



The Financial, Health, and Taste Benefits of Eating at Home

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My wife Christine and I have made a crazy goal: we want to be completely debt free in a year and half. I won't tell you exactly how much we have to pay off, but let's just say that it's in the 6-figure range. Accomplishing this goal will take a combination of working extra hard (and smart) and being exceedingly frugal.

After taking a close look at our finances, I quickly realized that my biggest expense came from eating out - frequently: every day during the work-week for lunch and an average of four nights a week for dinner. The cost for eating out plus the cost of buying a latte most mornings added up to a very large chunk of change. I was raised in a family who was very familiar with eating out. My Mom did not love to cook and often we would find ourselves at Wendy's, The Pizza Inn, or some random "all you can eat" Chinese buffet. Needless to say, our health suffered.

About 2 months ago, Christine and I began cutting way back on eating out and started making all our meals at home. We only eat out about once a week now. I also bought an espresso machine on Craigslist for \$80 and have already saved more than that by making our lattes ourselves instead of having a barista create them for us at the local coffee shop.

Here are a few of the overall benefits of cooking and eating at home followed by tips to making home cooking easier:

Benefits:

- 1) Financial savings:** Eating out can quickly add up to thousands (or even tens of thousands) of dollars per year. You can use some of the extra money you save by not eating out to pay off debt, invest, or save for the future.
- 2) Health benefits:** Even if you eat at restaurants that seem healthy, you still have no idea what quality of ingredients they are using or how the food is being treated along the way. When you are shopping for your own food, for example, you can choose whether you are eating organic or what kind of olive oil you will buy. You have more control over the quality of your food.
- 3) A few of your favorite things:** When you cook at home you can choose the foods you love the most. Your menu is endless and you can try recipes from all over the world. I like to freeze extras of my favorite dishes so that I can eat them on days when I don't feel like cooking.
- 4) Your weight:** A recent study showed that "When people cook most of their meals at home, they consume fewer carbohydrates, less sugar and less fat than those who cook less or not at all -- even if they are not trying to lose weight." Participants in this study also ate fewer calories than people who eat out.

Here are a few ideas for cooking and eating healthy at home when you are in a hurry.

- 1) Prepare! Preparing ahead is the only way to be successful when you are making all your meals at home. I like to go shopping and prep for the week on Sunday. I find that if I don't do this and am not ready for the beginning of the week that it is almost impossible to catch up during the week.
- 2) Prepare vegetables ahead. On Sunday, I try to wash and prep all my vegetables for the week. This includes salad vegetables (cucumbers, carrots, tomatoes) and veggies I may use for stir-fries, casseroles or stews (peppers, cauliflower, broccoli, etc.)
- 3) Buy convenience foods when necessary – Purchase tubs of pre-washed, already de-stemmed organic spring lettuce. I buy one of these every week.
- 4) Always have plenty of staple foods available. It's good to load up on staple foods such as pasta, rice, tuna, beans, and tomato sauce. This enables you to be ready for quick meals when you want something fast.
- 5) Invest in cooking tools that make cooking easier and faster. Here are a few of the kitchen tools I use to save time: Crock pot, Dutch oven, food processor, good knife, good peeler, garlic press, and a few large cutting boards. The money you save by saving time will make all these worth the investment!

As Christine and I get into the habit of eating at home, our diet is becoming much healthier and we are saving lots of money. We are also having more friends and family over for special dinners. For us, cooking at home has become both an adventure and a way to accomplish our financial and health goals. Bon Appetit!