2. Dark Chocolate with Nut Butter.**

Take a pass on “grease peanut butter cups” and go nuts for dark chocolate with nut butter on top. It’s easy to take a chocolatey, cocoa rich square and add a nudge of nut butter. Try non-hydrogenated butters like peanut or almond for a devilish dessert. This treat is taste bud tasteful and packed with protein.



### **3. Sorbet or Sherbet.**

Skip the dairy fat and melt with some fat-free frozen fruit sorbet. Sorbet is a frozen dessert made from sweetened water flavored with iced fruit (juice or puree). The definition for sorbet differs from country to country, and some nations call this frozen fruity ice “sherbert”. Try all fabulous frozen flavor like orange, strawberry, lime, and mango. Skip the fatty designer “Dazs” and melt for some skinny sorbet.

### **4. Chocolate Almond Truffles.**

Got your taste buds set on something rich yet healthy? Try these flour free, gluten free, egg free, bake free tantalizing truffles. These little balls of goodness strike an honest balance of heart healthy and dishfully delicious, made with almonds, dates, fresh lime juice, and cacao powder. The ingredients may cost a little, but you won’t need to eat a lot to satiate your senses. [Get the recipe.](#)



## 5. Green Tea.

Who says you need to chew on dessert to derive after meal pleasure? Nonsense. Try sipping on something steeped, like green tea. True green tea is made solely with *Camellia Sinensis* leaves, and has undergone minimal oxidation during processing. Scientists are still stumped by the healthful evidence on green tea and its disease fighting properties. Take a sip and see for yourself.

Avoiding dastardly desserts by eating frugal treats is simple. It just takes a bit of planning to save some bucks and eat dessert right with these frugalicious choices.

*Who says you need to chew on dessert to derive after meal pleasure? Nonsense!*

# Two Recipes for Summer Sweet and Fresh Tomatoes



I love fresh summer tomatoes. If you've got some lovely tomatoes at home then try these two heart-healthy recipes for a snack or as part of a meal: Mediterranean Summer Tomatoes and Chunky Sweet Tomato and Avocado Salsa.

## Mediterranean Summer Tomatoes

A simple, easy, and inexpensive recipe for those who love the simple flavor of fresh summer tomatoes.

### Ingredients:

- 5 fresh tomatoes (various colors and varieties)
- 5 shallots, coarsely chopped
- 1/2 cup olive oil
- 1/4 cup balsamic vinegar
- 1 loaf French bread, for dipping (optional)

### Instructions:

1. Slice the tomatoes and arrange them in a serving dish.
2. Coarsely chop and sprinkle the shallots over the tomatoes.
3. Whisk the olive oil and balsamic vinegar together with a fork, pour over the tomatoes.
4. Let stand for 5 minutes before serving.

Can be refrigerated (covered) for up to 2 days. Eat with French loaf by dipping the bread in the marinade when finished with the tomatoes.





## Chunky Sweet Tomato and Avocado Salsa

A lovely fresh recipe for topping salads, serving with chicken, or for dipping with corn chips.

### Ingredients:

- 2 tbsp freshly squeezed lime juice
- 1 tbsp olive oil
- 1 1/2 cups tomatoes (any variety)
- 1/4 cup kalamata olives
- 1 large ripe avocado
- 1 green onion, thinly sliced
- 1/2 tsp each salt and ground black pepper
- dash of cayenne pepper

### Instructions:

1. In a medium-size bowl, stir lime juice with oil.
2. Slice or dice fresh tomatoes.
3. Pit olives and slice in half.
4. Dice avocado.
5. Add all ingredients to bowl.
6. Sprinkle mixture with seasonings.
7. Gently stir until evenly mixed.

Serve with choice of meat, on salad, or with dipping corn chips.

# Five Cheap, Easy, and Healthy Family Dinners for \$5

*If you know what to look for and are willing to cook, then frugal family meals are entirely possible.*

What's for dinner? The answer is simple. It's got to be quick, easy, delicious, and affordable. It's also got to be healthy. To help you in your quest to prepare frugal, easy, and healthy dinners I've put together a guide to five family meals for \$5 bucks. I've also included ingredient lists, recipes, preparation instructions, and total cost.



At 5 bucks for a family of 3 to 4 members you won't be eating fillet mignon. But it is very possible to eat a balanced meal comprised of proteins, carbohydrates, and vegetables if you grocery shop wisely. It's not easy at first, but if you know what to look for and are willing to cook, then frugal family meals are entirely possible.

To help you buy healthy and delicious foods on a budget, be sure to read the [Five Easy Frugalicious Food Rules](#). Another tip is to purchase many items (like rice, beans, and pasta) in bulk, and avoid foods with packaging and expensive marketing materials.

Here are the five cheap, easy, and healthy family dinners:

- Simply Elegant Veggie Wrap or Pita Pocket
- Rotini with Veggies and Hummus Sauce
- Spaghetti with Sneaky Black Eyed Pea Sauce
- Easy Beany Quesadillas
- Hearty Potato, Chickpea, and Tomato Stew with Basil



## 1. Simply Elegant Veggie Wrap or Pita Pocket

Get wrapped in whole wheat goodness with these easy to make and quick to serve vegetarian sandwich wraps or pita pockets. Since kids love bread without crusts, why not get them rolled up with these frugal and healthy sandwiches.

Total Cost: \$4.92

### Recipe Ingredients:

- 4 whole wheat wraps or pita pockets
- 1 cup (250 mL) of dried beans (mung beans, chickpeas, or kidney beans)
- 1 head lettuce, shredded
- 2 tomatoes, diced
- 3 tbsp (45 mL) mustard or Italian salad dressing
- salt and pepper

### Preparation:

1. Soak and cook 1 cup of dried beans. Just 1 cup of dried beans turns into 2-3 cups of cooked beans (depending on the bean).
2. Mix beans with choice of dressing or mustard.
3. On a whole wheat wrap, place lettuce, beans, tomatoes and roll.
4. Add salt and pepper to taste.



## 2. Rotini with Veggies and Hummus Sauce

Whole wheat rotini pasta bought in bulk is an affordable, tasty, and delectable dish. Add some chickpea hummus sauce and serve with colorful veggies to top this creamy dish to perfection.

Total Cost: \$5.03

### Recipe Ingredients:

- 3 cups (750 mL) whole wheat rotini pasta
- 2 cups (500 mL) homemade authentic or low fat hummus
- 1/2 cup (125 mL) water
- 2 tomatoes, diced
- 1 zucchini, diced
- 1 tbsp (15 mL) olive oil and 1 tbsp (15 mL) dried basil
- pinch of cayenne pepper

### Preparation:

1. Cook rotini in rapidly boiling water until al dente, then drain.
2. Heat olive oil in a saucepan. Add the zucchini and sauté over low heat, 1 to 2 minutes.
3. Add the tomato, basil, and cayenne. Sauté over low heat, 1 minute.
4. Add homemade hummus and water. Simmer very gently over low heat, 2 minutes.
5. Serve hummus sauce over hot pasta.



