



That's the Way the Money Goes

a tight budget can't afford coffee shops and lunch bars

I keep hearing about people doing it tough, many finding it hard to balance a tight budget; especially those on pensions, welfare and without jobs. Staying healthy is obviously a priority and that means sticking to a nutritious diet, or at least trying to; but with the cost of living continuingly on the rise, how is that possible? Well, actually it is; it just needs some willpower and a bit of forward planning.

In an average day we are exposed to temptations all around: in the street, in shopping precincts, public places and even the workplace and medical centres. Going about our normal routine, at some time we get hungry and have to eat. Occasionally food isn't necessary, but a boost of some kind is helpful, particularly the caffeine sort. That's easily remedied by popping into a nearby café for a cappuccino or a latte; or on a hot day maybe an iced tea or a cooling soda. While waiting to be served, the eyes stray to a range of prepared rolls and sandwiches; and in a glass-fronted heater cabinet are sausage rolls, dim sims, pies and pasties. Why not? Lunch time is an hour away yet. Surely a 'light' snack will do no harm and will keep us going till then?

Aside from the health aspect on both counts – whatever's in the drink and just one small spring roll – these things cost money. Only seven or eight dollars, you might say; it won't break the bank. Okay, maybe not, as long as the incidence is once a week; but every day, working or not, do the maths and think about the consequences. I suppose forty dollars is hardly extravagant; but add to that buying lunch and the problem is compounded. Then there is the odd Coke or flavoured milk; perhaps a bag of potato crisps or a bar of chocolate; all on offer from a convenient vending machine for just a few extra bucks. Depending on individual tastes prompted by a growing habit, the cost of these practices could amount to as much as a hundred dollars a week, possibly more. Who can afford that?

Well, anyone earning a decent salary could; but those barely surviving on welfare or a low fixed income will very soon find themselves in financial strife. Before long they will be behind with the rent, loan repayments, utility charges and might even be facing bankruptcy. It's a sad tale and a fairly common one. It can, however, be prevented.

While out and about, resist the urge to buy take-away foods and drinks. If you are likely to be on the go for a long time, prepare something at home before leaving. A vacuum flask of hot water can make a half-decent tea or coffee much cheaper than any you might buy. As for cool drinks, supermarkets have a definite edge when it comes to prices; and that also includes snacks if you really need to have them. Maybe a salad roll at lunch time is your fancy. So, buy a bag of fresh-baked from the store – whichever sort looks tasty - and

freeze them until needed. Once de-frosted they are just as good as one you'd get from a lunch bar; and even including your own choice of filling they will be a fraction of the cost.

Adhering to a tight budget requires planning and a fair bit of thought. Paying over the top for anything should be avoided, so keep an eye out for specials, mark-downs, and avoid those packaged meals that simply have to be re-heated. Being processed, many are bad for your health; and the price of a single serve is usually more than it would cost for the ingredients to make your own; which, as a bonus, will probably feed two or three.

A barbecued chicken from the supermarket would make at least four good serves; or alternatively, it can be boned, stripped, packed and frozen for use later. The cost divided by the number of meals and fillings for lunches is considerably less than you would pay when buying take-out. If you can afford a small roast, after cooking, carve less for serving and make up the bulk with vegetables. Any left over can be sliced and frozen for sandwiches or cold cuts to have with salad. Some delis have meat ends, the small pieces that are too small to put through the electric slicer. These are cheaper than buying let's say sliced ham, polony or roast meats; and they are easy enough to trim and slice yourself at home.

Plan the week's main meals, packed lunches and in-between snacks; then buy only for them. When shopping, avoid being tempted by items that haven't been catered for. Bottled water is popular and easily carried; but why would you pay for something that you can get out of the tap for a fraction of the price? And when it comes to carbonated soda, it is loaded with sugar that your body doesn't need. Also, if drunk on a regular basis, apart from ruining your health and being eventually addictive, it swells the stomach which then needs filling with something else to be satisfied. As for energy drinks: I covered those in a previous article – except for people like manual workers and athletes, they are bad news for the rest of us.

When there's only a limited amount of money available, spend wisely so that you don't have to rob Peter to pay Paul. Then, should there be a little to spare at the end of the week, that will be all yours. Sound good...? Bet your life it does.

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