

DANI JOHNSON

FEED YOUR FAMILY ON  
\$100 A WEEK OR LESS



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# **Feed Your Family On \$100 A Week Or Less!**

By Dani Johnson

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# Introduction

## My Story

I grew up on welfare in a violently abusive, drug-infested home. I was groomed to fail in every possible way. I ended up pregnant at 17 and homeless at 21. I came from the wrong background, the wrong family, the wrong side of the tracks and I was convinced no one like me could ever succeed at *anything*.

After enduring some extremely hard times, I found myself in a place where I had to start a business from the trunk of my car and a payphone booth. I quickly started generating income and became a millionaire...by the age of 23!

Today, I am a best-selling author, internationally sought-after speaker and a nationally-syndicated TV and radio show host. I've had the privilege of working with tens of thousands of clients from around the world, equipping them to make more money, grow their businesses and careers, annihilate debt and live the life of their dreams.

But more than anything else, I am blessed to be the wife of an incredible man, who never fails to completely blow my mind, and I get to be the mom of 5 amazing kids and grandmother of 7.

As a businesswoman, a wife and a mother, I believe in a holistic approach to success, which incorporates the spiritual, physical, emotional, mental, relational and financial realms

I know you may be thinking, *"If you're a businesswoman, why do you care about my grocery shopping habits?"*

I care because your hard-earned cash is being sucked into the wrong places! This is money you *could* be using to annihilate your debt, build your business, invest in yourself or other assets, go on your dream vacation, feed orphans and take care

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of widows and the sick – all over the world. But instead of being used for those things, your money is going straight into the grocery store's bank account.

I care because I want to see you succeed! I want to see you accomplish your goals and see your dreams and desires come true! I want to see you rise above whatever you thought possible, and to live the life you were created to live! And I believe it can all start right in your own kitchen.

## Healthy Food Doesn't Have To Cost An Arm And A Leg!

According to the U.S. Department of Agriculture, the cost of feeding a family of four should range from \$146 to \$289 per week. The USDA uses national food intake data and grocery price information to calculate costs for a healthy diet at home.

You may not see anything wrong with that. In fact, there's a good chance you're spending at least that much, if not more, to feed *your* family.

But I'm here to tell you, there's another way to do it! You will be shocked when you discover how much money you can save by applying a few simple strategies you're going to learn in this book.

For years, I have fed my family of 5-7, plus a few extras (depending on who is in the house at any given time) for an average of \$100 per week or less. At our **First Steps To Success** events, where we train our clients to succeed wildly in the marketplace and in their own homes, I often share this and I am met with so many questions and comments from people who just don't believe it's possible.

I have nothing to gain by telling you a lie. I would not tell you I feed my family on \$100/week if it weren't true and possible! For so long, I have wanted to sit down with you to share my secrets. I've wanted to spill the beans (literally!) and show you how, step-by-step, to save tons of money at the grocery store. Unfortunately, we just have not had time to do that together...until now!

You've heard it CAN be done. But, like a lot of people, you either don't believe it

or you just don't know *how* to do it. So after YEARS of questions from our clients all over the world, I'm going to spell it all out for you right here.

But you see, this isn't just about saving money on your grocery bill or eating healthier. The simple and practical tips you're going to receive will actually help you to live a much more fulfilling life. The reality is, what goes into your grocery cart has a HUGE impact on your lifestyle

I know you're reading this right now, saying, "*Dani, come on! It's just grocery shopping! It's not SUCH a big deal!*"

Oh, but it IS, my friend! It's time for you to learn how to go after the things truly important to you – *the things that matter so much more than the Oreos and prepackaged convenience foods you put into your shopping cart!* It's time to be very intentional with your money instead of being driven by impulses. You're going to save boatloads of cash...and then you're going to learn what to do with that extra money!

Throughout this book, you're going to read testimonials from people who have applied the strategies you're about to learn, and have gotten great results. These stories are here to encourage you and continually spur you on to apply what you're learning. Some were spending *thousands* of dollars on groceries each month, who are now spending less than \$100 per week...and they're not eating Top Ramen! These are real people who have shared their success with us, so as you read their stories, let them inspire you to press on! They are proof these principles work for everyday, average people like you and me!