### 3. Spaghetti with Sneaky Black Eyed Pea Sauce

Spin into some spaghetti with sneaky black eyed pea sauce for some frugal family fun. By foregoing ground beef and feasting on beans you'll get an amazing meal packed with protein and kind to your wallet. Add some vegetables to round out these healthful helpings.

Total Cost: \$5.21

#### Recipe Ingredients:

- 24oz (700 mL) jar or can of tomato-based pasta sauce, preferably spicy
- 1lb (500g) of whole wheat spaghetti
- 1.5 cups (350 mL) of dried black eyed peas
- 1 medium onion, diced
- 2 cups (500mL) green vegetable
- 1 tbsp (15 mL) olive oil
- 1 tbsp (15 mL) dried basil

#### Preparation:

1. Soak and cook 1.5 cups of dried beans.
2. Cook spaghetti in rapidly boiling water until al dente, then drain.
3. In a large heavy saucepan, heat oil over medium heat. Cook onion until tender, about 5 minutes.
4. Add jar of pasta sauce, cooked beans, green vegetables, and dried basil. Simmer for 10 minutes, stir often.
5. Serve sauce over hot pasta.



#### 4. Easy Beany Quesadillas

Quesadillas are an easy and quick treat to serve in a snap. Filled with bean healthful goodness, these wonderful wedges can be split between three family members for a fun meal. If appetites run high in your family, this modest meal can be served with soup, chili, or salad on the side.

Total Cost: \$5.11

##### Recipe Ingredients:

- 4 large whole wheat tortilla wraps
- 1.5 cups (350 mL) of dried chickpeas
- 2 cups (500 mL) spinach
- 1 cup (250 mL) broccoli, chopped
- 1/4 cup (60 mL) shredded mozzarella
- 2 tbsp (30 mL) chili powder spice
- 1 tomato, diced
- 1 tbsp (15 mL) olive oil

##### Preparation:

1. Soak and cook 1.5 cups of dried beans.
2. In a large bowl toss beans, chili powder, tomato, and broccoli.
3. On 2 tortillas, add spinach and then evenly distribute bean filling. Sprinkle mozzarella on top. Cover each quesadilla with a second tortilla.
4. Place quesadilla in a non-stick skillet prepared with olive oil and cook over medium heat for 3 minutes or until bottom is toasted. Flip over and toast the other side for 3 minutes.
5. Remove from heat. Place each quesadilla on a cutting board and cut into wedges.



## 5. Hearty Potato, Chickpea, and Tomato Stew with Basil

This hearty stew recipe may just surprise you with how quickly and simply you can simmer up a pot of soul-warming family supper in about 30 minutes. As a low calorie and cheap dish, you'll still feel superbly satisfied with these healthful ingredients. A fabulous dish for dishevelled students in need of sustenance on a budget. This recipe got me through school, seriously.

Total Cost: \$5.14

### Recipe Ingredients:

- 1 tbsp (15 mL) olive oil
- 1 medium onion, chopped
- 2 medium potatoes, peeled and diced
- 1.5 cups (350 mL) of dried chick peas beans
- 28 oz (800 mL) can of tomatoes, undrained and coarsely chopped
- 2 large cloves garlic, minced
- 1/2 tsp (2.5 mL) paprika
- 1/2 tsp (2.5 mL) dried basil
- 1/2 tsp (2.5 mL) dried oregano
- 1 cup (250 mL) water (or vegetable stock)
- salt and pepper

### Preparation:

1. Soak and cook 1.5 cups of dried chickpeas.
2. In a large heavy saucepan, heat oil over medium heat. Cook onion until tender, about 5 minutes.
3. Add garlic, paprika, 2 of the canned tomatoes, basil, and oregano. Simmer, stirring often, for 5 minutes.



4. Add potatoes and water. Cover and boil for 5 minutes, stirring occasionally. Add chickpeas. Reduce heat and simmer for 5 minutes or until potatoes are tender.
5. Add remaining tomatoes and salt and pepper to taste. Heat for 1 minute and then serve.

## 6 Reasons to use a Slow Cooker or Crock Pot

*Slow cookers are frugal to buy, cheap to operate, and can turn inexpensive cuts of meat or low cost vegetarian dishes into delicious family meals with just the flip of a switch.*

Looking for a fun way to make cheap and healthy family meals for less moolah? Then look no further than your handy slow cooker or crock pot! Slow cookers are frugal to buy, cheap to operate, and can turn inexpensive cuts of meat or low cost vegetarian dishes into delicious family meals with just the flip of a switch.



Slow cookers and crock pots have been around for decades. I remember my mom cooking with her crock pot back in the 1970s. Yes, I was a wee child back when bell bottoms were “far out, man!” Anyboogie nights, today’s slow cookers differ from their groovy ancestors since they boast modern clean looks and digital features. Many come with handy timers, attractive stoneware serving crocks, and can be easily cleaned.

*Slow cooked recipes rarely call for added oils or fats since they use water and time to cook the food.*

So if you're looking to "get down" with the humble crock, here are 6 reasons to slow down and make more meals with your slow cooker! It's not dorky, I promise. ;)

## **1. Cost**

Buying, operating, and cooking with a slow cooker is very frugal. Slow cookers cost around \$30 to \$100 to buy and can save you hundreds over purchasing fancy countertop convection toaster ovens and broilers.

Slow cookers can also cut your grocery bill significantly by allowing you to buy cheaper cuts of meat and tenderizing them over low heat for a longer time. I've saved over 50% (hundreds of dollars a year) on beef and chicken by purchasing lesser cuts and slow cooking them into tasty soups and stews. Vegetarians can also cut their grocery bills by using a slow cooker to soak and cook dried beans - saving around 60% over buying canned beans.

Cooking with a crock is also very inexpensive when compared to the costs of running an oven. Using my Kill A Watt power meter, I've found that a crock pot consumes around 250 watts of power while an oven can draw up to 4000 watts - depending on how you're cooking. This means that using a conventional electric oven for one hour can cost around 20 cents while operating a crock pot for 7 hours costs only 10 cents - an energy savings of 50%.

Lastly, there are big bucks to be saved by using your slow cooker leftovers for lunch or remixing them into a second family meal. How's that for frugalicious food!

