

# The \$21 Challenge Survival Guide



A quick reference guide by and for the members of  
Simple Savings

Can you feed YOUR family for a whole week  
with just \$21???

## What is the \$21 Challenge?

Congratulations on taking on the \$21 Challenge! The challenge originated from a Simple Savings member called Barbara Kane, who managed to feed her family of four for a whole week on just \$21 following a dare from her husband! Barbara wrote to tell me how she managed it and I thought it was a great idea so spread the word. More than 50 members took part in the first Challenge to see if they could do the same and the numbers continue to just keep growing! Members love to take part in the Challenge together, but you can choose to do it whenever you like, at a time that suits you and your family best. It has proved a great way to get through particularly tough times, such as when those nasty unexpected expenses arise, or just to prove to yourself that you can do it! Many of these members who have been doing the challenge have larger families, so the rule of thumb they have been using is to add an extra \$5.25 per extra person - it still makes for an incredibly frugal week!

## What to do...

The key to surviving the week on just \$21 worth of food is organisation! How many times do we look in our pantries and say 'I've got no food, I'll have to go shopping?' Before you hit the shops, stop right there! You'll be amazed at the meals you can come up with if you really put some thought into it. Here is the perfect opportunity to use up all those bits and pieces lurking at the back of your food cupboards and in the freezer. The aim is to make the most out of what you have already got on hand, not to go to the supermarket and stock up before the week starts – that's cheating! One infamous member from the first Challenge revealed that she had no less than 11 cans of corn gathering dust in her pantry! While she didn't inflict ALL of them on her family during the Challenge week, I do believe she managed to get through a fair few! Other members have been amazed to take a good look at their pantries and find that they could probably live comfortably out of it for several months – they had just never thought about it before. It's easy to get into buying the same old things week after week, so the Challenge is a great way to re-assess your shopping habits and re-acquaint yourself with what you and your family actually do eat!

## Planning is the key

When taking on the \$21 Challenge for the first time, set aside some time to really plan your menu for the week ahead. This will prove essential in order for you to know exactly what you are going to be cooking and exactly what you need to buy to get within your \$21 budget. If you have never used a Menu Plan before, now is the time to start! No more excuses, everything you need can be found on the Simple Savings website here: [www.simplesavings.com.au/freestuff/](http://www.simplesavings.com.au/freestuff/) and you can download your free Menu Planner, which is exactly the same one I use and gives examples of how to use it. Dig out your recipe books, grab a pen and paper and get planning! Best of luck!

## Getting started

Before starting the Challenge, you need to think carefully about what your \$21 Challenge is going to include, to make it realistic and achievable for you and your family's needs. Some people use the Challenge for main meals only, to reduce the amount they spend on dinners. Others feel that they can apply the \$21 rule to ALL their grocery purchases, including every meal for the week, toiletries or other non-food items. Choose whether you are going to be able to include everyone's lunches or not, or if you are going to include milk and bread in the Challenge. Many families would use up their entire \$21 quota on milk and bread alone for the week, so if this is the case in your household, it may be better to leave those items out of the Challenge!

## How Barbara managed the first ever \$21 Challenge!

When Barb Kane sent me through the details of her now famous \$21 Challenge, little did she know what she had started! Below is her original menu plan for the week. Obviously these are just examples, you don't have to stick to this meal plan; it's really just meant to give an idea of what meals can be made out of what you have in the pantry when you think you have no food, and to get people thinking. It will soon have you looking in your cupboards for inspiration! It may not be a week full of gourmet meals, but it's certainly a challenge to get creative with what little you have and it's a great way to use up all those things in the pantry that never get round to being used!

Before she spent her \$21, Barb looked in her cupboards and found she already had the following - a tin of tuna, two chicken breasts, two frozen fish fillets, apples, pumpkin, potatoes, lemons, a box of cereal, milk and bread.

On Monday, they had the frozen fish fillets (Barb bought sausages for her two teenage boys). She disguised the pumpkin by mixing it with some potato and found a packet of Surprise peas left over from a recent school camp.

On Tuesday she bought a 600g combination pack of mince and sausage meat and made a meatloaf. She also bought some broccoli and baked potatoes.

On Wednesday she used one of the chicken breasts and the lemons to make lemon chicken and saved one breast, planning to use it on Friday.

On Thursday she used the tin of tuna to make tuna patties and bought half a cabbage to make coleslaw (she only used half the cabbage). One boy wouldn't eat the tuna so there went Barb's spare chicken!

On Friday she bought some pasta and used leftover salami and tinned tomatoes to make a sauce to go with it.

On Saturday she used the rest of the cabbage and some more of the mince she had purchased on Tuesday to make a Chow Mein. She saved a small portion of mince to use on Sunday.

