

# **The \$21 Challenge**

We show you how to  
feed your family with  
\$21 for one whole week!

Fiona Lippey and Jackie Gower

*Simple*  
**SAVINGS**

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## Introduction

The average family of four currently spends \$320 a week on food. But what if you could get your food bill down to just \$21 this week? In this book you will learn tips and tricks to help you slash your food bill to an all-time low.

Here is your chance to make some BIG headway, the quick way. It's time for you to claw back your money from the shops and keep it where it belongs – firmly in your wallet.

You will be amazed how simple it is. Since its inception, thousands of Simple Savings members have taken the \$21 Challenge with fantastic results. There are no losers in the \$21 Challenge – it's a game everybody wins!

**Enjoy!**

Fiona and Jackie

# About the Authors

## Fiona Lippey

Twelve years ago, when Fiona Lippey and her now husband Matt first moved in together, they had very little money. They had \$20 left to last the week and needed \$10 of that money for bus fares. That left just \$10 for food! However Fiona discovered to her amazement that with a smarter way of shopping she could stretch her \$10 to buy enough fruit, vegetables, groceries and meat to get the two of them through the week. It opened her eyes to a new way of life.



Time passed. Fiona and Matt got married, had a baby and were living happily on next to nothing. For six months Fiona watched other moms struggling on incomes three to four times higher than her own. It was frustrating. Fiona's background in industrial design had given her an insight into the world of sales and marketing. She could see all the tricks companies used to manipulate vulnerable new moms into parting with their money, even if they couldn't. Fiona wished there was someone out there protecting these moms from unscrupulous marketers – but there wasn't. So Fiona and Matt took matters into their own hands. They started a website to empower families and turn them into smarter shoppers. Since then, Simple Savings has evolved into a massive website averaging 11 million hits per month. Now a happy family of six, Fiona and Matt continue to run Simple Savings from their 3 bedroom home in sunny Queensland, where they teach 200,000 families a week how to enjoy a better life.

## Jackie Gower

Jackie Gower jokingly credits her children as being triggers for her uncontrollable spending addiction. Previously sensible with money, the onset of motherhood turned Jackie into a shopping victim overnight. She wanted her kids to have EVERYTHING! Well – that was what being a good mom was all about, wasn't it? Jackie's idea of a family outing was taking her children to a department store and spending \$250 on stuff. Every week.

Jackie and her husband Noel became proud home owners in 2003. Unfortunately, this only compounded the problem. She wanted to fill her new home with beautiful things and fill it she did! Unhappy in her job, shopping became an almost daily way to relieve the boredom. By the time she discovered Simple Savings in 2004, Jackie was lying awake at night worrying if she had left enough in the bank to pay the mortgage.

The day Jackie joined Simple Savings, things changed. She was so amazed at the effect the website was having on her that she asked to become part of the Simple Savings team. She began documenting her savings journey in a blog on the site, under the name Penny Wise and writes a weekly column for That's Life under the same name. Jackie and Noel live with their teenage sons on New Zealand's beautiful Coromandel Peninsula. They love living at the beach and growing their own food and enjoy nothing more than breezing down the supermarket aisles, ignoring all the things they used to buy.



Dedicated to cheeky husbands everywhere.

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Part 1

# **What is it all about?**

## Part 1: What is it all about?

What exactly is the \$21 Challenge? It is your ticket to saving an easy \$300 in just seven days! In this book you will learn tips and tricks to help you slash hundreds off your food bill for the week.

### It is a game!

The \$21 Challenge is best summed up by Simple Savings member Sandra Knowles. She likens it to popular TV game show, *Survivor*.

"Pretend you have no income for one week. Now imagine you have \$21 in the bank left for groceries. How are you going to survive? It's like the reality show 'Survivor', but instead of going away to some remote location you are stranded in your kitchen with only your pantry, freezer and fridge to help you. You have been given lifelines, like recipe books and the Simple Savings website. Will you win the Challenge?"



### The first ever \$21 Challenge

It all started when a Simple Savings member named Barbara told us about a joke her husband had played on her. Little did he know what he had started! Barb had asked her husband to bring home some grocery money and thinking it was a great laugh, he returned waving a single \$20 bill. How on earth could she feed the two of them and their two teenage boys for a week on that? Determined to prove she could do it, Barb found an extra \$1 bill floating around in her pocket – and the \$21 Challenge was born!