## **2. Healthy**

There's something just so wholesome and healthy about homemade soups, stews, oatmeal, and other slow cooked family meals. Slow cooked recipes rarely call for

*There is little fuss and no mess to clean up afterwards.*

added oils or fats since they use water and time to cook the food. So as long as you trim the fat from your lesser cuts of meat, you're serving a lower fat meal than those prepared through frying or offered at restaurants. Sure beats ordering greasy (and expensive) takeout!

### **3. Cooking is Easy**

Cooking the slow way using a crock pot is very easy to do - just layer your food into the crock, set it and forget it! It's seriously that easy. I set up my slow cooker in the morning before heading off to work and when I come home dinner is done and ready to serve. Besides, most slow cooker recipes are not intricate to prepare and require zero culinary skills to master.

### **4. Clean Up is Easy**

Slow cookers and crock pots allow you to cook an entire family meal in one dish - the crock. There is little fuss and no mess to clean up afterwards. So spend more time with your family or friends and less time with dish pan hands after each meal.

If your slow cooker has a removable crock then cleaning up is just that much easier - just place the crock in the sink for a good soak and wipe clean. Removable crocks or inserts also cut down on clean ups by allowing you to serve a meal in the crock itself and store leftovers in the refrigerator - this is single dish cooking, serving, and storing at its best.

### **5. Meals are Tasty**

Slow cookers are all about dishing out delicious comfort foods for families - meals like crock pot macaroni and cheese, slow cooker beef stew, or even award winning crock pot chili. Cocks improve the flavor of a meal by taking less desirable cuts of

*Cooking in a crock pot is not like preparing food in an oven or on a stove because there's no boiling over or burning. You just don't have to babysit your meal as it cooks.*

meat or simple beans, and turning them into tasty meals by simmering in low heat and cooking over several hours. My “better half” also loves tender veggies infused with spices and flavors.

## **6. Saves Time**

Along with saving big bucks, slow cookers save you lots of time because they allow you to cook hands (and eyes) free. Once you've got your food prepared and placed in the crock, you don't have to stand around stirring and monitoring it. Cooking in a crock pot is not like preparing food in an oven or on a stove because there's no boiling over or burning. You just don't have to babysit your meal as it cooks. Who knew that cooking slowly could save you so much time. Besides, what would you rather do - spend more time slaving over a stove or going outside to play with your kids?

So if you're into easy cooking methods, single pot cleanup, and cutting your food and energy costs with low heat cooking, then maybe it's time to dust off your retro 1970s slow cooker and flip the switch on big savings!

# Vegetarian Crock Pot Recipes



Crock pots (or slow cookers) are amazing tools for cutting grocery costs and feeding a family for less. After getting a new slow cooker last year, I've been amazed with the delicious, easy, healthy, and cheap family meals I've prepared in zero time with few cooking skills.

Since cooking slow is a delicious way to prepare vegetarian meals, I've gone super veggie by including FOUR vegetarian recipes for your dining pleasure. If you'd prefer chicken or beef, then try these recipes for [Pot Roast and Southwestern Chicken Soup](#). Now, on to the veggie goodness!

- Mediterranean Stew
- White Bean and Fennel Soup
- Vegetarian Chili
- Black Bean Soup



## 1. Slow Cooker Mediterranean Stew

I love this healthy, cheap, and easy stew that's ready to serve when I get home from work. This Mediterranean stew slow cooker recipe is rich with flavor, bursting with color, and it won't leave your wallet hungry. Add some cooked brown rice or serve with quinoa for a change in taste. Yum!

### Ingredients:

- 1 cup vegetable broth
- 1 butternut squash, cubed and peeled
- 2 cups eggplant, cubed with peel
- 2 cups zucchini, cubed
- 2 cups frozen peas, thawed
- 1 can diced tomatoes, undrained
- 1 medium onion, chopped
- 1 carrot, thinly sliced
- 1/2 cup raisins (optional)
- 1 teaspoon ground cumin
- 1/2 teaspoon ground turmeric
- 1/4 teaspoon crushed red chilies
- 1/2 teaspoon paprika
- 1 clove garlic, minced



**Instructions:**

1. In a 6-quart slow cooker, combine eggplant, butternut squash, zucchini, green peas, canned tomatoes, onion, carrot, broth, raisins, and garlic. Add and stir cumin, turmeric, red chilies, and paprika.
2. Cover, and cook on LOW for 8 to 10 hours or on HIGH for 4 to 5 hours (or until vegetables are tender).

Tip: Don't want mushy zucchini? Then add your zucchini in the last 30 minutes of cooking.







## 2. Crock Pot Chili (Vegetarian)

You won't miss the meat in this crock pot chili recipe - promise! When I make this chili recipe I like to use a 6 qt slow cooker to make extra and then freeze for family meals later in the month. Now let's get down to bean-iness!

### Ingredients:

- 1 can diced tomatoes, undrained
- 2 cans kidney beans, drained
- 1 can chick peas, drained OR Soak and cook dried beans, about 6 oz
- 1 can vegetarian baked brown beans
- 1 cup frozen corn, thawed
- 1 medium green pepper, chopped
- 1 medium onion, chopped
- 1 stalk celery, chopped
- 2 cloves garlic, minced
- 2 tablespoons chili powder
- 1 tablespoon dried oregano
- 1 tablespoon dried basil
- 1 tablespoon dried parsley

### Instructions:

1. In a 6-quart slow cooker, combine kidney beans, chick peas, tomatoes, baked beans, onion, corn, green pepper, and celery. Add and stir chili powder, garlic, basil, oregano, and parsley.
2. Cover and cook on LOW for 6 hours or on HIGH for 4 hours (or until vegetables are tender).



### 3. Slow Cooker White Bean and Fennel Soup



This crock pot recipe for white bean and fennel soup has been a favorite of mine for decades. There's just something soothing about slow cooked fennel broth and juicy white kidney beans. If I'm feeling fun I'll use the tomatoes I froze from my organic garden. The recipe pictured uses yellow and red beefsteak tomatoes from last fall's tomato harvest. Mix in some cooked quinoa or rice to extend this healthy family meal.

#### Ingredients:

- 4 cups vegetable broth
- 1 medium bulb fennel, sliced
- 1 medium onion, chopped finely
- 2 cloves garlic, minced
- 1 package frozen spinach, thawed
- 2 cans diced tomatoes, undrained
- 2 cans white kidney beans, drained OR Soak and cook dried beans, about 12 oz
- 1/8 teaspoon ground black pepper

#### Instructions:

1. In a 6-quart slow cooker, combine vegetable broth, tomatoes, fennel, beans, onion, black pepper, and garlic.
2. Cover and cook on LOW for 6 to 7 hours, or HIGH for 3 to 3.5 hours.
3. Add thawed spinach. Cover and cook for 1 hour on HIGH or 2 hours on LOW.





