

# Frugal Creative Living MEAL PLANNING GUIDE

FOR PEOPLE WHO KINDA HATE MEAL PLANNING

Save Money, Save Time and Keep Your Sanity



BY JOY WRENN



# INTRODUCTION

## Why Food Spending Gets Out of Control (Even for Frugal People)

Figuring out what to feed my family every day used to stress me out big time. I'd stare into the freezer, dig through cabinets, and try to piece together something—anything—that everyone would actually want to eat. I'd put it off because it felt overwhelming, which only made things worse when dinnertime rolled around and I had no plan. I even tried going all in with a full month of meals mapped out... but that just led to spending more money and tossing out way too much unused food. It was exhausting!

Then I realized—I was overcomplicating the whole thing.



I had to figure out what I was doing wrong, and find solutions that would help me do it in a way that was effective yet sustainable.

Finally, I came up with a process that helped make meal planning so simple, I almost don't know I'm doing it!

So, in this guide, I'm going to walk you through **5 simple tasks** to help YOU make meal planning less of a chore and more of a money-saver.

Plus, I'll share some handy tips and easy rules you can keep in your back pocket to make the whole process a lot more doable.

This guide isn't here to shame you. It's here to help you gain control of your grocery budget in a way that works with your real life—not against it. You don't need to become a Pinterest-perfect planner. You just need a system that makes sense for you.

# THE PAYOFF!

## What Meal Planning Mastery Will Help You Achieve

By the end of this guide, you'll be able to:

- Plan meals without stressing out or overthinking it.
- Shop smarter and avoid unnecessary purchases.
- Keep track of what you have so you stop wasting food.
- Actually save money—without giving up flavor or fun.
- Enjoy eating out without blowing your budget.



This isn't about perfection. It's about **progress, practicality, and peace of mind.**



### How to Use This Guide

You don't have to read it all at once or implement everything tomorrow. This is your meal planning toolkit—dip in and out as needed.

Every chapter includes quick wins, printables, or challenges to help you take action (without the overwhelm). Bookmark it, print it, scribble in it. Make it your own.

# CHAPTER 1

## The True Cost of Food

### The Invisible Leaks

Food spending isn't just the total at the checkout. It's the \$12 sandwich when you forgot your lunch. It's that "quick trip" to the store that turned into \$60. It's the wilted spinach you tossed (again). These small leaks are invisible until you look closely—and they add up fast..

### Mindset Shift: Frugality = Freedom

Frugality often gets mistaken for deprivation. But when you take control of your food spending, you gain freedom—freedom from stress, debt, and last-minute decisions. It's not about eating beans and rice forever. It's about using your resources wisely so you can spend on what matters most.



### QUICK ACTION STEP

### Set a Realistic Food Budget

There's no one-size-fits-all number. Calculate your monthly income, then subtract **10–15%** and aim for that as your food budget. Make it a game, not a punishment. If you're feeding four on \$600/month, great. If your number is \$300 or \$800, that's fine too. The goal is mindfulness—not misery.



# CHAPTER 2

## Taking Inventory

### The Secret Weapon for Stress-Free Meal Planning

#### Step 1: Go Through Your Freezer, Fridge & Pantry

This doesn't have to be a Pinterest-worthy project. You can knock this out in 30–45 minutes.

#### What to do:

- Open each area (freezer, fridge, pantry/cabinets)
- Pull things out if needed—yes, even that crammed freezer drawer
- Write down what you find: ingredients, leftovers, frozen meals, snacks, condiments, etc. ***\*Read Step 2 before starting.***

You don't need to log every grain of rice or every spice—focus on main ingredients: proteins, veggies, grains, canned goods, sauces, and anything perishable or nearing expiration.

***Tip:*** Use tally marks or quantity indicators (e.g., “black beans – 3 cans” or “chicken thighs – 1 pack, frozen”).



# CHAPTER 2

## Taking Inventory

### The Secret Weapon for Stress-Free Meal Planning

#### Step 2: Create a Master Inventory List

Organize your list in one of two ways:

<p><b>3 Sections by location in Kitchen</b></p> <ul style="list-style-type: none"><li>• Fridge</li><li>• Freezer</li><li>• Pantry/Cabinets</li></ul>	<p>or</p>	<p><b>6 sections by food groups:</b></p> <ul style="list-style-type: none"><li>• Grains</li><li>• Veggies/Fruits</li><li>• Proteins</li><li>• Dairy/Alternatives</li><li>• Spices/Condiments</li><li>• Other (flour, oil, etc.)</li></ul>
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You can write or type your list on a blank sheet of paper, print out my blank fillable templates, or you can download my starter Inventory lists and add your own foods to it.



