



## Lesson 12

### Cooking From Scratch

Next to meal planning, cooking from scratch is one of the most common ways to save money. It also furthers real food goals, since you can avoid the additives and preservatives found in pre-packaged and boxed foods.

On the other hand, time is money and if you spend all your days cooking every single thing from scratch, you'll be wasting a lot of both.

The key to keeping money in your pocket AND eating healthier foods is to identify which foods are best to make from scratch for YOUR family. Here are 3 questions you should ask before choosing whether or not to make something from scratch.

#### **1. Do you eat it often?**

My family LOVES tacos so much, they are practically a staple in our home. I choose to make tortillas from scratch because we eat them so often AND because store-bought tortillas contain hydrogenated oils.

If your family doesn't love tacos and tortillas as much as we do, then you wouldn't benefit by making them from scratch. It would be easier for you to buy a package or two twice a year and spend your time making something you do eat often from scratch instead.

#### **2. Is homemade healthier?**

I like using mayonnaise for this example because homemade mayo contains 4 ingredients: olive oil, egg, salt, and lemon juice. That's it! But if you have ever turned around the jar of store-bought mayo, you'll a lot more ingredients and many of them are not healthy.

My recipe for homemade mayo takes less than 2 minutes, but even if it took longer, the fact that homemade mayo is healthier than store-bought mayo means I want to make it from scratch.

### **3. Will making it homemade save you money?**

Not everything homemade saves you money. Homemade coffee creamer costs more than store-bought, and homemade guacamole costs nearly the same as store-bought by the time you add up all the ingredients AND spend the time preparing it at home.

However, homemade instant oatmeal packets are infinitely cheaper than store-bought, so making those instead of buying the box is a no-brainer.

#### **What's best for YOU?**

This is when you have to decide what is more important: time, money, or nutrition. No one else can answer this for you, and you shouldn't base your answers on anyone else's.



## Lesson 12 Worksheet

### Cooking From Scratch

Before you decide to make anything from scratch, ask yourself these 3 questions:

1. Do you eat it often?
2. Is it healthier to make it homemade?
3. Will making it from scratch save you money?

In this worksheet you'll work through the one question that summarizes all three: What's best for you?

Let's determine your money and time involvement for your top 20% items.

Using the chart on the next page, write in the top 10 items you buy most often in the first column that CAN be made from scratch. Do not write down anything that obviously cannot be made from scratch (i.e. milk, chicken, white rice, etc.). In the second column, write down the rock bottom price you can buy it for. (You can find your top 10 items and their rock bottom price in Lesson 9.)

Next, go online to find a recipe for each of these items. Write down in the last column approximately how long it would take to make that item from scratch. (I have several staple recipes on my blog: <https://dontwastethecrumbs.com> OR try <https://allrecipes.com>)

Then, calculate how much it would cost to make each recipe you found. You can use the prices in your Price Book and/or supplement with prices from <http://walmart.com> (or your regular grocery if they have online shopping). Write this down in the third column.

Use a calculator to determine how much it would cost to make a batch approximately equivalent to the quantity you would buy, whether that's a little bit or a lot. Remember that some recipes will make a bigger batch than you would normally buy. For example, it takes 1-2 pounds of fresh tomatoes to make just one pint of homemade canned diced tomatoes.

Finally, calculate the difference in cost between the rock bottom price and the cost to make it from scratch for each item. Write this number down in the fourth column.

Item	Rock Bottom Price	Cost From Scratch	Difference	Time From Scratch
1.	\$	\$	\$	
2.	\$	\$	\$	
3.	\$	\$	\$	
4.	\$	\$	\$	
5.	\$	\$	\$	
6.	\$	\$	\$	
7.	\$	\$	\$	
8.	\$	\$	\$	
9.	\$	\$	\$	
10.	\$	\$	\$	

As an example and for a point of reference, I've found that for my family, it is worth my time and money to make the following items from scratch:

- Bread
- Yogurt
- Tortillas
- Salad dressing
- Chicken stock
- Snacks (i.e. granola bars, lara bars, etc.)
- Salsa
- Baking mixes (i.e. scones, cake mix, etc.)
- Kombucha
- Mayonnaise
- Popsicles

## Reflection

Which item, when made from scratch, would save you the most money? \_\_\_\_\_

Are you willing to make this item from scratch? Why or why not? \_\_\_\_\_

\_\_\_\_\_

Which item, when made from scratch, would end up costing you more? \_\_\_\_\_

Are you willing to make this item from scratch? Why or why not? \_\_\_\_\_

\_\_\_\_\_

Is there an item that you thought would cost more to make from scratch, but doesn't? \_\_\_\_\_

\_\_\_\_\_

Is there an item that you thought would take a long time to make from scratch, but doesn't? \_\_\_\_\_

\_\_\_\_\_



## Homework

### 1. Identify what to make from scratch.

From the chart you completed above, list out 3 items you would be willing to make from scratch. Remember that this is a balance of time, money, and nutrition, so choose what is best for your family.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

### 2. Commit to making from scratch.

Since you've chosen 3 items you're **WILLING** to make from scratch, I want you to **COMMIT** to making them from scratch for at least one full month.

Cooking from scratch often changes the dynamic of the kitchen and the work required from you, so be sure to include making these items from scratch on your family calendar and/or the meal plan as necessary.

### 3. Meal plan.

Don't forget to keep meal planning! It's easy to get wrapped up in the daily grind and even get lost in the content of this course, but I don't want you to forget the valuable lessons you've learned so far—I want you to meet your savings goal! Being diligent in the weekly activities—like meal planning—is what will help you reach those goals!