## Slow Cooker Black Bean Soup

This is a super simple black bean soup recipe for your family to try. Feel free to add more or less spice for your taste. Whenever I make recipes calling for beans I opt to soak and cook dried beans - but use canned beans if you're short on time!

### Ingredients:

- 3 cans black beans OR Soak and cook dried beans, about 1 pound black beans
- 1/2 cup dry lentils
- 1 can diced tomatoes, undrained
- 1/2 cup uncooked rice OR quinoa
- 1 medium onion, chopped
- 4 cloves garlic, minced
- 2 medium green peppers, chopped
- 1 stalk celery, chopped
- 1 carrot, chopped
- 1 jalapeno pepper, seeded and minced
- 1/2 teaspoon ground black pepper
- 1 teaspoon salt
- 2 tablespoons chili powder
- 2 teaspoons ground cumin
- 1/2 teaspoon dried oregano



### Instructions:

1. In a 6-quart slow cooker, combine canned or cooked black beans, carrot, celery, onion, green peppers, jalapeno pepper, lentils, and tomatoes. Add and stir chili powder, salt, black pepper, cumin, garlic, and oregano.
2. Cover and cook on LOW for 8 hours or HIGH for 4 hours. Stir the quinoa OR rice into the crock pot in the last 30 minutes of cooking.
3. Blend or puree around 1/3 of the soup with a food processor or hand blender, then return to the pot before serving.



## Slow Cooker Meat Recipes: Pot Roast and Southwestern Chicken Soup

*Save some serious money by slowing down and heating up your crock pot.*

I've been saving some serious money by slowing down and heating up my crock pot. Earlier in this eBook I gave you some reasons why slow cooking is good for your wallet, so now I'll give you some recipes to help you get cooking! These crock pot recipes contain meat - chicken or beef. If you're more into beans, then just swap the meat for your favorite legume.



Below each recipe I also offer meal ideas for your leftovers. One of the powers of making crock pot meals is finding ways to keep your money-saving leftovers for lunch or dinner.



## Slow Cooker Southwestern Chicken Soup

This crock pot recipe is a spicy and delicious chicken soup that can easily serve a family of four. I often make this soup using chicken thighs or chicken found on sale. Feel free to add a dollop of sour cream and a handful of tortilla chips to complete this meal in a fun way. The total cost of this dish was just under \$7 - plus I stretched this meal further by using the leftovers to make a simple spicy chicken stew. How's that for frugal food?

### Ingredients:

- 1 1/4 pounds boneless chicken (thighs or breast), cut into even pieces.
- 2 cans (about 14 ounces total) chicken broth
- 3 cups frozen corn, thawed
- 1 can diced tomatoes, undrained
- 1 medium onion, chopped
- 2 medium green peppers, chopped
- 1 medium red pepper, chopped (optional)
- 1 can chopped green chilies or 1 teaspoon crushed red chilies
- 1 teaspoon salt
- 1 teaspoon ground cumin
- 1 teaspoon chopped garlic
- handful tortilla chips (optional)

### Instructions:

1. Slice chicken and vegetables in consistent and even pieces. My dog Tivo decided to watch carefully as I chopped the ingredients. She looks hopeful, non?





2. Layer chicken into the bottom of your slow cooker, and then add your veggies on top. Add spices, and then add liquid ingredients. Stir.
3. Cover and cook on LOW for 8 hours or on HIGH for 4 hours. Stir only before serving.

### **Leftover Recipe: Southwestern Chicken and Rice Stew**

I always have yummy leftovers after serving this meal. To make the most of my dinner dollars I just add whatever is in my fridge. Some ideas include stirring in a few cups of rice, quinoa, or pasta. If you have some extra fresh veggies (like broccoli) try making a spicy chicken stir fry and serve with a wrap.

In this leftover recipe I added 3 cups of wild rice bought on sale.



## Slow Cooker Pot Roast

Slow cooker pot roast is one of the most common meals to make with a crock pot. My mom used to cook this meal often when I was a kid. This meal can be made in just three easy steps - the trick is to slice the potatoes and carrots in consistent chunks to help the food cook evenly. Finding a lesser cut of roast on sale can save you up to 50% on your grocery bill.



### Ingredients:

- 1 (3-4 pound) boneless beef roast
- 2 large carrots, thinly and evenly sliced
- 1 medium onion, chopped
- 3 medium potatoes, thinly sliced
- 1 teaspoon salt
- 1/2 teaspoon ground black pepper
- 1/2 cup water or beef broth

### Instructions:

1. Slice vegetables evenly and layer in the bottom of your crock pot or slow cooker.
2. Salt and pepper meat, then place in pot on top of vegetables. Add liquid.
3. Cover and cook on LOW for 10 to 12 hours or on HIGH for 5 to 6 hours. Serve with fresh salad to complete the meal.







### **Leftover Recipe: Crock Pot Beef Wrap**

It's a wrap! If you've got leftover slow cooker pot roast then try slicing up your beef and layering it into a wrap. Add some steak sauce, rice, quinoa, hummus, or veggies and you've got a yummy lunch or a second family meal. Using your leftovers is an easy way to lower your food costs.

There you have it! Two easy, cheap, and healthy crock pot recipes for your next family meal.

## Recipe: Authentic and Low Fat Hummus

*Hummus is cheap, high in protein, and easy to make in less than 10 minutes!*

What is Hummus? Hummus is simply a frugally fantastic and delicious dip or spread made from cooked chickpeas! It's cheap, high in protein, and easy to make in less than 10 minutes. Hummus (also spelled hamos, houmous, hommos, hommus, hummos, hummous or humus, WHEW!) is a popular food throughout the Middle Eastern world.



Traditionally, hummus is served as a dip with pita bread cut into wonderful wedges. It also pairs well as a vegetable dip for carrots, snow peas, celery, mushrooms, radishes and much more! Hummus makes a great appetizer at parties, is delicious as a meat alternative in sandwiches or wraps, and is an amazing side dish served with grilled meats (chicken or salmon) and a salad.

Since I love sharing frugal, delicious, and healthful foods with you, here are two recipes for making heart-healthy protein-packed hummus.

- [Authentic Hummus Recipe](#)
- [Low Fat Hummus Recipe](#)

*One of the tricks to making gob smacking humus is keeping the ingredients fresh.*

## **Authentic Hummus**

One of the tricks to making gob smacking humus is keeping the ingredients fresh. I've included directions for using both canned chickpeas (also called garbanzo beans) and dried beans.