**[Download Meal Planning Worksheet Bundle](#)**

# CHAPTER 2

## Taking Inventory

### The Secret Weapon for Stress-Free Meal Planning

#### Step 3: Put It in a Plastic Sleeve

This is the low-tech, high-impact hack that makes your list usable and sustainable:

Slide your master inventory sheet into a plastic page protector. Now, grab a dry-erase marker and hang it on your fridge, pantry door, or kitchen wall. You can erase things off as you use them, and wipe it clean to update weekly or monthly.

This lets your inventory live with you, not get lost under a stack of mail.

#### QUICK ACTION STEPS

1. Take 30 minutes to go through your fridge, freezer, and pantry
2. Write down everything—don't overthink it!
3. Organize your list into sections
4. Slide it into a plastic sleeve and hang it where you'll see it
5. Use a dry-erase marker to keep it updated as you go.

# CHAPTER 3

## Meal Planning Made Easy



### Why Traditional Meal Planning Fails

Perfect 7-day plans sound good... until life laughs at them. Plans get too ambitious, too rigid, or too boring. When your Tuesday doesn't go as expected, the whole thing crumbles—and the drive-thru wins again.

### The “3-Meal Rule”

Forget trying to plan 21 meals a week. Start with just **three dinners**. Pick meals you can mix and match, stretch, or eat as leftovers. That's it. Once those are working, add more. Tiny wins build momentum.

### Ingredient-First Planning

Instead of starting with recipes, start with what's already in your fridge, freezer, and pantry. That bag of rice and frozen veggies? Boom—fried rice night. Use your inventory list to build meals from what you have. If it's organized by food groups, it's easy to pick one item from each category to build simple, balanced meals.

After a few weeks of planning this way, you'll naturally build a 30-day rotation of go-to meals. Since most people buy the same basics over and over, you'll likely have what you need on hand to repeat those meals without starting from scratch every week.

# CHAPTER 3

## Meal Planning Made Easy

### Theme Nights

Give each night a “theme” to simplify decisions.

Sample dinner meal themes:

- Meatless Monday
- Taco Tuesday
- Leftover Thursday
- Slow Cooker Sunday

Themes give structure without locking you in.



**Find more meal planning theme ideas in Appendix 1.**

### QUICK ACTION

#### Make a 3-Day Plan from Your Pantry

- Open your pantry and freezer.
- Write down 3 meals you can make from what you already have.
- Fill in side dishes if you can.
- Voila—your first mini meal plan is done!

# CHAPTER 4

## Building a Smart Grocery List

### The 3 Rules of a Frugal Grocery List

- Check your inventory first.
- Plan meals around what's on sale.
- Only add what you'll use.

### Organize by Store Layout

Group your list by sections: produce, dairy, frozen, canned, etc. This shortens your trip and helps avoid impulse buys. Less wandering = less temptation.



# CHAPTER 4

## Building a Smart Grocery List

### Stick to 5-Ingredient Meals

Fewer ingredients = faster cooking and smaller grocery bills.

*Bonus:* You're more likely to actually make the meal.

 Try the simple 5-ingredient meal recipes in Appendix 2.

### Master List vs. Weekly List

Create a "Master Grocery List" of staples you always need (milk, eggs, bread, etc.). Then create a short weekly list or use the short grocery list on the **Weekly Meal Planner** for extras. It keeps you focused.



# CHAPTER 5

## Strategic Grocery Shopping Hacks

### Spotting Real Sales

Ignore “Buy 5 Save \$5” unless you actually need five. Look for per-ounce pricing. Know your go-to prices for staples. Not every deal is a deal.

### Best Days/Times to Shop

Early mornings or weekday evenings often mean markdowns. Some stores discount meats and produce mid-week. Ask employees—they often know when fresh markdowns happen.



# CHAPTER 5

## Strategic Grocery Shopping Hacks

### Use Apps Without Getting Overwhelmed

Start with just one:

- Fetch – Scan receipts for points and redeem for gift cards.
- Ibotta – Clip offers before you shop.
- Store Apps – Many have digital coupons or weekly sales.

Don't try them all. Pick one and stick with it.

### Where Frugal Shoppers Really Save

- Dollar Stores: Spices, canned goods, frozen snacks.
- Ethnic Grocery Stores: Produce, rice, spices—usually cheaper and better quality.
- Aldi: Budget goldmine if you have one nearby.



### Mini-Challenge: Save \$10 This Week

Try one new strategy from this chapter. Track how much you save. Share your win with a friend or online group!

