Making your money go further

Learning easy ways to save money on bills and food, will make the money stretch a little further when you live independently.

By the end of this module you will have learned about:

- budgeting for meals
- saving energy and money on bills.

Cooking on a budget

Tempting quick snacks like soft drinks and crisps are expensive. Their unhealthy ingredients are also quickly used up by your body. This means they won’t stop you feeling hungry for long. Ready meals and takeaways are also expensive and are usually not very healthy either, so it’s better to have them as an occasional treat.

Cooking from scratch – using the basic ingredients that you have bought yourself – is healthier and cheaper. And if you don’t have time to cook everyday, you can cook bigger meals and use the leftovers later.

To stop food poisoning, leftovers need to be put in the fridge, as soon as they have cooled down. They should be covered and eaten within a day or two. Some leftover food can be frozen and then defrosted when you need it.

In a shared house, you could all take turns to cook or make meals together. This could help make everyone’s money go further.
Ways to stop food poisoning

• Wash your hands before and after preparing food.
• Wash fruit and vegetables.
• Wash chopping boards with hot, soapy water after preparing meat.
• Only reheat food once, and make sure it is hot before eating.
• Frozen foods cannot be frozen again unless they have been cooked.
• Don’t put warm food in the fridge, let it cool first.

About ‘best before’ and ‘use by’ dates

‘Best before’ dates are more about quality than safety. So when the date runs out it doesn’t mean that the food will be harmful, but it might begin to lose its flavour and texture. The exceptions are best before dates on eggs. Use them before the date runs out.

Don’t use any food or drink after the end of the ‘use by’ date on the label, even if it looks and smells fine.

There are some easy and cheap recipes at the back of the book. www.food.gov.uk/about-us/about-the-fsa/faqsconsumer/bestbeforeuseby

Your food budget

Food will take up quite a bit of your weekly budget. It’s important to plan what you need to buy to make sure it lasts you for the whole week. If you plan well you might even have money left over for a treat.

Don’t go to the supermarket when you are hungry. You are more likely to buy food to eat straight away, that you don’t really need.

Most supermarkets have deals on food that is almost out of date, but is fine to eat. But, if you don’t want it don’t buy something just because it is cheap.

Make sure you have a plan for the food you buy and that your fridge is big enough to store it.

Planning your food shop

• Decide which meals you are going to cook for the week.
• Make a shopping list before you go to the shops.
• Don’t buy everything from the same shop. Some things will be cheaper elsewhere.
• Buy the supermarkets’ ‘value’, ‘own label’ and ‘basics’ brands. They are usually a lot cheaper, but often the same quality.