On Sunday she purchased some pastry and used the last of the mince to make a family sized pasty. As you can see it's really a case of looking at what you have and planning ahead. All Barb ended up buying was her mince and sausages, broccoli, cabbage, pasta and pastry. A pretty small shopping list for a whole week and nobody seemed to complain about going hungry either!

Following is a collection of helpful recipes and ideas taken from the Simple Savings Savings Forum and members' emails to me. If you find yourself struggling for more recipes, both the Forum and the Savings Vault are fantastic resources for cheap and cheerful no-fuss recipes. Have a look in your pantry and freezer and write a list of what you already have, then see how many meals you can plan around those ingredients. You may end up with a few unusual combinations, but that's all part of the fun!

In case you need a little more encouragement, here are some inspiring words from some of the members who have 'been there and done it!'

*"I did my shopping for a week for \$20.60! I left my purse behind so I couldn't add one or two extras. Wow, how long is it since I shopped for a week with only a basket! I cheated though - I only bought 2L milk. When I got home I washed out the old 2L bottle, made up 2L powdered milk, mixed the two lots of milk together in a jug then halved them between the two 2L bottles. When I got home I realised I was low on vanilla yoghurt, but no problem - I am making up a batch of yoghurt in the Esky. The check out girl just laughed when I handed over the cash saying 'I did it!'"*

*Kath M*

*"I had to go to the supermarket today for sour cream for the pumpkin soup we had tonight - and I resisted so many things that normally I would just grab and not think about. I put back the bottle of Diet Coke and decided having water instead would not kill me! I also put back the milk as I have two bags of powdered milk in the cupboard (enough to make 20 litres). I put back the Arnott's Shapes for school lunches tomorrow (instead, the kids will finish off the Saladas that were hiding at the back of the pantry). The bread maker has been working overtime and so far so good - only \$4.00 (or so) spent so far. I will probably have to grab a few things later in the week but will be keeping it to the absolute minimum! Good luck everyone!"*

*Kristen*

*"This challenge couldn't have come at a better time for me. We just purchased our first home. Now we are no longer renting it is more important than ever for me to become a 'Destitute Gourmet'! I wish everyone taking the challenge luck, here's to full freezers and full tummies"*

*Kylie*

## **Tried and tested \$21 Challenge recipes – go for it!**

OK, so you've had a good look in your pantry, fridge and freezer and now you know exactly what you've got. The next question is what are you going to do with them? Here are some tried and true answers from members who have used their pantry staples to create some delicious miserly meals. Enjoy!

# Potatoes

## **Potato** (and whatever you might want to use up!) **Pie for One**

(even though this actually makes more than one serve!)

Small amount margarine or oil or butter to sauté [Fwd: Updated S & H story]

1 onion, finely chopped

1 slice bread

1 egg, slightly beaten

1 small potato, grated (peel if you want, I don't)

1/4 cup grated cheese

1/4 tsp salt, some black pepper.

1/4 tsp paprika

1. Preheat oven to 250 degrees C.
  2. Sauté onion in melted margarine over medium heat until soft.
  3. Wet bread under tap, gently squeeze excess water and tear up into small pieces. Add to onion in mixing bowl.
  4. Add egg (beaten) with salt, pepper, paprika to mix.
  5. Lastly, add grated potato and cheese to mix, combine.
  6. Grease or spray a suitable oven dish e.g. ramekins for individual serves, or a big Pyrex dish, or even cake tin (depending on size of mixture and quantities). Fill with mixture, allow for some bubbling, so don't pack in too much!
  7. Cook in oven for 20-25 minutes for single serve until lightly browned on top.
- Enjoy with vegies.

**Hot tip:** I added some grated zucchini and chicken breast pieces last time, and topped with little extra grated cheese and it was REALLY yummy! Saved two serves, froze them and had more great dinners for later.

*(Jo L)*

## **Savoury Baked Potatoes**

One good way of using left over bolognaise or chilli con carne is to choose as many medium to large sized potatoes as you have people to feed and scrub them. Microwave until cooked through. Cut a slit in the top and spoon out some of the potato. (You can put it in a soup or casserole.) Place potatoes close together on an oven proof dish and place your bolognaise sauce or chilli over the top (how much you use depends on how much left over you have!). Add grated cheese or salsa (if you are using chilli) over this and bake in a moderate oven until cheese melts.

*Judith L*

You could simply use salsa and grated cheese if liked - I have even used tomato relish and cheese before now if there are no leftovers! Other members have tried the chilli version and added sour cream or mashed avocado to serve. Basically, once you have the potatoes you can put almost anything on the top - baked beans, left over tuna mornay, savoury mince with grated cheese on top - you get the idea! Serve with a salad for a tasty, well balanced meal.

