



Step Four: Crock Pot. Dutch Oven. Pressure Cooker. Big ol' Pot



When it is obvious that the goals cannot be reached, don't adjust the goals, adjust the action steps – Confucius

Back in the day, wifey and I had no kids and plenty of cash flow. Did we record what we spent? Pffhhtttt! Why? What a waste of time.

We love good food from around the world and would eat at any local restaurant we wanted. How much money did we spend each year wining and dining (me shrugging my shoulders)? I honestly don't know.



[Fast Forward to Today](#) Kids. House. Insurance. Student Loan Debt. Investments. Things break down. Unforeseens. Other responsibilities. Where did all these unanticipated costs come from?

Desperate times call for desperate measures. What to do?

Do what my parents taught me. Begin at the basics. I started saving and recording all receipts, including restaurant receipts, to see where my hard-earned money was running off to.

Talk about sticker shock! (Don't like saving receipts? Please refer to the above section and download the EveryDollar app, where you can record and categorize your spending).

I was floored. We were spending an average of \$30.00 a day on restaurants. That's \$900 a month!

We had absolutely no idea we were wasting that much money, because we simply didn't care. Once we started saving and recording receipts, we realized we were eating our kids' future college funds.

Yikes!



I grew up eating leftovers. We were a family of six, so my mom often would make meals in very large amounts. There was enough chili, spaghetti, or casserole from dinner for leftovers or lunch the next day or two.

And as much as we love eating out, no matter how long it's been since you've moved out of your parent's house, you just can't beat the meals you grew up eating.

Again, as I talk to people, ask a few basic questions and drill down a bit, it becomes apparent a lot of people are in the same boat. They would like to eat better but swear up and down they don't have time and are not very good in the kitchen.



I ask them to not only collect and record receipts from eating out, but also record the time from when they leave home until they pull back in the driveway. They have that A-HA moment and realize they do have time to plan, shop, cook, eat and clean up. All while saving oodles of money, eating better, and significantly improving their health and net worth.

Even if you are not great in the kitchen, YouTube and Facebook can come to the rescue. There is no shortage of quick, easy, healthy and reasonably priced recipes to choose from. You can also find a chef you like and subscribe to their YouTube Channel.

Bon Appetit! [YouTube Simple Family Recipes](#)

[Choose Your Friends Wisely](#) This is one of the best pieces of advice my parents gave us. I'll come back to this sage guidance later. When it came to meeting people for an evening dinner and drinks, or inviting them over to our place, we found we had two entirely different sets of friends.

The ones who insisted on meeting out were Money Pits. Eat, drink and be merry. Nothing else in life mattered to them.

However, the ones who accepted our invitation to come over for the evening, or invite us to their place, turned out to be our real friends. This is a revelation. We throw steaks or kabobs or burgers on the grill. Make nachos. Fry fish. Whatever. It's all good!

We still eat out. We receive coupons via email for Souplantation, and the family eats there for \$29.99. Can't beat that with a stick.

We also discovered our favorite family-owned Italian restaurant where we order our favorite \$20 pizzas offers a \$3.00 weekly coupon. All I had to do was ask. Hey, that's a 15% savings. We order there about once every two weeks. No way are we eating Pizza Hut.

Folks, it all adds up at the end of the month to big, big, big savings and padding that Net worth. Remember, think in terms of improvement in percentages and not only dollar amounts. Saving 15% sounds better than saving \$3.00.



If, however, your job demands on meeting clients or your boss for dinner at a fancy restaurant then that's different. Often details are negotiated over drinks or good wine after a meal at a four-star restaurant.

That's okay, and the lunch or dinner is a tax write off. But for the rest of us, which I think is the majority, our livelihood does not depend on such enjoyments.

You can see how easily people eat themselves to debt. That's a play on words as some people eat themselves to death. Over time, both can become a reality.

If you still insist on eating out, wait until the arrow of your net worth is no longer flatlining and is pointing to the right. One of our favorite restaurants is Baja Fish Tacos. Great steak enchiladas. But they do not offer coupons. They don't have to, because their food is awesome, and people line up all day long for their delicious meals.



We ate there twice a month. But we stopped when our net worth went from the penthouse to the outhouse. Now that our gauge points positive we budget two family trips there a month. That's our way of treating ourselves.

[Healthy Wealthy and Wise](#) You can see growing your net worth will have positive effects on your health, wealth, and wisdom. You can truly become all three: healthy, wealthy and wise!

[Oh By The Way](#) Planning meals, shopping for fresh ingredients, and scratch cooking (buying and preparing food using basic ingredients rather than buying prepared meals) has given us real quality family time that's so hard to carve out in the crazy busyness of this world. We are making memories, saving a ton of money, eating better, and enjoying good old-fashioned family time together!



[Call to Action:](#) Subscribe to healthy food-themed YouTube channels or download free cookbooks from Kindle. Get the household together and plan, shop and prepare healthy good tasting food in bulk. Then eat leftovers for the next couple days.

If you have kids, they get to do the dishes. Or whoever draws the short straw.

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