# CHAPTER 6

## Freezer Cooking & Leftover Magic

### Beginner-Friendly Freezer Meals

- Soups
- Burritos
- Casseroles
- Cooked rice + seasoned meat (great for quick bowls)

### Avoid Freezer Burn

Use freezer bags, press out air, and label with dates. Eat meals within 2–3 months for best results.



# CHAPTER 6

## Freezer Cooking & Leftover Magic

### Make Leftovers Feel New

- Turn roast chicken into tacos.
- Use leftover pasta in a baked casserole.
- Add veggies to eggs or wraps.



### Bonus Tip: Freezer Inventory Sheet

Tape a list to the freezer door. Update it when you add/remove items. It saves time, reduces waste, and avoids “frozen mystery meals.”

# CHAPTER 7

## How to Eat Out Without Blowing Your Budget

### Set a Fun Dining-Out Limit

Pick a monthly amount that feels good—not restrictive. Even \$40/month can feel like a treat if you plan it well.

### Frugal Dining Hacks

- Go out for lunch instead of dinner.
- Use Groupon, local coupons, or happy hour menus.
- Sign up for loyalty apps (free birthday meals, discounts).

### Stretch Your Dining Dollars

- Share a large plate.
- Order water - no juice.
- Bring your own sauce or drink (if allowed).



## QUICK ACTION - CHALLENGE

### Plan a \$20 Night Out

Choose:

- One restaurant
- One deal or coupon
- One strategy (like sharing or skipping drinks)

Write it down. Enjoy it guilt-free!

# CHAPTER 8

## Your 30-Day Grocery Reset Challenge

### Weekly Mini Goals

- **Week 1:** Plan 3 meals - skip one of your usual takeout days.
- **Week 2:** Grocery shop once with a list.
- **Week 3:** Track all eating out - stay within the limit you set in chapter 7.
- **Week 4:** Cook 3 meals using only what's in your freezer/pantry.



**Use the Quick Tracker Chart in Appendix 4.**

Print it out and fill it in. Celebrate every win with a .

You're building habits that stick.



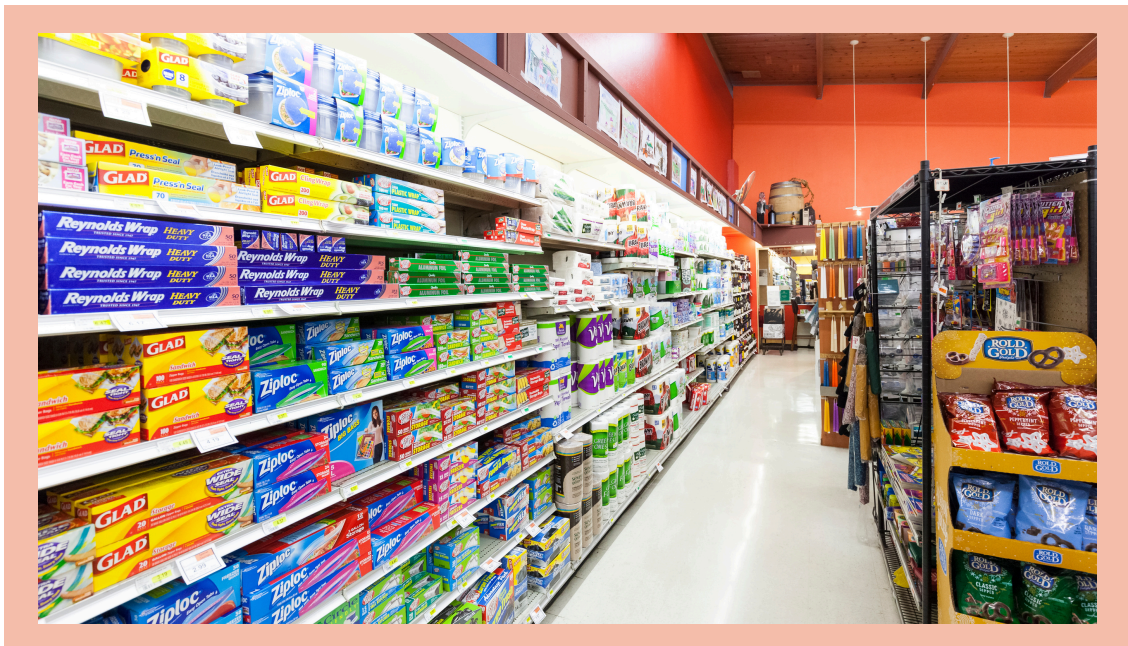
# CHAPTER 8

## Conclusion: You've Got This

Meal planning doesn't have to be a chore. With small shifts—both in mindset and strategy—you can cut food waste, lower your grocery bill, and feel more in control. Even if you kinda hate planning, this approach makes it doable. And dare we say... kinda satisfying?