# Tuna

## **Tuna Pasta Sauce**

Small can tuna in oil (anything from a 100g tin up), drained and oil reserved  
1 large chopped onion  
1 green pepper, sliced  
1 teaspoon minced garlic or 1 clove garlic  
375g tomato puree (or if you already have a tin of tomatoes just puree that)  
1 tablespoon tomato paste  
1/2 cup white wine  
Black pepper to taste  
2 tablespoons chopped parsley (or basil)  
Olives if you have any

Use oil from tuna to cook onion, pepper and garlic for 3 to 4 minutes until onion is soft. Stir in tomato puree and paste and wine and cook for 3 to 4 minutes. Add tuna to sauce and cook, stirring gently for 4 to 5 minutes. Spoon sauce over pasta and toss to combine. Garnish with olives (black are best), parsley and pepper. You can also use a tin of smoked mussels instead of the tuna. Any of the flavoured or herbed tunas are good too.

*Judith L*

## **Tropical Tuna**

4 cups approx cooked pasta (elbows or spirals are best)  
1 large tin tuna in brine  
1 small tin pineapple pieces  
1 tin tomato soup or crushed tomatoes  
1 green pepper

Slice green pepper, drain pineapple pieces.

Put pepper, pineapple juice and tomato soup in a saucepan and heat until almost boils, add pineapple pieces.

Put pasta in base of ovenproof dish and spread tuna over top.

Pour tomato and pineapple mixture over.

Cover and bake in moderate oven for about 30 minutes.

We sometimes just have a sauce of chopped fresh tomatoes, zucchini, garlic and onion simmered with some wine and herbs. Add lots of black pepper and you have a very tasty pasta sauce. Any left over is good as a pizza topping or spread over an omelette.

*Judith L*

## Tuna Pasta Bake Recipe

Serves two.

60g uncooked pasta (makes 180g cooked)  
100g can of tuna in brine  
1 tbsp Masterfoods tomato and mustard sauce  
60g grated cheese  
2 slices of bread, processed to crumbs

Boil water and cook pasta for 12 minutes, then drain. Drain tuna and break up into small pieces. Mix pasta, tuna and sauce together. Put into two-person sized baking dish. Mix breadcrumbs and cheese together and sprinkle on top (it will be difficult to spread). Bake at 180 degrees Celsius until golden.

*Submitted to the Savings Vault by Shane O and recommended by Jenny W*

## Tuna Pie

1 large can of tuna  
Two largish handfuls of cracker biscuits (like Jatz but Home Brand)  
1 cup grated cheese  
1 diced onion  
1 cup milk  
Couple of sprigs of parsley from the garden  
3 eggs

Blend together (I used a hand mixer) and cook in a greased pie dish / container for 30 - 40 minutes at around 180 degrees. This turned out soooooo yummy my husband ate the remainder of the whole pie. He was drooling! Hope you can try it and enjoy it too.

*Naomi B (Simple Savings Staff)*

# Pasta

## **Tomato and Salami Pasta Sauce**

1 can crushed tomatoes  
1 tbsp tomato paste  
1 small onion, chopped  
1 sliced green pepper  
1 clove garlic  
White wine or water  
Oil  
Black pepper  
About 150g sliced salami (but you could use bacon or ham)

Basically the same instructions as the previous recipe, but if you use bacon you will need to fry it first. You could add slices of zucchini or eggplant, along with some dried or fresh oregano.

*Judith L*

## **Minted Pea and Lemon Pesto Pasta**

400g fettuccine  
1 cup frozen peas  
1 cup mint leaves  
¼ cup pine nuts, toasted  
¼ cup grated cheese (parmesan if you like it)  
1 tablespoon lemon juice  
½ cup olive oil  
Salt and pepper

Cook the pasta. Put everything else in the food processor until roughly chopped. Add to pasta.

I guess it's a bit expensive for some unless you've already got pine nuts in the cupboard, but I thought I'd add it because it's so simple!

*Kazari (ACT)*

## **Sausage Pasta**

I don't have an exact quantity only because I usually use left over sausages.

Spiral pasta works best with this recipe but you can use any pasta you have in the cupboard. Cook sausages as to your liking and then slice into bite size pieces.

Cook pasta as directed on the packet. Once the pasta has been cooked, combine pasta sauce/tinned tomatoes, sausages and herbs and heat through.

*Sylvia S (VIC)*

## **Spaghetti Carbonara** - recipe from MSN recipe website

500g spaghetti  
1 tablespoon olive oil  
20g butter  
250g bacon, cut into strips  
1 onion, chopped  
1 egg, lightly beaten  
60g grated parmesan cheese  
¼ cup chopped parsley (optional)  
Extra parmesan, for serving

Bring a large pot of water to the boil. Add the pasta and cook according to packet instructions. (It is important to time this well, as the pasta has to be just cooked and very hot to mix with the remaining ingredients.)