### **Ingredients:**

- 1 can (19 oz/540 mL) chickpeas, drained and rinsed. (OR soak and cook 6 oz of dried chickpeas)
- 1/4 cup (50 mL) lemon juice
- 1/4 cup (50 mL) olive oil
- 2 tbsp (25 mL) tahini
- 2 cloves garlic, chopped
- 1/2 tsp (2 mL) ground cumin
- 1/4 tsp (1 mL) each salt and pepper
- 3 tbsp water (if desired)

### **Instructions:**

1. In a food processor, blend chickpeas.
2. Add lemon juice, olive oil, tahini, garlic, cumin, salt and pepper and blend.
3. Add a little water to thin if desired.
4. Scrape into serving bowl. Cover and refrigerate for up to 3 days.

**Tip:** Tahini is a sesame seed paste (or spread) found in grocery or ethnic speciality stores. Tahini adds a few extra calories to the hummus, but it's the best for an authentic hummus recipe. For a lighter hummus, feel free to omit the tahini.



## Low Fat Hummus

Want to go low fat? Then try this humble hummus recipe.

### Ingredients:

- 1 can (19 oz/540 mL) chickpeas, drained and rinsed. (OR soak and cook 6 oz of dried chickpeas)
- 2 tbsp lemon juice
- 2 cloves garlic, chopped
- 1/2 tsp (2 mL) ground cumin
- 1/4 tsp (1 mL) each salt and pepper
- 1 tbsp olive oil (optional)
- 3 tbsp water (if desired)

### Instructions:

1. In food processor, blend chickpeas, lemon juice, garlic, cumin, salt and pepper until smooth.
2. Add water to thin, if desired.
3. Scrape into bowl. Cover and refrigerate for up to 3 days.



## Recipe: Chocolate Almond Truffles

I love these Chocolate Almond Truffles since they are flour-free, gluten-free, egg-free, and bake-free. These little balls of goodness strike an honest balance of heart healthy and dishfully delicious. They are made with almonds, dates, fresh lime juice, and cacao powder. This recipe makes about 8 truffles.

### Ingredients:

- 10 Dates (pitted and unsulphured)
- 8 Whole Natural Almonds (raw)
- 100g (3.5 oz) Ground Almonds (raw)
- 2 tsp Cacao Powder (or carob powder)
- Finely Grated Rind and Freshly Squeezed Juice of 1/2 Lime

### Instructions:

1. Place the pitted dates, ground almonds, cacao powder, lime rind and juice in a food processor. Blend until the mixture forms a stiff ball. If necessary, add more lime juice to help bring the mixture together.
2. Remove blade and roll date mixture into balls.
3. Fill each ball with a whole almond.
4. Roll each ball in ground almonds (optional).
5. Refrigerate for one hour. Enjoy!

# Granola Recipe: Easy and Healthy Granola Bars or No Bake Cookies



I have a thing for granola. No, I'm not a trippy hippie. But I do love the healthy simplicity of a delicious granola bar while outside on a hike or as an afternoon snack at work.

The problem with most granola bar brands though is they're laden with fat and unpronounceable ingredients - especially those fatty Nature Valley Granola Bars. Sure there are "healthy alternatives" like the Chewy Granola Bars from Kashi, but at \$5 for a box of 6 tiny bars I think I'll pass on even the organic manufactured versions. I'll keep my cashi in my pocket, thank you very much. Smirk.

To show you that healthy and organic granola snacks can be had for less, I've put together a yummy homemade granola recipe for your snacking pleasure. If you're not into bar shapes, go ahead and use a cookie cutter for no bake cookies! This is a no bake recipe that's fun to make with your kids too!

## Ingredients:

- 2 cups cooked buckwheat, al dente
- 1 cup raw rolled oats
- 3 apples
- 1 cup dried cranberries, or raisins
- 1 cup dried apple slices, or other dried fruit
- 30 dates, pitted and soaked in water for 15 minutes (add more for sweeter snacks)
- 1 cup raw almonds
- 1 1/4 cups raw sunflower seeds

- 1/2 cup honey
- 1 teaspoon cinnamon
- 1 teaspoon sea salt

Yields 20 granola bars or around 30 cookies. I used all organic ingredients bought in bulk (no name generics) costing under \$6 for the batch.

### Instructions:

1. In a food processor, place 1 cup cooked buckwheat, cored apples (keep the peel), dates, honey, cinnamon, salt, and 1/4 cup sunflower seeds.
2. Grind until completely smooth. Transfer the mixture to a large mixing bowl.
3. Add 1/4 cup sunflower seeds, 1/2 cup almonds, 1/2 cup cranberries, dried apple (or other fruit) slices to the food processor (you don't need to rinse the bowl in between steps). Very coarsely chop the nuts, seeds, and fruit in a few quick pulses. Add them to the bowl with the apple mixture and combine well.
4. Add the oats, and remaining buckwheat, almonds, sunflower seeds, and cranberries to the mixture and combine. If the dough is too moist, add a pinch more oats to the mixture. The dough should be sticky but not runny. The varying degrees of chopped nuts, seeds, and fruits give this granola an amazing texture.
5. Spread the granola dough on plastic wrap to shape into bars 1/2 inch thick and then chop into sections 4 inches long. Alternatively, use a cookie cutter to shape the granola dough into no bake oatmeal cookies - perfect for kids' lunches and snacks.







6. Place the granola bars or cookies onto dehydrator trays and dehydrate at 135 degrees for 4 hours. Flip the bars over and continue dehydrating for another hour, depending on how chewy and moist you prefer your granola bars. If you prefer very crunchy granola bars, then dehydrate for another 8 hours after flipping.

7. Once completely cooled, store in an airtight container. To maintain freshness longer, store in the refrigerator for up to a week.

I would have taken photos of the finished homemade cookies, but they didn't last long enough. ;) These are seriously yummy, healthy, and affordable snacks to make. Enjoy!



# Part Three: Frugal Fitness





## Part Three: Frugal Fitness

In this frugal part learn about the free fitness opportunities available where you live, work, and play. Getting fit does not require expensive gym memberships and should not cost an arm and a leg. Just follow these suggestions to find free fitness opportunities everywhere. This chapter also includes three walking plans for your cardiovascular pleasure. You may just fit into your skinny jeans again.

### Frugal Fitness Stuff:

[10 Free Ways to Get into Fitness](#)

[Get Walking for Fitness](#)

[3 Free Walking Plans](#)

[Free Printable Workout Log](#)

***Check with your Doctor.*** Always check with your physician before starting a diet and exercise program. Albeit, since this eBook is basically saying “eat veggies” and “go for a walk” I’d hope few medical professionals would take issue. Smile.