## The \$21 Challenge today

Since that first \$21 Challenge, thousands of households have taken part in the seven day grocery bill slashing marathon. Many now routinely use it to help them through tough times, cope with unexpected bills or earn family rewards faster. They have learned how to get back in charge of their finances, regain control of their life and 'find' money where they thought there was none. The Challenge teaches valuable skills which last long after the initial seven days.

In today's tough times we need all the help we can get. The \$21 Challenge is something positive you can do for your household – you can see results FAST, and make a big difference to your budget.

We will show you how Barbara got through the first ever \$21 Challenge week and how you can too!

## Your mission

Your mission, is to do what Barb did and aim to spend only \$21 to feed your household for an entire week. It can be done! All you need is a little know-how and a steel resolve. How many of us head to the supermarket to buy the same old things week after week, regardless of whether we actually need to or not? But what if you couldn't get to the shops one week? Or there just wasn't enough money to go round? You'd have to make the best use of what you've got – and that's what the \$21 Challenge is all about.

## How you will accomplish your mission:

By sitting down with a cup of tea and soaking up this book! You will learn everything you need to know to succeed at your own \$21 Challenge, including:

- how to protect yourself during uncertain economic times
- how to get out of the usual rut and boost your self esteem
- how to feel more in control of your life
- how to make a plan so you will no longer struggle from day to day trying to work out what to feed your family
- how to get the best value from the food you buy
- how to enjoy cooking (without feeling like you're chained to the kitchen!)
- how to find food when you think there is none
- how to claw back hours of free time
- how to exist without fast food
- how to feel more financially secure
- how to save money cooking food from scratch
- how to substitute ingredients instead of running to the store every five minutes
- how to raid your own house and turn clutter into nutritious meals
- how to reduce your household's ecological footprint
- how to make your life a whole lot easier!

Together we're going to whip you into the savviest shopper around!

## How low can you go?

The power is in YOUR hands! Throughout this book we stress that this is a personal challenge. If you feel that \$21 is too ambitious for your first attempt, adjust your goal to suit your household. You could try aiming for \$21 but for main meals only, or aiming for \$21 excluding bread and milk, or simply deduct \$21 from your average weekly grocery bill for every person you feed. Whatever your goal, the important thing is you are saving money, having fun and improving with each Challenge. You will find as time goes on that you are capable of far more than you realize!

## It's for ONE week, not EVERY week!

It's a common misconception that we expect people to live off \$21 every week. Of course this is ridiculous. Trying to feed a whole family on such a small amount week-in, week-out would be pretty much impossible, or at the very least seriously bad for your health, unless you went back in time a few years and converted every inch of your yard to a vegetable garden to feed your family and livestock.

To clarify once and for all, the \$21 Challenge is for one week only. It's a trump card you can pull out when, for whatever reason, you need a little extra cash to see you through a tough month. However, with a little practice people often find they can keep going for two weeks in a row, or even three. But, don't just take our word for it! Here are some success stories from Challenge families who have 'been there and done it'!

## I am saving \$12,000 per year!

"The \$21 Challenge has really made me aware of the prices and quality of foodstuffs. We realized we were wasteful, impulsive shoppers, regularly popping to the supermarket for one item and walking out with 10. Initially we could not work out how we could survive on only \$21 for food but once we changed our mindset to seeing it as supplementing what we had already it became considerably easier.



"To succeed at the \$21 Challenge you MUST do an inventory, a menu plan and shopping list. Without these three things you are 'winging it' – those three lists are the key to a successful Challenge.

"Since our first Challenge our shopping has gone from being a \$300 per week bill to \$300 per month! That is a total saving of \$12,000 per year."

**MANDY DANKO**

## I am saving \$7000 a year!

"The \$21 Challenge has changed the way I think about food shopping. I now check my cupboards, fridge and freezer before I shop, and work out what meals I can cook with the food I already have. I then buy only what I need. The \$21 Challenge showed me that I could survive for a whole week on so little, and gave me a real sense of achievement.