Heat oil and butter in a frying pan. Add bacon and cook until crisp. If pasta isn't ready, turn off and reheat at the last minute.

Drain spaghetti and return to the pot. Add bacon mixture and toss in the egg. Using tongs toss thoroughly. Toss through the parsley if using and serve immediately with extra cheese.

*Jenny W*

## **Lasagna**

500g minced beef  
1 jar of bolognese sauce (I tend to use Dolmio as I buy it on special for as cheap as \$1.39 a jar)  
1 can of diced tomatoes  
Lasagna sheets  
Grated cheese  
White sauce

Brown mince and then add spaghetti bolognese sauce and tomatoes. Cook for 10 minutes. Let cool.

White sauce:

I can't give you exact measurements as I guess, but the cook books says '1 tablespoon of butter, 1 ½ tablespoons of flour (I use self raising but the books say plain) and 1 cup of milk. I would multiply these ingredients by 1 ½. Melt butter and then add the flour; will form a soft ball of dough. Slowly mix in the milk until you have a smooth mixture. Let cool.

Layer the ingredients in a large, deep tray with the meat, lasagna sheets, meat, white sauce, cheese and then re-layer again as from the lasagna sheets, ending with meat and cheese. Cook in the oven for 50-60 minutes at 180C.

*Submitted to the Savings Vault by Elizabeth B and recommended by Jenny W*

## **Pasta with Chicken, White Wine and Cream**

This is a quick and easy recipe that tastes great.

Cooked pasta (penne or spiral best)

2 tsp crushed garlic

1 chopped onion

½ chopped shallot

200g shredded cooked chicken

250ml pouring cream

White wine

Parmesan cheese

Chicken stock powder

Put 2 tbsp olive oil in frypan on medium heat. Add chopped onion, garlic and shallots until onion is caramelised. Add chook and mix through, add two good splashes of wine and allow it to reduce. Add cream, two tbsp of parmesan cheese and two good pinches of chicken stock. Allow the cream to thicken before adding the cooked pasta and toss through. Enjoy!

*Julie D*

## **Basic Pasta Sauce**

2 onions

4 cloves garlic

2 carrots

Few sticks celery

Olive oil

Butter

2 tins peeled tomatoes

Chop all the vegetables except tomatoes together in a food processor. Drizzle oil in saucepan, add knob of butter. Add the onions, garlic, carrots and celery and cook on low for 15 minutes. Add tomatoes, salt and pepper and simmer for 30 minutes. I use this sauce for pasta and for polenta.

*Jacqui A*

## **Pasta Bake**

Cook and drain pasta of choice.

Place in a large casserole dish and stir through a tin of crushed tomatoes, a tablespoon of butter and a tablespoon of flour. Add any leftover chopped vegetables or ham. Sprinkle a cup of grated cheese over the top, then mix up some egg and milk to pour over. Bake until set. The result is much like the jar mixes where you add them to cooked pasta and pop in the oven.

*Jennifer G*

## **Creamy Pasta with Bacon**

300ml cream (or milk or Carnation milk mixed with 2 tsp flour/cornflour)

1 medium onion, diced finely

2 rashers of bacon, chopped finely

1 garlic clove, crushed (or 1 tsp of garlic from the jar)

Cracked black pepper

Cooked pasta

Fry up onion, garlic and bacon on medium to high heat until just cooked. Reduce heat (low - medium) and pour in liquid. Stir until thick and creamy. Sprinkle with pepper. Serve on top of pasta with parmesan or grated cheese.

You can add heaps of vegetables to this too. Carrot, cauliflower, broccoli, mushrooms - whatever is available. Another simple way to enjoy pasta is to add one or two tablespoons of pesto to cooked pasta with a tin of tuna or cheese.

*Lauren N*

## **Carnation Pasta**

300g spaghetti or pasta

1 tbsp oil

3 cups sliced vegetables (e.g. red capsicum, courgette, mushrooms)

375ml can Carnation evaporated milk

1 tbsp cornflour

1 tbsp wholegrain mustard

$\frac{3}{4}$  cup grated cheese

Salt & pepper

Cook pasta to directions. Heat oil in pan, add vegetables and cook two minutes. Add combined Carnation milk, cornflour and mustard. Bring to boil, stirring. Stir in cheese and simmer for one minute. Toss through cooked pasta and season to taste.