# 10 Free Ways to Get into Fitness

Getting fit shouldn't cost you an arm and a leg. The act of burning calories is free to all those who wish to get moving. To help you get your motor running, muscles flexing, and calories burning, consider some of these affordable fitness activities.

You don't need a personal trainer to get some fun into your fitness. I've also included some fitness ideas help you get out the door and into the fresh air. Here are 10 free ways to get into fitness!

## 1. Walking

Don't knock the walk! Going bipedal for 20 minutes a day is a sure fire way to get fit. Walking is an affordable and enjoyable way to burn calories and get some fresh air. Walking has been shown to burn anywhere from 280 to 600 calories per hour, depending on your intensity. Here's how to fit some walking fitness into your busy day: Commute. Walk to school or work. If your school or employer is too far away, try walking part-way then hopping on a bus! You'll save money on gas and get fit to boot!

**Lunch Bunch.** Go for a lunch time walking break. Ask your colleagues to join you for a walking Lunch Bunch group. You may just feel refreshed for the rest of your afternoon!

**Store Stroll.** Need some milk? Leave your car at home and stroll on over to your local corner store for some exercise. If you're more adventurous, bring a bag and walk to your grocery store! Toting your food home is wicked good exercise and prevents you from buying unnecessary stuff! (Who wants to carry lots of packaged food?)



**Dog Walk.** Got a doggie? Well take that pooch for a longer walk and get the benefits of a healthier heart and a happier dog.

**Supper Shuffle.** Settle your stomach after your nightly supper meal with a summer shuffle. Go for a turn around the block or just down the street. Not only will your digestion thank you, but you'll feel fitter for it.

**Warning:** you may just fit into your skinny jeans again!

## 2. Gardening

Planting, digging, mowing, weeding, or hoeing a garden all offer free summer fitness! I would not have believed this myself, but when I started my own garden this spring I couldn't get over the energy expended just planting beans and tomatoes! By gardening, I found muscles I swear I didn't know existed. Here are some ways to get fit for free by gardening:

**Push Your Mower.** Use a "push reel mower" to trim your grassy lawn. Push mowers help you to burn calories, use muscles, and get free exercise! No gym membership required! Not only will you tame your yard and get fitter, but you'll save money on electricity or gas by not using a powered lawn mower. Push mowers only cost about \$65-\$200 bucks each, so they are cheaper than energy sucking power models.

**Hand Weed.** Stop spraying harmful pesticides and chemicals on unwanted weeds. Get a spade and dig out the wonky weeds by hand. You'll be kinder to the environment and build arm muscles to boot!

**Plant some veggies.** Planting tomatoes, potatoes, beans, and lettuce takes a little work but the outcome can be delicious (and nutritious). Getting a garden growing requires lots of physical movement too. Lots of standing, sitting, crouching, and bend-



ing. You may just build stronger legs and tighten your core muscles at the same time. Wash board abs anyone?

**Harvest the crop.** Got a little orchard? Tomatoes have ripened on the vine? Well, bringing home the summer crop can blast the pounds away. It's a good thing you'll have delicious food to feed your hungry self when you're done!

Indeed gardening encourages both fitness and food health. But the satisfaction of growing your own food is really the best part.

### **3. Volunteering**

Looking for athletic inspiration? Want to see what certain sports are all about? Why not volunteer at a local event! Every town or city I've lived in hosts various running, biking, triathlon, or walking events for sport or fundraising. Local running races are an awesome way to watch everyday average people attain their goals of finishing a 5KM, 10KM, or a marathon race. Volunteers can hand out food and water, officiate, cheer, or line the course helping tired athletes to the finishing line. Not only is it fun to watch, but you'll meet some awesome people too! Here's how to find and volunteer for the local races in your area:

**Running Shoe Store.** Lace up your runners and head on out to your friendly neighborhood running shoe store. These stores always list running races for their customers. Chances are the store manager will have a cork board with every event's pamphlet hanging and ready for you to take home. Since every event needs volunteers, just ask the store staff for contact information. Race organizers are always delighted to find friendly help.



**Bike Store.** Interested in a local bike race? Then get your wheels spinning and sprint over to your local bike store. Race pamphlets will be ready for the taking. Just call the race director and offer to help!

I've volunteered at several sporting events over the years, and I'm always inspired after helping out! In fact, I felt so inspired after helping out at an Ironman Canada Triathlon that I actually signed-up and completed this race twice! So do try volunteering, you may just become one of those racing athletes one day!

#### 4. Biking

If you have wheels, you will travel! Riding a bicycle is a simple and fun way to get some fitness into your life. Many cities and towns now boast bike lanes to help riders share the roads. If you're not into city riding, why not hit the trails and commune with nature. Getting the family involved in a weekend pedaling expedition is a frugal and fun way to spend time with the kids and enjoy some summer fitness. Besides, getting the kiddies on a bike will ensure they rest well and sleep deep! Here are some ways to get some Tour de Biking in:

**Commute.** Try riding your bike to work or school a few times a week. Commuting to work is free exercise, saves gas dollars, and lets you pocket your bus fare. You may just build buns of steel while saving big bucks.

**Weekend Warrior.** Secure your helmet and go for a Saturday spin. There's nothing like getting some fresh air and feeling the wind in your hair. Just be sure to wear your sunblock!

**Join a Club.** There are many riding clubs to be found in various cities and towns in your area. Lots of like-minded biking babes meet up for a regular Saturday or Sunday ride every weekend. You'll probably need some decent bike handling skills to ride



with this bunch, so don't be shy and give your local bike shop a call to find out when the train leaves town. Club riding is also an awesome way to meet new people. Many rides tend to start and end at local coffee shops, so bring your latte dollars and enjoy some fresh brew after a refreshing ride.

## 5. Swimming

Sometimes you need to get soaked to get skinny. Swimming is a wonderful way to float to fitness. If you have painful joints or an injury of sorts, then why not get buoyant and take the pressure off your body. If you live near the ocean or by a local lake, then get your suit on and wade into some friendly water. If your area is landlocked, then head on over to your local pool for a refreshing summer dip. Public pools will only cost you a few bucks to take a dip. You won't get soaked by the fitness fees. Here are some ways to take a dip this summer:

**Local Lakes.** If you're lucky to live near water then why not do some laps in a local lake. It's free and fun to swim with nature abound.

**Beach Bum.** Get some sand between your toes and walk along a beach. Don't be afraid to get your feet wet.

**Local Pool.** Many regions provide residents with a community swimming pool. It's fun to swim some lengths at the local watering hole. The kiddies will love it too.

**Master's Swim Club.** Can't get enough water? Call up your local swimming hole and ask about joining a Master's Swim Club! Most clubs cater to varying skill levels so don't fear if your swimming is less than Olympic standard. Many clubs are fun, friendly, and provide a coach on deck to get your technique perfected! There is a fee but your health and fitness are priceless.