"Doing the \$21 Challenge taught me that I was buying far too much convenience food and paying too much for it. During the Challenge I started shopping around and found great savings.

"Before I discovered Simple Savings, I was an extravagant spender. I loved shopping and was wasteful and thoughtless. My credit cards were maxed out and bills were overdue. I must have racked up hundreds of dollars a year in late payment fees. I bought clothes I never wore, jewellery I didn't even like and as for shoes, I was Imelda Marcos! Now I dislike shopping and find it very easy to stay away from shops!

"Since joining Simple Savings I save around \$7000 or more a year, have reduced our mortgage and increased our superannuation dramatically and am a much happier, less stressed, more content wife, mother and woman."

**PAT MURPHY**

## We started our own business!

“With the skills we learned and the money saved doing the \$21 Challenge we were able to start our own business! When my husband asked if we could afford for him to take three months off from employed work to work for himself, I was able to confidently say YES – even though it meant a food budget of \$50 per week for two adults and two young children – because I’d done it on \$21! And we DID. I found it empowering! At the end of the three months we had no meat in the freezer and I discovered quiche in a big way but we became resourceful and we survived – isn’t that what all this is about? Realizing that you CAN survive a tight spot? Realizing that it doesn’t cost \$150 EVERY week to feed your family of four? Realizing that if bananas aren’t on special, you can survive a week without them, the way our grandparents did!”



**RACHAEL EDWARDS**

## It can be done!

"I did my week's shopping for \$20.60! Wow, how long is it since I shopped for a week with only a basket! I left my purse behind so I couldn't add one or two extras. I cheated though – I only bought one half a gallon of milk. When I got home, I washed out the old half a gallon bottle, made up a half a gallon of powdered milk, mixed the two lots of milk together in a carton, then halved them between the two cartons. I also realized after I had got home that I was low on vanilla yogurt, but no problem – I just made up a batch of yogurt from scratch. The checkout girl just laughed when I handed over the cash saying 'I did it!'"

**KATH CORBEN**

"Doing the \$21 Challenge was never too hard for me as we are always broke; that's why I joined Simple Savings in the first place! We are a family of six; two adults and four children and last time I did the Challenge it came to \$21.60, which included 3 gallons of milk, frozen veggies and some meat. IT CAN BE DONE!"



**DEBBIE WARD**

## Tips for \$21 Challenge newbies

The \$21 Challenge had its origins on the Simple Savings website as a fun way to motivate members to see how much money they could save in just seven days. We have helped thousands of families get through their week and come out smiling, not to mention better off!

The more basic food staples you currently have to start with, the easier you will find it to get through your first \$21 Challenge. The main resources we have are our pantries, fridges, freezers and gardens. We are well aware, however, that in today's busy society, many families live out of packets and cans and do not have the fresh ingredients or freezer stockpile to feed themselves with. No problem – the Challenge is still very doable! You can still make some huge savings even if you don't have a large stockpile to fall back on. The following tips will help make your first Challenge easier.

### Make shopping your LAST resort

Many people shop out of habit. They go shopping simply because it's 'shopping day' and stock up on the same old stuff, regardless of whether they actually need to or not. One Simple Savings member discovered when doing her first \$21 Challenge that she had no less than 11 cans of corn and nine cans of tomatoes gathering dust in her pantry! She hadn't checked her pantry stocks to see how much she already had; she simply kept on buying without using anything up first.

When you do a \$21 Challenge, you make shopping your last resort. You only go when you HAVE to. You only buy what you HAVE to. Your aim is to stay out of the grocery store for as long as you possibly can. Taking a cursory glance around the kitchen before you hit the stores is not enough. You need to take a really good look first and make yourself aware of exactly how much food you have already before you allow yourself to go shopping for more. Give it a try and you will see that doing this alone will save you a lot!

## Read the recipes

You don't have to use every recipe in this book, but make sure you at least read through them all. They will show you how to make something out of nothing and offer suggestions for how to use up the various bits and pieces that you do have. They will make you think 'Ooh, we've got this!' or 'I can make that!' Once you see how many ways you can use your available food it will make planning your \$21 Challenge meals a lot easier.