*Penny W*

# Rice & TVP

## **Mushroom Risotto**

4-6 large sliced mushrooms  
2 cups rice cooked in vegetable stock  
1 tbsp butter  
Grated parmesan cheese

Sauté mushrooms in butter and add to cooked rice. Sprinkle with parmesan.

*Kirby P*

## **Beans and Rice**

This one is easy, cheap, and popular with even my fussy boy. We just call it "beans and rice" or "chili con carne, without chili or carne" ☺

1-2 tbsp olive oil  
1 clove of garlic, crushed  
Cumin seeds, any other spices your family likes (even chilli if they eat it )  
1 ½ cups of rice  
1 can diced tomatoes  
1 big can kidney beans  
1 heaped tsp stock powder (Massel is good - vegetarian & gluten free) dissolved in 1 cup of water  
Extra water  
Grated cheese  
Sour cream

Heat oil & gently cook garlic and spices.

Add rice, stir to coat, cook about 1 minute.

Stir in tomatoes, drained kidney beans and stock.

Put a lid on the pan and cook on low heat until rice is cooked and a little creamy. Keep checking the pan and stirring in 1/2 cup water at a time to keep the rice from drying out and sticking (you will need to do this a few times- maybe 4 or 5).

When done, serve with sour cream, grated cheese & salad.

I should say that:

1. The quantities are VERY approximate as I made it up and I rarely measure anything!
2. The sour cream was a refinement we added later as we happened to have sour cream in the fridge, and we thought it would taste good (it does) BUT you don't really need it at all. It's still pretty yummy, and filling!

*Kath M*

## **Mung Beans with Rice**

This recipe comes from the Philippines

Dried mung beans

Chopped onion

Crushed garlic (or you could use bottled to taste)

Crushed ginger

Chopped chilli - optional

Leftover meat if you have any - BBQ chops, bacon, chicken or whatever - if using chops put in the bone as well.

Mushrooms - optional

Water

Chicken stock cube

In a saucepan, boil the mung beans until soft (almost like baked beans consistency).

Remove from pan.

Fry onion, garlic, chilli, meat if using and ginger in pan.

Add mung beans back to mix.

Add more water to ensure enough for soup as the beans will absorb it.

Add chicken stock and simmer until cooked through.

Serve with a little rice in bottom of bowl - very filling, cheap, yummy and very good for you!

*Angela C*

## **TVP Bolognese**

1 onion, diced

2 cups TVP

1 tin tomato soup

2 cups water

2 tbsp tahini

Garlic and herbs to taste

Fry the onion in a little oil. Add soup, water, TVP and herbs and simmer for 20 minutes. Stir in tahini and it will become thick and creamy. Serve over pasta. So yummy and cheap!

*Helen T*

## Eggs

### **Impossible Pie**

4 eggs

2 cups of milk

1/2 cup SR flour

1 dessertspoon melted butter

Whatever you want to flavour it with, e.g. bacon and onion, tomato, tuna, whatever you have to hand.

Grated cheese for topping.

Combine all together, pour into a greased casserole dish and bake for about 50 minutes at 180C.

*Katrina M*

### **Salmon Quiche**

1/2 cup plain flour

1/4 tsp baking powder

4 beaten eggs

2 cups milk

75g melted butter

1 440g can pink salmon, drained

1 onion, chopped

1 tsp chives

Sift flour and baking powder into a large bowl. Make a well in the centre and stir in eggs, milk and butter. Add salmon, onion and cheese and mix well. Pour into a greased dish and cook at 180C for about 45 minutes until set. Perfect for lunches the next day too!

*Penny W*

# Chicken

## **Magic Chicken Pies** (Destitute Gourmet recipe)

Makes 12-15 small pies with very little chicken!

1 leek sliced  
Handful of mushrooms sliced  
25g butter  
2 tbsp flour  
250ml milk  
300g cooked potato cut in small slices  
1 tsp dried thyme  
1 single chicken breast, cooked and shredded  
Salt & pepper  
2-3 sheets pastry (or make your own)  
1 beaten egg

Preheat oven to 200C.

Sauté leek and mushrooms in butter till soft. Stir in flour and gradually add milk till thick sauce is formed. Add potato, thyme, salt and pepper and chicken and set to cool.

Grease medium muffin tins and line with pastry then spoon in chicken filling. Use leftover strips of pastry to make lattice tops and brush with egg to glaze. Bake for 20 minutes or until golden.

*Barb*

## **Easy Chicken Curry**

Serves 4

Chicken pieces (enough to serve four people)

1 large onion, chopped  
1 tbsp flour  
250g container sour cream  
50g butter  
2 tsp curry powder  
1 tin condensed cream of chicken soup  
Salt & pepper  
Paprika

Cook chicken pieces in oven until 'done'. Heat butter in pan and gently sauté onion and curry powder until tender. Add flour, stir until combined and remove from heat. Add soup, sour cream and salt and pepper and stir. Return pan to heat and stir until sauce thickens, then reduce heat and simmer for two minutes. Pour sauce over chicken and sprinkle with paprika. Serve with rice.