So strap your Speedo on and get dunked for some swimming this summer.





## 6. Take a Hike

Strap your hiking boots on and go take a hike! Hiking is a fabulous way to meet friendly folks and enjoy nature. Many regions have Outdoor Clubs which will meet up and carpool for weekend jaunts. Be sure to bring your bug spray, granola bars, and sunscreen. I am always amazed with how fit one can get by walking around nature.

## 7. Roller blading

Want to go for a spin? Get wheeled to summer fitness by blading-up for some serious roller blading fun. All you need is some decent pavement to roll into fitness. I've lived in many cities where major roads are shut down on a sunny Saturday or Sunday for families to wheel around town. Roller blading is fun and frugal once you have the gear. Be sure to rent some wheels first before committing to a kit though, as this sport is not for everyone. Are you a winter hockey player? Many hockey playing dudes would be wise to get fit for winter games by rolling into summer on wheeled blades.

## 8. Running

Walking not your thing? Then get a move on and run away with some fitness. Running is an exceptional form of cardiovascular fitness. Word of warning though, if you're not used to pounding the pavement it's really easy to get injured. Nothing sours running more than an ouchy sports injury. If you're already fit from walking, then try joining a Learn To Run program at your local running shoe store. The experts there should carefully ease you into running using a mix of running and walking to strengthen your muscles and joints. Whether you're running or walking, both forms of exercise will get you fitter and healthier this season!

*Sometimes the best way to get fit is to make it a team event!*

## **9. Join a Team!**

Sometimes the best way to get fit is to make it a team event! Team sports are a wonderful way to socialize, meet like-minded people, and get fit as a fiddle! Some of the most popular team sports include: baseball, soccer, football, hockey, ultimate frisbee, beach volleyball, road racing, and softball. So ask your friends if they need a spare player and hit a home run for fitness.

## **10. Play with your Kids**

Kids are naturally energetic. Just keeping up with the kiddies can burn more calories than a marathon runner. So harness that unstoppable energy and have some fun outdoors with your kids. Toss a ball, throw a Frisbee, play tag, or just get silly with a game of hide-and-go-seek. Your heart rate will rise, your fitness will flourish, and you will be spending time with the most important ones in your life, your family.

# Get Walking for Fitness



Walking is an ideal, fun, and frugal form of exercise. Walking does not require any expensive equipment, walking can be done by most people, and walking can be done almost anywhere! There are many health benefits to starting a simple walking program:

- Walking is good for your heart.
- Walking strengthens bones and joints.
- Walking burns calories and controls weight.
- Walking increases energy levels.
- Walking improves sleep.

If you are new to exercise, please consider these important health tips to help get you started along the right path:

1. Check with your Doctor. Always check with your doctor before starting an exercise program.
2. Start Slow. Don't overdo this program if you are a beginning exerciser. Let your body adjust to the new activity.
3. Go Easy: For the first few weeks, do not push too hard. Your breathing should be elevated, but you should not be breathing hard for oxygen.
4. Be Pain Free. Walking should not hurt. If it does, see your doctor.
5. Be Consistent. Try to walk at least 3 times each week of the program. If you find a particular week's pattern too tiring, repeat it before going on to the next week. You don't have to complete the program in 12 weeks.
6. Mind the Time. Wear a watch to monitor the time you spend walking.

Follow these simple guidelines and you'll be well on your way to a fitter self. Don't forget to check with your doctor before starting any of the walking fitness plans in this ebook.



## 3 Free Walking Plans

Walk the walk and get fit for free with these three 12-week walking plans. If you find any given week too difficult, repeat it before going on to the next week. No one says you have to complete the program in 12 weeks. When starting any new fitness program, please consult with your physician.

### 1. Beginner: Start Moving

If you are new to walking then this plan is for you. This is a great introductory program if you want to slowly increase the distance you walk.

### 2. Intermediate: Kick it Up

If you've got some fitness going for you, then try this intermediate plan. This program starts with a longer walk than the beginner program and builds to even longer walks.

### 3. Advanced: Get Your Move On

For those with a walking background, then get your move on with this advanced plan with intervals. This program adds variety to your workout by changing your exercise duration each session. By mixing longer and shorter sessions, you will add cardio variety to your calorie blasting workout.

# 1. Beginner: Start Moving

Week	Warm Up (min)	Brisk Walking (miles)	Cool Down (min)	Number of Days/Week
1	5	1	5	3 (M/W/F)
2	5	1.25	5	3
3	5	1.25	5	3
4	5	1.5	5	3
5	5	1.5	5	3
6	5	1.75	5	3
7	5	1.75	5	3
8	5	2	5	3
9	5	2	5	3
10	5	2.25	5	3
11	5	2.25	5	3
12	5	2.5	5	3

## 2. Intermediate: Kick it Up

Week	Warm Up (min)	Brisk Walking (min)	Cool Down (min)	Total Exercise Time	Number of Days/Week
<b>1</b>	5	10	5	20	3 (M/W/F)
<b>2</b>	5	15	5	25	3
<b>3</b>	5	20	5	30	3
<b>4</b>	5	20	5	30	3
<b>5</b>	5	25	5	35	3
<b>6</b>	5	30	5	40	3
<b>7</b>	5	30	5	40	3
<b>8</b>	5	35	5	45	3
<b>9</b>	5	40	5	50	3
<b>10</b>	5	40	5	50	3
<b>11</b>	5	45	5	55	3
<b>12</b>	5	45	5	55	3

### 3. Advanced: Get Your Move On

Week	Warm Up (min)	Brisk Walking (min per day)	Cool Down (min)	Total Exercise Time	Number of Days/Week
1	5	25/20/25	5	35/30/35	3 (M/W/F)
2	5	25/20/30	5	35/30/40	3
3	5	25/20/35	5	35/30/45	3
4	5	25/20/40	5	35/30/50	3
5	5	25/20/45	5	35/30/55	3
6	5	30/25/45	5	40/35/55	3
7	5	35/30/45	5	45/40/55	3
8	5	40/35/45	5	50/45/55	3
9	5	45/40/45	5	55/50/55	3
10	5	45/40/50	5	55/50/60	3
11	5	50/45/55	5	60/55/65	3
12	5	55/50/60	5	65/60/70	3

# Free Printable Workout Log

Seeking financial fitness is no different from pursuing physical fitness. They're one and the same. Once fitness is found in one area of life, the rest falls into place. Besides, if you're not healthy, your wealth will likely suffer as a result.