**Remember:**

**Progress > Perfection.**



# APPENDIX 1

## *Meal Planning Theme Ideas*

- **Meatless Monday**

Spaghetti/Rice and meatless garden sauce, side of broccoli or green beans, and garlic bread

- **Taco Tuesday**

Hard/soft tacos with meat or beans (or a little of both), lettuce, tomatoes, leftover rice, taco sauce

- **Hamburger Hump Day (Wednesday)**

Homemade beef/veggie cheese burgers, broccoli or green beans, homemade French fries

- **Breakfast for Dinner (Thursday)**

Eggs, pancake/waffles/toast, bacon/sausage, grits/home fries

- **Pizza Fridays**

Make your own pizza or buy a large grocery store frozen pizza or takeout pizza from Papa John's using coupon deals on their app!

- **Wrap it up Saturdays**

Use wraps and tortillas to make quesadillas/tuna wraps/burritos with whatever you have in the house.

- **Seafood Sundays**

Fried Fish/Fish sticks/Salmon, rice/potatoes, sweet potatoes/spinach/green beans.

**TIP:** Several foods appear on multiple nights (i.e., potatoes, broccoli). When certain foods are on sale, buy them in bulk and then use those foods throughout the week, ensuring that nothing goes to waste.

# APPENDIX 2

## *5-Ingredient Meals*

**Here are seven 5-ingredient meals that are simple, budget-friendly, and perfect for anyone who wants quick wins in the kitchen without a long grocery list.**

### **Baked Potato & Broccoli Bowls**

#### **Ingredients:**

- 4 large russet potatoes
- 2 cups broccoli florets (fresh/frozen)
- 1 cup shredded cheddar cheese
- 1 tbsp butter
- 2 cups cooked shredded chicken

#### **Instructions:**

1. Rinse off potatoes, poke holes on all sides of each potato with a fork.
2. Microwave potatoes on a microwave-safe plate for 8 minutes or bake in oven for 50 minutes on 400°F.
3. Steam broccoli until tender.
4. Slice open potatoes, fluff with a fork, and add butter and salt.
5. Top with broccoli, cheese and chicken.

**Optional Add-on:** Top with sour cream

### **BBQ Chicken Quesadillas**

#### **Ingredients:**

- 2 cups cooked shredded chicken
- ½ cup BBQ sauce
- 1 cup shredded cheese
- 4 large flour tortillas
- Sautéed green peppers

#### **Instructions:**

1. Mix chicken with BBQ sauce.
2. Layer chicken and cheese in half of each tortilla.
3. Fold and cook in a skillet with oil until golden brown on both sides.

**Optional Swaps:** Use rotisserie chicken, vegan cheese, or add canned beans for bulk.

# APPENDIX 2

## Pasta with Garlic Butter & Spinach

### Ingredients:

- 8 oz pasta
- 3 tbsp butter
- 3 cloves garlic, minced
- 3 cups fresh spinach
- Grated parmesan (to taste)

### Instructions:

1. Cook pasta according to package directions and drain.
2. In a large pan, melt butter and sauté garlic until fragrant.
3. Add spinach and stir until wilted.
4. Toss in pasta and top with parmesan.

**Optional Swaps:** Use kale or frozen spinach, and sub in olive oil if needed.

## Chickpea Tomato Stew

### Ingredients:

- 1 can chickpeas, drained
- 1 can diced tomatoes
- ½ onion, chopped
- 1 clove garlic, minced
- 1 tbsp olive oil

### Instructions:

1. Sauté onion and garlic in oil until soft.
2. Add chickpeas and tomatoes (with juice).
3. Simmer for 15–20 minutes. Season with salt, pepper, and herbs if you like.

**Optional Add-ons:** Add spinach or serve over rice.

## Sausage & Veggie Sheet Pan Dinner

### Ingredients:

- 4 smoked sausage links, sliced
- 1 bell pepper, chopped
- 1 Vidalia/sweet onion, chopped
- 2 cups cubed russet potatoes
- 2 cups broccoli florets
- 1 tbsp olive oil

### Instructions:

1. Preheat oven to 400°F. Toss all ingredients with oil, salt, and pepper or garlic powder.
2. Spread on a baking sheet.
3. Roast for 25–30 minutes, flipping halfway through.

