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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!

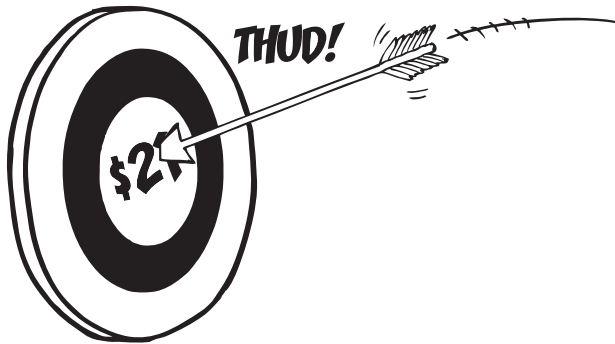
Your mission

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 little can you spend?

How little do you think you can realistically spend on food for the week? Is your Challenge going to cover dinners only, or are you game enough to include everything; dairy, meat, bread, lunches, snacks – the whole shebang? Living on \$21 for the week is fairly easy – if you're single. However, if you are a family of five and drinking \$40 worth of milk a week it is going to be considerably harder!

IMPORTANT: When setting your target don't do anything that is likely to endanger anyone's health. For example, small children need milk so don't include that in your Challenge budget. If your infants need baby formula don't include that either. The important thing to remember is that what you are really trying to do is see how little you can live off each week, be it \$21, \$31 or whatever.



How much do you normally spend?

Do you actually know? If not, take the time to write it down. You could be very surprised! Record any money you spend on food during a regular week in a notebook. The first time Jackie did this she was horrified to discover that in a single month, her family had bought food and/or drink no less than 20 days out of 31! That's a LOT of time and money spent shopping!

Writing down and evaluating your spending this way will soon give you an idea of what your family's Challenge goal should be. If after doing so you decide you want to set your spending target at \$50 or \$100 for the week compared to your usual \$200 or \$300, that's fine! Any saving is a great saving, so set your first Challenge target within a comfortable reach. Practice makes perfect and you may well find that you are actually able to spend much less when the time comes!

Overhauling your pantry

To begin your inventory, we want you to pull everything out of your pantry and sort it into three piles; regulars, bonus meals and compost.



- **Regulars:** These are the items you use and buy all the time.
- **Bonus meals:** These are goods you bought once-upon-a-time but don't really know what to do with. They have more than likely been sitting on the shelf forever and you could probably make a whole extra meal out of them – if only you could find a way to use them up!
- **Compost:** These are foods which are past their use-by dates and should only be designated to compost or disposed of.

First of all, throw away anything that falls into your 'compost' group – it's definitely time they left the premises for good.

Then write all the items that you use and buy all the time in the 'regular' column of your pantry inventory sheet.

Next write down all the mystery items in the 'bonus meals' column of your pantry inventory sheet. It doesn't matter how small and insignificant the item might be, or if you can't possibly imagine a way to make it into a meal – it is our job to show you how! Just write the item on the list and then place the actual item into a sturdy box or container. From now on, this box of mysterious ingredients will be referred to as your **Bonus Meals Box**. In Part 6 we will show you just how to convert this pile of stuff into marvelous meals. Your creativity with this box is what the Challenge is all about and could be the difference between a boring week of meals and a gourmet feast!

Jackie's happy fruit crumble

Jackie's kids LOVE this recipe! She calls it happy fruit crumble because whenever she makes it she takes any sad looking fruit from the fruit bowl and turns them into this fantastic comforting pudding. It makes her feel happy that she's putting them to good use instead of throwing them away and it puts a smile on the whole family's faces when they dig into it!

4-5 largish pieces of fruit, peeled and sliced (apples, pears, peaches, apricots, whatever you have! If using canned fruit, drain well first)

½ cup dried fruit OR 1 cup fresh, canned or frozen berries

Juice of half a lemon (not essential but good!)

Drizzle maple syrup (optional)

1 cup flour

¾ cup butter or margarine (or ½ cup at a push)

½ cup rolled oats

½ cup coconut

2 tbsp brown sugar

1 tsp cinnamon

Put your oven on at 350F to warm up. Place your peeled, sliced fruit in a deep baking dish. Sprinkle your dried fruit or berries over the top. Squeeze lemon juice over your fruit if using and drizzle the syrup over the top. If you don't have lemon juice or syrup, sprinkle a little extra brown sugar over the top instead. Put your oats, flour, coconut, brown sugar and cinnamon into a large bowl. Add the butter and combine all together by running the ingredients through your fingers until well mixed and crumbly (you can of course use a food processor if you don't mind the extra dishes). Scatter your crumble mixture over the fruit and bake in the oven for 50 minutes. Delicious on its own or served with ice cream, cream, custard and even milk!