## Make a menu plan

Making a menu plan is essential for your \$21 Challenge as you need to know exactly what you are going to be cooking and exactly what you need to buy. This will keep you out of the stores as much as possible and help you to save as much as possible. If you have never used a menu plan before, now is the time to start! We will show you how in Part 4. Everything you need is right here in this book, or on the Simple Savings website.

## Have plenty of snacks

To make your Challenge week as stress-free as possible, it's well worth planning your snacks, as well as main meals. You will be amazed at how many changes you can make to the household during your Challenge without complaint – as long as there are plenty of snacks available. Planning these ahead of time will help you avoid the dreaded 'Mooooom! There's nothing to eat!' You will see from reading the recipes in this book that there are A LOT of quick and delicious snack ideas that can be made from next to nothing.

## Pick your timing

We really want you to succeed in saving as much as possible during your Challenge, so we encourage you to pick your timing carefully. For example, don't choose the same week to give up smoking! Tackle one thing at a time. Sometimes it feels as though the entire universe is trying to put the quits on your Challenge – there's an emergency at work, the kids get chickenpox and Auntie Edna announces she's coming to stay. Don't panic! You haven't failed; it's just not the right time for your household. Try again when things have settled down. It's better to start your Challenge off on the right foot than take on too much.

## Don't be afraid to ask for help

Whether you are feeding one person or 10, we are with you in your mission to win the Challenge. In fact, help is at hand from all directions! People love it when they are asked for their secret recipes or household tips and are always happy to share them. The library is a great source of help on anything from how to bake a loaf of bread to keeping chickens and of course there is the internet. Most of all, you can rely on the Simple Savings website and its members to offer advice and support on any questions or difficulties you may be having with the \$21 Challenge.

## Enter our weekly competition!

As you go through your Challenge, you may well find that you are able to come up with your own tips or fantastic recipes to get you through the week. So that you don't forget them, write down any new things you have learned or successful ways you managed to make a fabulous meal out of nothing. Then send them into us at Simple Savings! We hold a competition every week for the best money saving tip. The winner receives a free 12 month subscription to our paid members area, the Savings Vault!

To enter the competition go to:  
[www.21dollarchallenge.com/competition](http://www.21dollarchallenge.com/competition)

## Frequently asked questions

Hopefully by now we have got you well and truly motivated to make some terrific savings with our \$21 Challenge! Before we get into the nitty-gritty, we'll just answer a few frequently asked questions.

### Does it HAVE to be \$21?

The simple answer is yes – and no! The \$21 Challenge was originally intended to feed a family of four; however, the beauty of this Challenge is its flexibility. Thousands of families have successfully adapted the rules to suit larger families. The basic rule of thumb is to add an extra \$5.25 into the budget per additional person. It still makes for an incredibly frugal week!

### What does my \$21 include?

Aha, the golden question! This is an area which is often greatly misunderstood so please read this piece very carefully. The aim of the \$21 Challenge is to FEED YOUR FAMILY. You do this using the items already in your fridge, freezer, pantry and garden. Your \$21 will simply buy a few extra ingredients to complete your meals.

### What about diapers and cleaning products?

Ahem, we'll just repeat the previous answer. Your \$21 budget is to FEED THE FAMILY! This means you are NOT expected to squeeze baby essentials, cleaning products, gasoline and so on into your

\$21 budget. You will see how you can easily tailor the Challenge to realistically suit your family's requirements.

## Do you expect us to starve?

Absolutely not! The chances of that are very unlikely. You will be amazed how much food you already have in your own kitchen. Okay, it's possible you may need to reduce your portion sizes slightly, eat more veggies and less meat but you never know... your body and the bathroom scales might even thank you!

## What are we supposed to eat? Two-minute noodles?

If you have some in your pantry, then by all means use them up! Contrary to some people's opinion, the \$21 Challenge does NOT mean a week confined to toasted sandwiches and two-minute noodles – although we do have some fantastic toasted sandwich recipes in Part 5! Doing the Challenge will not restrict your diet, in fact quite the opposite. It's far more likely to expand it, because it forces you to find new and creative ways to use up the food in your pantry. This book contains A LOT of examples to help you.