**Optional Swaps:** Use zucchini or yellow squash, or carrots.

**Tip:** If using frozen broccoli, thaw and drain off liquid before tossing with other ingredients. 🥦

# APPENDIX 2

## *5-Ingredient Meals*

### **Egg Fried Rice**

#### **Ingredients:**

- 2 cups cooked rice (cold is best)
- 2 eggs
- 1 cup frozen peas & carrots
- 2 tbsp soy sauce
- 1 tbsp oil

#### **Instructions:**

1. Heat oil in a skillet. Scramble eggs and set aside.
2. Add vegetables and rice, stir-fry for 4–5 minutes.
3. Stir in eggs and soy sauce.

**Optional Swaps:** Add cooked chicken or tofu. Use tamari for gluten-free.

### **Tuna Melt Bagels**

#### **Ingredients:**

- 1 can tuna, drained
- 2 tbsp mayo
- 2 bagels, split
- 4 slices cheese
- 1 tsp mustard or relish (optional)

#### **Instructions:**

1. Mix tuna and mayo (add mustard or relish if using).
2. Spoon onto bagels, top with cheese.
3. Broil for 3–5 minutes until bubbly and toasted.

**Optional Swaps:** Use English muffins or sandwich bread.

# APPENDIX 3

## **Grocery List for 5-Ingredient Meals**

(Assumes you already have salt, pepper, and oil on hand)

### **Pantry & Dry Goods**

- 8 oz pasta (any shape — penne, rotini, spaghetti, etc.)
- 2 cups cooked rice (or 1 cup uncooked rice)
- 4 large flour tortillas (or wraps)
- 2 tbsp soy sauce (or tamari for gluten-free)
- ½ cup BBQ sauce
- 1 can tuna (5 oz)
- 1 can chickpeas (15 oz)
- 1 can diced tomatoes (14.5 oz)
- 1 tbsp mustard or relish (optional for tuna melts)
- 2 tbsp mayonnaise (for tuna melt)

### **Fresh Produce**

- 6 large russet potatoes (for baked potato bowls and sheet pan dinner)
- 4 cups broccoli florets (for baked potato bowls and sheet pan dinner)
- 3 cups fresh spinach (or substitute 1½ cups frozen spinach)
- 1 bell pepper (for sheet pan dinner)
- 2 sweet onions (for sheet pan dinner and chickpea tomato stew)
- 4 cloves garlic (for chickpea stew and pasta w/garlic butter dish)

### **Frozen Items**

- 2 cups frozen peas & carrots (for fried rice)
- 4 cups frozen broccoli (if not using fresh)

### **Protein**

- 4 cups cooked shredded chicken (1 lb boneless or 1 rotisserie chicken)
- 4 smoked sausage links (about 12 oz total — pork, turkey, or chicken sausage all work)
- 2 eggs (for fried rice)

### **Dairy & Refrigerated**

- 2 cups shredded cheddar cheese (for baked potato bowls and quesadillas)
- 4 slices cheese (for tuna melts — cheddar or Swiss works best)
- 3 tbsp butter (for pasta, potatoes, or substitutions)
- Grated parmesan cheese (optional, for pasta primavera)

# APPENDIX 3

## ✦ **Optional / Swap Ingredients**

- Beans (black beans, pinto, or kidney — great to stretch quesadillas or stews)
- Zucchini or yellow squash if desired for sheet pan dinner
- Extra toppings (salsa, hot sauce, green onions, fresh herbs, sour cream)
- Tortilla chips (to top taco-style quesadillas or potato bowls)

## **Tips for Using This List**

- Double up on items like shredded cheese or eggs if you plan to cook several meals in one week.
- Most pantry items (pasta, rice, soy sauce, BBQ sauce, etc.) can be bought in bulk to save more.
- Frozen vegetables can replace fresh ones to save time and money.

# APPENDIX 4

## 30-Day Grocery Reset Challenge Quick Tracker Chart

Use this simple chart to track your weekly meal planning, grocery spending, and dining-out habits over the next 30 days. Check off tasks as you go and watch your savings add up!

Week	Planned 3 Meals (Check when done)	Grocery Shop Once (Check when done)	Eating Out (How many times?)	Total Spent on Groceries	Total Spent Eating Out
Week 1				\$ _____	\$ _____
Week 2				\$ _____	\$ _____
Week 3				\$ _____	\$ _____
Week 4				\$ _____	\$ _____

### How to Use This Tracker:

1. Plan 3 meals each week using what you already have.
2. Grocery shop once per week — avoid extra trips.
3. Track eating out to see where hidden spending sneaks in.
4. Log totals for groceries and dining out to spot savings.
5. At the end of 30 days, celebrate your wins — even small ones add up fast!