Milky Way surprise slice

What's the surprise? There are no Milky Ways in this recipe! This clever recipe was dreamed up by Simple Savings member Nova Dunworth. She wanted to make a Milky Way slice – the only problem was, she didn't have any Milky Way bars. However, she wasn't about to let that stop her! This ingenious recipe tastes as good as the real thing and will use up your Rice Krispies and condensed milk in the pantry. Perfect!

1 can condensed milk

1 tbsp honey

1 tbsp corn syrup

½ stick butter

3 tsp cocoa

2 ½-3 ½ cups Rice Krispies (any brand will do)

3 tbsp butter (for topping)

7oz dark or milk chocolate, whatever you have

Melt your condensed milk, honey, syrup and butter in a saucepan over a medium heat. Stir constantly for 10-15 minutes until it turns a caramel color. Stirring constantly will stop your mixture from burning.

Add the cocoa to your caramel and mix well. Leave to cool for 10-15 minutes. Stir in your Rice Krispies, trying not to break them too much. Things get pretty sticky at this point but the mixture will firm up on chilling. The amount you add depends on how chewy you like it – the more Rice Krispies you have the firmer the slice will be.

Press into a greased and lined slice tray and chill. When cold, make your topping by melting the chocolate with the three tablespoons of butter.

Spread it on top of your Rice Krispies mixture and refrigerate until required.

CONTRIBUTED BY: NOVA DUNWORTH

Make meals from mysterious ingredients

Thanks to the wonders of menu planning and the recipes in this book, you should now have a pretty good idea how you can use up all sorts of things in your fridge, pantry and freezer. But what about all the stuff in your bonus meals box? Have you thought of any ways to use up those random ingredients and turn them into meals yet?

Your bonus meals box no doubt still contains quite a few things that you have absolutely no idea what to do with. Things you bought which seemed like a really good idea at the time but once you confined them to your pantry, they never made it back out. You have already invested money in these items so it's crazy not to use them up. Fortunately, when it comes to using things up we are experts!

With the help of our members, we came up with this list of common items found in many bonus meals boxes. See how many items from your own box you can match up and make part of your \$21 Challenge. Who knows, they may become family favorites and end up on your list of pantry regulars instead!

You will see we have included recipes where appropriate with some items but mainly this section is made up of tips to get your brain going. We're not giving you all the answers here, merely a springboard to help you learn new skills. Once you work out what you CAN do with an ingredient from your bonus meals box, it is up

to you to go and find an appropriate recipe to make it. We highly recommend a Google search!

This chapter is in alphabetical order. To help you turn to the page you need, without having to flick through everything, we have included a simple index to make your life easier.



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Artichokes

Not simply a big thistle, artichokes are high in vitamin A and C, as well as calcium and iron. However, marinated artichokes are one of those foods that people tend to buy and then allow to sit inside the fridge door for months because they have no idea what they're supposed to do with them. This is a real shame because they can be used to make some delicious meals!

Dip

Blend marinated artichokes with parmesan, olive oil and chives for a fantastic dip. Drain a jar of marinated artichokes, then chop and blend. Pour in one third of a cup of olive oil with blender running. Then mix in finely chopped chives and two thirds of a cup of parmesan or grated cheese. Season to taste. Perfect with pita bread chips, Turkish bread or crackers.

Frittata

Artichokes are perfect in quiche or frittata. Simply chop finely and sauté with your other favorite vegetables when making your usual recipe.

Pizza

For a delicious lunch or light meal spread tomato paste, artichokes and any cooked meat or veggies you like on a pizza crust. Sprinkle with grated cheese and pop it in the oven. If you don't have any pizza crusts, just use toast and pop it under the grill. Simple, lazy and so yummy!

Salads

Artichokes are a refreshing addition to all kinds of salads. They are especially delicious in potato salad, caesar salad and green salad.

Self raising flour

To convert plain flour to self raising flour, add two teaspoons of baking powder to one cup of plain flour. You can also use one teaspoon of cream of tartar and half a teaspoon of baking soda to one cup of plain flour.

Shortening

If your recipe calls for shortening (often used in pastries) but you don't have any then you can use other types of solidified oils such as butter, lard, coconut oil or margarine.

Sour cream

If you have run out of sour cream, there's no need to give up and go to the store. Sour cream is simply cream that has had a culture added. Alternatives are UHT cream, fresh cream, cream cheese, plain yogurt, even cottage cheese at a pinch.

Spices

One of the wonderful things about spices, apart from their fantastic flavor, is that you can mix and match them where necessary. The alternatives included in the table on the next page should work with most recipes if you don't have the right spice on hand.

Sugar

Replace sugar with honey, corn syrup or some molasses. For bread making, use one cup of honey plus a pinch of baking soda. You can even make superfine sugar or powdered sugar by blending white sugar.