## Will it be bad for our health?

A \$21 Challenge week is good for you and good for your wallet. For starters, vegetables are cheaper than meat. You will probably eat more of them during a Challenge week to help you stick within your budget so it's even more likely that you will achieve your

## Part 1: What is it all about?

recommended 5+ daily servings of fresh fruit and veggies. It is also a great opportunity to evaluate everything you have been eating. This could be the start of a healthier you!

## Will I have to eat poor quality meat?

Cheap meat does not have to mean yucky meat! That depends largely on two things; your skill as a shopper and your skill as a cook. If you were already a super savvy shopper before you picked up this book then you will no doubt already have a freezer full of delicious, cheap, high quality meat purchased in bulk for about \$3 per pound. But if that isn't the case then you either need to eat less meat, learn how to stretch your meat or learn how to cook cheap meat so it becomes tender and delicious. We will show you how to do all these as you read your way through this book.

## But, our pantry is bare!

Are you sure the cupboard is truly empty? When most people look in the pantry, they pick up the things in pretty packages first. If they can't see any of their favorite instant food to snack on, they immediately declare that the cupboard is bare. We call it 'Ingredient Blindness'. It's a common illness across most of the developed world, where people's eyes skim over simple plain-colored ingredients such as flour, sugar and rice. They simply don't see them, let alone see them for what they are. These boring looking

packages all contain valuable ingredients which will help you make dozens of yummy, filling dishes. They will help you get through your Challenge week and every week thereafter – if only you use them. When you take all these basic food items into consideration, can you honestly say that your cupboard is bare? Fortunately, overcoming Ingredient Blindness is easy. All you have to do is be a little flexible – just like Simple Savings member Kelly van Den Bos!

“I decided this week was going to be a \$21 Challenge week in our house. You should have heard my hubby! First he asked when I was going shopping because there was no peanut butter, although we have Vegemite and three types of jam. Then he complained there were no apples – I told him there were fresh pears and canned peaches. Next I got told there was ‘no cheese’, which really meant no sliced cheese as there were two blocks he could slice himself. Finally he tried to tell me there was ‘no bread’, so I directed him to the 36 burger buns, 36 hot dog buns, six bread rolls and 12 pizza scrolls. But let’s not forget, the cupboards are ‘empty!’”

## How will saving a few hundred dollars this week make any difference to my finances in the long run?

You’d be surprised! The \$21 Challenge teaches you to think outside the box and become a more savvy shopper; a skill that will extend well beyond your Challenge week. Look at the big picture – if the tricks you learn from this book result in you saving even an extra \$30 on food each week from now on, in 12 months you’ll have saved \$1560. To show you how easily these small amounts add up, check out the next couple of pages!

Small savings every day on your food bill can add up to huge amounts of money over the course of a year. These numbers show you how quickly

**daily saving**

**monthly saving**

**yearly saving**

\$2

\$60

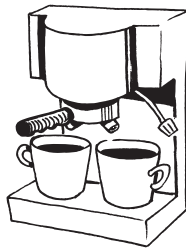
\$730



\$4

\$120

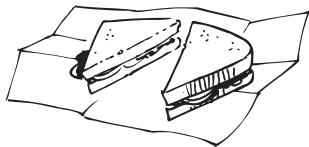
\$1460












\$6

\$180

\$2190



your savings will add up. The pictures show you all the other things you could be spending that money on instead of wasting it at the supermarket.

daily saving	monthly saving	yearly saving
\$8	\$240	\$2920
		
\$10	\$300	\$3650
		
\$30	\$900	\$10950
		

## You CAN make a difference!

See what a difference those few extra dollars can make? You'll be amazed how easy it is NOT to spend money once you really put your mind to it. One of the joys of the \$21 Challenge is that you cannot fail. If your usual grocery budget is \$200 a week and you manage to get through your \$21 Challenge week spending \$50, you've still managed to get back \$150 on your regular budget. That's a fantastic effort, so be proud!

"Focus on the CHALLENGE rather than the \$\$\$. This is a chance to achieve, to improve and to show yourself, and your family, that creatively you can make a difference to your spending, the bills or the credit card balance."

CATHIE ROSS



## More than just money

The \$21 Challenge began as a novel way to save money, plain and simple. However, it soon became apparent it was far more than just that. The next chapter will open your eyes to many more reasons why we – and thousands of others – all love the \$21 Challenge!