*Penny W*

## French Onion Chicken

Serves 5

8-10 chicken drumsticks  
1 tin chopped tomatoes  
1 packet French Onion soup  
1 chopped onion  
1 tbsp soy sauce  
½ cup water

Fry the chopped onion in a small amount of oil in a frypan for a couple of minutes. While cooking, put the drumsticks in the base of the crock pot. Combine tomatoes, soup, soy sauce, water and cooked onion. Pour over chicken, turn and coat well. Cover and cook on low for eight hours. Serve with rice and steamed vegetables.

*Submitted to the Savings Vault by Carol T and recommended by Penny W*

# Meat

## **Home Burgers** (Destitute Gourmet recipe)

For up to 6 burgers

500g mince  
½ onion, chopped  
Pinch mixed herbs  
3 tbsp fresh breadcrumbs  
Dash of Worcestershire sauce  
1 egg  
Salt & pepper  
Burger buns  
Tomato sauce

Combine the first 7 ingredients in a bowl and mix well. Divide the mixture into portions and shape into patties. Grill, fry or BBQ the patties and serve them in the buns with salad or however you like them.

*Penny W*

## **Star Wars Stew**

450g sausages, cut in one inch slices  
1 medium onion, chopped  
175g chopped bacon  
220g tin baked beans  
1 small tin sweet corn kernels  
1 large tin tomatoes, chopped  
1 bay leaf  
Salt & pepper  
2 large potatoes, peeled and thinly sliced

Heat a little fat in a 3 litre casserole (or if the casserole is unsuitable for stove top, brown in a frypan and transfer to casserole when browned). Add sausages, onion and bacon and brown gently. Then add the beans, sweet corn and tomatoes. Add the bay leaf and season well with salt and pepper.

Top with the thinly sliced potatoes, cover with lid or foil and cook gently at 150C for about 2 ½ hours. Remove the lid and turn heat up to 190C for another 30 minutes to slightly brown the potatoes. You can top with grated cheese if liked, just return to the oven for a few minutes until cheese melts. Sounds a strange combination, but everyone loves it!

*Penny W*

## **Beef Stew**

I usually pick up cheap steak for \$5.98kg.

Dice meat and place it in a plastic bag with some flour so the meat is covered.

Place some butter or oil in a pot and brown meat. Add some onions.

Add any vegetables that you have in the cupboard/fridge such as potato, sweet potato, carrots, broccoli, peas, beans, cauliflower. You can also add a can of four bean mix (red lentils and so on) if liked. Pour in water until just covered and simmer till all tender. Add gravy powder, spices, soy, Worcestershire sauce or whatever seasoning you like. Serve with rice. I always make heaps and freeze it in individual portions as my own microwave dinners/lunches.

*Kate P*

# Baking

## **Slack Scones** 😊

My slack way of making scones is like this:

2 cups SR flour  
2 heaped tablespoons of butter/margarine  
Pinch of salt  
One cup of milk

Sift flour and salt and then rub in with butter. Add enough milk to make a dough and cut into scones. Bake in oven at 180C for 10-12 minutes.

*Jenny W*

## **Strawberry Yoghurt Muffins**

120g (1/2 cup) margarine  
120g (1/2 cup) sugar  
2 eggs  
150g strawberry yoghurt  
70ml (or more) milk  
170g fresh strawberries, chopped  
1 lemon, juice & rind  
280g (2.5 cups) self raising flour

Preheat oven to 180C, prepare pans. Blend the margarine & sugar & beat in the eggs, yoghurt & milk. Fold in the chopped strawberries, lemon juice & rind & very carefully fold in the flour to avoid squashing the fruit. Spoon into muffin cases and bake for about 20 minutes, longer if frozen fruit is used.

My improvisations: I left out the milk and used all yoghurt (because I was trying to use it up), I just added a squirt of lemon juice rather than the juice of a whole lemon & rind, and I used apple & peaches in place of the strawberry. They're incredibly moist!