*There's no time like the present to start with a simple and frugal walk to get your heart racing.*

The image shows a two-page printable workout log. The left page is titled 'WEEK BEGINNING' and includes a 'Planned Weekly Hours' field, 'GOALS' section, and 'WEEKLY THOUGHTS' section. Below this are daily sections for Monday, Tuesday, Wednesday, and Thursday. The right page contains daily sections for Thursday, Friday, Saturday, and Sunday. Each daily section includes fields for 'WORKOUT TYPE', 'DATE', 'WORKOUT NOTES', and 'RESULTS' (Time, Distance, Intensity, Heart Rate). The form is branded with the Squawkfox logo and website URL at the bottom of each page.

**Download:** [Free Printable Workout Log](#)

In the spirit of watching your wealth and health prosper, I've created a Free Printable Workout Log (exercise log sheet) to help you track your fitness sessions. You track your finances right? Tracking your fitness is the same.



## Use the Free Printable Workout Log to:

- Stay frugal by tracking your fitness for free.
- Easily track weekly and daily workouts.
- Monitor fitness goals and achievements.
- Get trim, slim, and fit by honestly logging your exercise sessions.
- Keep a pulse on weight fluctuations, heart rates, and energy levels.
- Plan daily workout schedules.
- Track time spent exercising, distance traveled, and workout intensity.
- Have fun with fitness by using an attractive exercise log sheet. ;)

This two-page free printable exercise log covers a whole week. So keep yourself motivated by tracking your weekly fitness goals, hours of exercise, and workout type. There's no time like the present to start with a simple and frugal walk to get your heart racing.

Download: [Free Printable Workout Log](#)

WEEK BEGINNING: / / Planned Weekly Hours: \_\_\_\_\_

GOALS: (check as achieved)

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

WEEKLY THOUGHTS:

\_\_\_\_\_

\_\_\_\_\_

MONDAY: / /

WORKOUT TYPE:  walk  run  swim  bike  yoga  other

WORKOUT NOTES: (weather, soreness, attitude, how session felt)

\_\_\_\_\_

\_\_\_\_\_

DAILY: weight: \_\_\_\_\_

resting hr: \_\_\_\_\_

energy:  poor  good  excellent

RESULTS: time: \_\_\_\_\_

distance: \_\_\_\_\_

intensity:  easy  medium  hard

TUESDAY: / /

WORKOUT TYPE:  walk  run  swim  bike  yoga  other

WORKOUT NOTES: (weather, soreness, attitude, how session felt)

\_\_\_\_\_

\_\_\_\_\_

DAILY: weight: \_\_\_\_\_

resting hr: \_\_\_\_\_

energy:  poor  good  excellent

RESULTS: time: \_\_\_\_\_

distance: \_\_\_\_\_

intensity:  easy  medium  hard

WEDNESDAY: / /

WORKOUT TYPE:  walk  run  swim  bike  yoga  other

WORKOUT NOTES: (weather, soreness, attitude, how session felt)

\_\_\_\_\_

\_\_\_\_\_

DAILY: weight: \_\_\_\_\_

resting hr: \_\_\_\_\_

energy:  poor  good  excellent

RESULTS: time: \_\_\_\_\_

distance: \_\_\_\_\_

intensity:  easy  medium  hard

www.squawkfox.com



## Ending Thoughts

The path to health and fitness is simple to outline but can be admittedly challenging to obtain. It takes effort to end old habits and bring healthier changes into one's lifestyle. It can be done. Start slow, keep positive, and stay consistent. You can get fit and fab with some effort and without spending a fortune.

# About the Author



My name is Kerry K. Taylor and I'm the blogger behind [Squawkfox.com](http://Squawkfox.com). I'm also the author of [397 Ways To Save Money](#), an Amazon Canada Top 100 Best Seller.

I have a diverse educational background ranging from journalism to computer science. I dabble in photography. I love red shoes. I'm also a bit of an athlete as I'm a two-time Ironman Triathlon finisher.

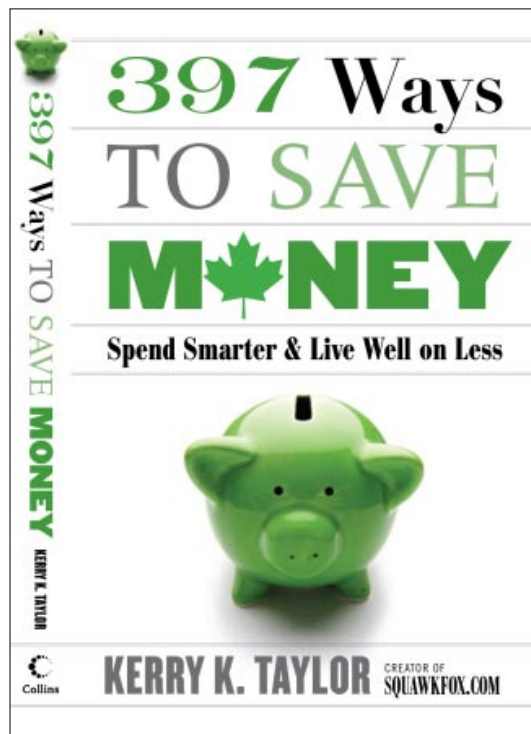
I started Squawkfox.com at the urging of my friends, who wanted to know how I managed to live on less but have more to show for it. Squawkfox chronicles my sense of humor with money and life. Since paying off \$17,000 of debt in six months and saving a six-figure portfolio I quit my life in the city and moved to an organic farm in British Columbia with my husband, Carl, and our mutt, Pivo. I love sharing my frugal ways with you.

You're welcome to send me an email anytime via: [squawkfox@gmail.com](mailto:squawkfox@gmail.com)

You can also connect with me through social media:

**Twitter:** [twitter/squawkfox](https://twitter.com/squawkfox)

**Facebook:** [facebook.com/squawkfox](https://facebook.com/squawkfox)



## About 397 Ways To Save Money

I wrote *397 Ways To Save Money – Spend Smarter & Live Well on Less* because it's easy and fun to find hundreds of ways to save thousands of dollars on everything from finances to laundry.

I've found that by looking in every corner of every room in your house, from the kitchen to the closet, and by considering the needs of every member of your family, from your toddler to your dog, this book will help you find thousands of dollars in savings without ever feeling pinched.

Families are always looking for simple and effective ways to stretch their household budgets. In tight times, finding extra dollars in unexpected places is even more important. Packed with ideas, information, tips and tricks that range from long-term savings to instant cash in your pocket, *397 Ways to Save Money* makes budgeted living easy—and even fun. You may just have fun reading it too.

**Read More:** [397 Ways To Save Money](#)

**Get the Book:** [Buy on Amazon](#)