Spice substitutions

Allspice:	Use a little clove, nutmeg, cinnamon and pepper, to replace allspice, or simply mix half a teaspoon of cinnamon with half a teaspoon of ground cloves to make one teaspoon of allspice
Aniseed:	Fennel seed or a few drops of aniseed extract
Cardamom:	Ginger
Chili powder:	A dash of chili sauce plus a little oregano and cumin if you have it. You can also use red cayenne pepper, chili flakes or hot paprika
Cinnamon:	Use nutmeg or allspice, but only a quarter of the amount
Cloves:	Allspice, cinnamon or nutmeg
Cumin:	Chili powder
Ginger:	Allspice, cinnamon or nutmeg
Mace:	Nutmeg
Nutmeg:	Cinnamon or ginger
Saffron:	You can replace saffron with a dash of turmeric to add color. So much cheaper than saffron too!

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Aniseed:	Fennel seed or a few drops of aniseed extract
Cardamom:	Ginger
Chili powder:	A dash of chili sauce plus a little oregano and cumin if you have it. You can also use red cayenne pepper, chili flakes or hot paprika
Cinnamon:	Use nutmeg or allspice, but only a quarter of the amount
Cloves:	Allspice, cinnamon or nutmeg
Cumin:	Chili powder
Ginger:	Allspice, cinnamon or nutmeg
Mace:	Nutmeg
Nutmeg:	Cinnamon or ginger
Saffron:	You can replace saffron with a dash of turmeric to add color. So much cheaper than saffron too!

Substituting ingredients fast

Remember this table is here in case – eek – you’re in the middle of cooking something wonderful and discover too late that you don’t have everything you need. There’s no time to spare but don’t panic! We’ve made this super quick reference table to get you out of a tight spot in a hurry.

ingredient	amount	substitution
Allspice	1 tsp	¼ tsp each clove, nutmeg, cinnamon & pepper, or ½ tsp cinnamon with ½ tsp ground cloves
Aniseed	¼ tsp	¼ tsp fennel seed, or a few drops of aniseed extract
Baking powder	1 tsp	Mix ⅔ tsp cream of tartar and ⅓ tsp baking soda
Basil	1 tbsp	1 tbsp oregano or thyme
Breadcrumbs	1 cup	1 cup ground cornflakes, or 1 cup rolled oats, or 1 cup crushed breakfast cereals, or 1 cup crushed savory crackers, or 1 cup potato chips, or 1 cup coconut
Brown sugar (light)	1 cup	1 cup white sugar with 1 tbsp honey or maple syrup
Brown sugar (dark)	1 cup	1 cup white sugar with 2 tbsp honey or maple
Butter	1 cup	1 cup either margarine or vegetable oil, or 1 cup shortening or 1 cup coconut oil

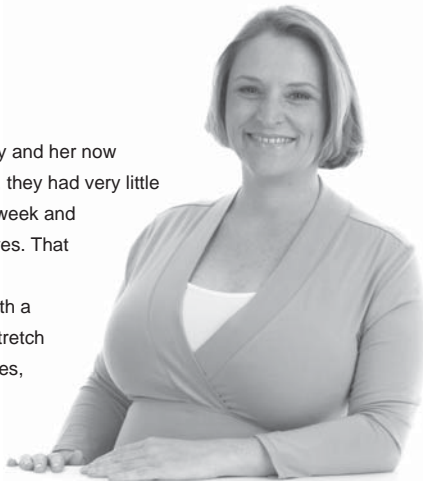
Substituting ingredients

ingredient	amount	substitution
Buttermilk	1 cup	Add 2 tsp lemon juice or vinegar to 1 cup milk and let stand for 5 minutes, or 1 cup either sour cream or yogurt
Cardamom	1 tsp	1 tsp ginger
Chervill	1 tbsp	1 tbsp tarragon or parsley
Chili powder	¼ tsp	⅛ tsp each oregano & cumin, dash of chili sauce
Chives	1 tbsp	1 tbsp green onion, onion or even leek
Chocolate	4oz	¼ cup cocoa, ½ cup sugar and 3 tbsp shortening
Cinnamon	1 tsp	¼ tsp nutmeg or allspice
Cloves	1 tsp	1 tsp allspice, cinnamon or nutmeg
Cocoa	1 tbsp	2 tbsp chocolate drinking powder (remove 1 tbsp sugar from recipe)
Cornstarch	1 tbsp	1 ½ tsp flour or arrowroot powder
Cream	1 cup	¾ cup milk and ¼ cup butter, or 1 cup evaporated milk, or a blend of equal parts milk and cottage cheese
Cream of tartar	½ tsp	1 ½ tsp lemon juice or vinegar, or ½ tsp tartaric acid
Cumin	1 tsp	1 tsp chili powder
Dark chocolate	1oz	¼ cup cocoa (or carob powder) and 1 tbsp butter

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.