*Kerrie P*

## Raisin Muffins

1 ½ cups raisins  
1 ½ cups water  
½ cup of raw sugar  
½ cup butter  
1 egg  
1 tsp vanilla  
1 ½ cups SR flour

Put the raisins, water, butter and sugar in a saucepan and bring to the boil. Simmer for two minutes, then let cool for an hour. Add the egg, vanilla and flour. Place in greased muffin tins. Cook at 200C for 15 minutes

*Helen T.*

## Marie Biscuit Hedgehog

1.5 cups margarine/butter  
480g sugar  
6 tbsp cocoa  
6 tbsp coconut  
3 eggs  
6 cups crushed Marie biscuits (around 2 - 2.5 packets)

Melt butter and sugar and remove from heat. Add cocoa and mix well, then add egg and coconut and mix again. Stir in biscuit crumbs and mix well. Pour into lined (aluminium foil will do) slice tray, flatten out and sprinkle coconut on top or sprinkles for colour. Place in fridge until set. You can also put icing on top; this freezes really well and is yummy!

*Jay T*

## Five-cup Loaf

This is a great cake when there is "nothing" in the cupboard; it keeps well and you can change the sultanas to mixed fruit, apricots or chocolate chips with a tablespoon of cocoa.

1 cup SR flour  
1 cup brown sugar  
1 cup milk  
1 cup coconut  
1 cup sultanas

Mix all together and bake in a loaf tin in moderate oven until cooked.

*Jay T*

## Fudgy Choc Chip Cookies

A yummy cookie, crisp on the outside, moist and rich inside! Store in an airtight container in a cool place.

2 eggs  
1 cup lightly packed soft brown sugar  
½ cup extra virgin olive oil  
1 teaspoon vanilla essence  
2 cups self raising flour  
½ cup cocoa, sifted  
½ cup dark chocolate chips

1. Preheat oven to 180°C/160°C fan-forced. Line baking trays with baking paper.
2. Beat together eggs, brown sugar and oil. Add vanilla, flour and cocoa and beat to combine. Stir through chocolate chips.
3. Roll teaspoonfuls of mixture in balls, then flatten slightly. Place on prepared trays. Bake for 12-15 minutes or until cooked through. Cool on wire racks.

*Ruth K*

Last but not least, no \$21 Challenge would be complete without a recipe for using up all those tins of **sweet corn** and **tomatoes** – this one cleverly uses both!

## Tomato and Corn Soup

1 chopped onion  
1 tsp chicken stock powder  
1 tsp ground coriander  
1 x 400g tin tomatoes, chopped with the juice  
1 ½ cups tomato puree (I would just puree one of the tins of tomatoes)  
2 tsp dried parsley (I am sure fresh would be better)  
1 x 420g creamed corn  
1 x 420g can corn kernels  
¼ tsp chilli powder  
chopped fresh mint to serve

Cook onion, stock powder and coriander in a little tomato juice until the onion is soft. Add remaining ingredients, except mint and cook until heated through. Garnish with mint to serve. Only about 1.5g of fat per serve!

*Judith L*

## Planning your menu

So now you have some recipes on hand to help you along the way, it's time to finish filling in your menu plan. Even the most seasoned menu planners can struggle organising a week's worth of meals for just \$21, but it does get easier, we promise! Another bonus of doing the Challenge is that you learn to become very resourceful and this skill often carries on well after the Challenge has finished for long term savings! Here's one of my own menu plans specifically for the Challenge, based on what I had in the cupboard and freezer that week. I pinched it from a blog extract so you can see how I came up with the menu. Six of the seven meals mentioned are among the recipes included in this guide!

**Monday: Easy Chicken Curry with Rice.** The easiest curry recipe ever and one of Noel's favourites! Found can of Creamy Chicken Soup in pantry left over from Ali's post-op recovery period. Already have sour cream in fridge, chicken pieces in freezer and rice in pantry. Ran out of curry powder last week though!

**Tuesday: Salmon Quiche with Green Vegetables.** Found a 440g can of pink salmon in pantry. Will need to buy eggs but have cheese on hand, chives and broccoli in the garden and plenty of other vegies in the freezer.

**Wednesday: Carnation Pasta.** My favourite recipe for using up evaporated milk! Found can of lite evaporated milk in pantry. Also have pasta in pantry and mushrooms and capsicums and cheese in the fridge, will just need to buy a couple of zucchini or could substitute for something else if zucchini too expensive. Had better grab a piece of steak from the freezer for Noel to go with it too.

**Thursday: Star Wars Stew.** Haven't made this for years! From one of my kid's cookbooks I've had since I was nine years old! Perfect for the crock pot too, just chuck it all in and forget about it. I remembered this recipe when I found a couple of tins of tomatoes and a can of sweet corn in the pantry. You also need sausages and bacon, which I already have in the freezer, onions which I have and potatoes, which I'm going to have to buy.

**Friday:** Reminded myself to look in the freezer as well as the pantry and came up with '**Home Burgers**' – a Destitute Gourmet recipe. I already have the mince in the freezer and all other patty ingredients in the pantry, just need to buy some burger buns. Will use some of the bought potatoes to make home-made potato wedges too.

**Saturday: French Onion Chicken.** Courtesy of the Vault and a great way to use up the sachet of French Onion soup from the pantry! Another good crock pot recipe too. Will have enough chicken pieces left in the freezer from Monday and can use up the other tin of tomatoes from the pantry too. Nice with rice or mashed potatoes, both of which I will have, along with more vegetables from the freezer (I always prepare and freeze my fresh vegetables as soon as I buy them, so always have plenty on hand – broccoli, carrots, cabbage, cauliflower, pumpkin – you name it!)

**Sunday: Roast Dinner.** We always have a Sunday roast, just as my mum raised me! Normally I would have to buy one during the week, but thanks to Noel's generous client last week we have half a ton of pork in the freezer so it won't be necessary to buy one! Will still have plenty of potatoes to roast, along with all necessary ingredients for Yorkshire Pudding and of course all the vegies I need in the freezer!

That's about it I think! We never eat dessert as we're always too full, so don't have to worry about those. I have bananas in the freezer to make the kids banana muffins for lunchboxes and after

school snacks and rolled oats in the pantry to make Anzac biscuits. So from what I can see at the moment, my shopping list to get me through the week should look like this:

Potatoes  
Bread & burger buns  
Milk  
Eggs  
Zucchini (if not too expensive)  
Tomatoes for sandwiches (\$2.00 for a huge bag from a local lady selling them outside her house!)  
Potato chips for the boys' lunchboxes

Other members have kindly shared their menu plans on the Forum as follows:

**From Kristen:**

“After going through my cupboards I have managed to find enough bits and pieces to make:

**Monday** – home-made pumpkin soup and macaroni cheese with chicken.

**Tuesday** - Tuna risotto and golden syrup dumplings.

**Wednesday** - Topside steak (probably make it into a casserole for the slow cooker).

**Thursday** – Home-made asparagus and sweetcorn soup and muffin pizzas.

**Friday** - Salmon casserole with mash and vegies.

**Saturday** - Chicken fillets (with a sauce of cream, French Onion soup mix and chopped bacon) and steamed vegies.

**Sunday** - Curried tuna slice and apple crumble.

I have enough bread in the freezer as well as bread mix for the bread maker for breakfasts and lunches, as well as enough cereal in the pantry to last the week. I also have milk powder in the pantry for when the fresh stuff runs out. Should have enough vegies for the week in the fridge - pumpkin, potatoes, onions, cauliflower, broccoli, zucchini, peas, corn and carrots. Lunches will be sandwiches, tinned soup, spaghetti or baked beans on toast, eggs a la whatever (to coin Ron's phrase) and/or pasta with grated cheese. For snacks I intend to make some cheese scones, some pikelets, a cake (ALDI packet mix in pantry) and some biscuits (bulk freezable recipe from the Vault). I also have unopened boxes of Saladas, rice cakes and Vita Weet biscuits in the pantry. Have a stockpile of toilet paper and laundry detergent from recent sales. Went through bathroom cupboards and found numerous bottles of shampoo, conditioner, deodorant etc with little bits in the bottom, enough for the week (don't you love it when the kids open the new bottle before the old one is finished). My shopping list for the week so far contains macaroni, sour cream, custard and ham. Will be starting the challenge on Monday! Bring it on!”

**From Kath M:**

“Dinners will consist of:

Spaghetti bolognese (everything already in stock)

Pea soup (froze some last week) with bread

Satay beef on rice (everything in stock, including beef and jar of simmer sauce)

Fish and chips (in freezer again)

Fried rice with bacon and tofu

Beans and rice with salad

Lunches will consist of:

Bread roll/corn thins with any or all of cheese, jam, margarine, Vegemite

Piece of fruit (apple or mandarin)

Slice of chocolate cake/freshly popped popcorn/microwave prawn crackers

Breakfasts: choice of muesli/Weetbix/ rice porridge/ rice flakes with milk/yoghurt, fruit juice, toast if desired

To bake: Gluten free bread & bread rolls, gluten free chocolate cake, pineapple upside-down cakes for Friday staff morning tea

To buy: eggs, milk, apples, mandarins, cheese slices, maybe one bottle fruit juice, toilet paper, 1kg 'normal' flour for the morning tea cakes: That's it!"

Hopefully by now you've got the idea! To all new Challengers, have fun! Get the family involved and let them know what you're doing. You'll be surprised how much they support you. And for those who aren't so supportive, amaze them with your strength of resolve! To those who have done the Challenge before, I hope this little guide is of some help for your next one. Thank you to everyone who has contributed. If you have any contributions you would like to add to this guide for future updates, please email me [penny@simplesavings.com.au](mailto:penny@simplesavings.com.au). Oh – and let me know how you go with the Challenge!

*Penny*