*"I'm a single mom with 6 kids. I realized I had \$2,000 worth of excess spending each month. I paid off more than \$268,000 of debt in 23 months. And not only that, but I also lost 52 pounds!"*

~ **Lesia Caggiano**

*"I was wasting \$847 per month before I found Dani's training. But since then, I was able to pay off \$27,590 of debt within 31 months."* ~ **Shaundi Goins**

## Planting A Seed That Grew Into An Orchard!

In 1997, I met a man who had 4 teenage sons. He made \$3000 a month, with his wife staying at home full-time. I was shocked! I thought, "*This is impossible! His entire monthly income is less than half of my monthly house payment!*" NO JOKE! My house payment was \$7000 per month! I couldn't wrap my head around that. *How in the world does he feed FOUR teenage boys, his wife and himself, on \$3000 a month? Do you know how much teenage boys eat?!*

Something I learned a long time ago, when I first started in business, was in order to be successful, you have to find someone who has what you want and learn from them. So I sat down with him to find out how he did it

After that conversation, it dawned on me. I went and looked at my grocery bill. I was spending \$1200 every single month *on groceries!* This did not include eating out. I spent \$1200 every month to feed my family, which at the time was only my husband, me and our two BABIES!

I thought, "*There's NO WAY that guy could survive if he spent \$1200/month. He's feeding 5 men and 1 woman. That's a lot of people! Yet, I'm spending way more for just 2 adults and 2 babies.*"

That was the beginning of a HUGE change in the way we chose to spend money in our family. This was the beginning of our "War On Debt" program, where I show you exactly how to annihilate all of your debt in 5-7 years, including your mortgage. To this day, I spend \$100 or less per week to feed my family.

## It's More Than Food; It's A Mindset!

Throughout this book, you will read about 2 different populations. These 2 populations are found in families, companies, communities, churches, governments, charities and schools: the 98% and the 2%.

Sadly, 98% of the population will be dead or dead broke by the age of 65, dependent on their friends, family or the federal government, as their main source of income. They will reach the end of their lives without accomplishing their goals. Only 2% are doing well financially at that age. Only 2% will accomplish their goals.

What determines whether someone will be in one category or the other? It is all about how you think. If you think like 98% of the population thinks, you will have what 98% of the population has. If you think like 2%-ers, you will have what 2%-ers have.

So how do 98%-ers think? They believe their circumstances determine their success or failure. They think their current financial situation is something that just *happened* to them. They have an excuse (often called a *reason*) for everything. They are constantly *hoping* to get lucky, for something wonderful to fall out of the sky and right into their laps. They wait for the "Debt Fairy" to magically take away their debt. They wish for the "Grocery Fairy" to magically fill their refrigerator with food. They're banking on the "Housekeeping Fairy" to come take care of their messy home.

A 98%-er says things like:

- "If only I had more money..."
- "If only I weren't in debt..."
- "It's not my fault!"
- "It's the economy!"
- "I can't..."



On the other hand, 2%-ers have a completely different mindset and outlook on life. And because they see things differently, they make decisions differently.

These 2%-ers know it's never the circumstances determining their success in life; it's *what you do* with the circumstances! The 2%-ers are people of action. They don't talk about problems; they solve them. They don't make excuses; they take personal responsibility. They don't allow themselves to be limited by the obstacles in front of them; their vision pushes them forward, and they are determined to see their dreams become reality! Bottom line: 2%-ers get results!

A 2%-er says things like:

- "I'd be glad to!"
- "I will find a way!"
- "How can I solve this problem?"
- "What action can I take today to get me closer to my goal?"

There are very distinct differences between these two populations. Are you beginning to see that difference?

As you read the rest of this book, you will be faced with some decisions. Some of these will be tougher choices than others. The 98%-ers will make one decision, and the 2%-ers will make a different one. Obviously, the 98% choice will lead to more financial bondage, while the 2% choice will lead to financial freedom.

The results you get from this training completely depend on the decisions you make. If you choose to follow the directions and apply the strategies you read here, you will get awesome results like Lesia and Erik, whose stories you read earlier.

## What's Your Starting Point?

My friend, I believe you were designed for wealth. You were not designed for poverty or debt! You weren't designed to live paycheck-to-paycheck, always wondering how you will make ends meet! You were not designed to struggle to put food on the table for your family! You were designed with financial freedom in mind!

That's why, before we even begin to think about the changes you will make for your financial future, we need to look at where you are right now. I know you may be squirming in your seat as you read this. You may be thinking, *"Ugh, really?! Can we NOT talk about it! I know I'm spending way too much money already. I don't wanna talk about that!"* You may be tempted to skip this section and move on to the "real content" of this book.

But wait! Before you go any further, it's extremely important to identify where you are right now. This is important because you must know your habits, tendencies and weaknesses, if you're serious about changing them!

If you are serious about learning how to save tons of money each month, annihilate your debt, go on your dream vacation, be a good steward of your money and live the life you were created to live, **DO NOT SKIP THIS STEP!**

### **Print Out Your Bank Statements For The Last 90 Days**

Grab 3 different-colored highlighters, and we are going on a treasure hunt to find where your money is going.

Yellow - Grocery store

Blue - Eating out (including fast food, coffee, etc.)

Green - Other food expenses

Go through your bank statement and highlight all of your food expenses. Add up the totals for each category and write them down on a piece of paper. Divide each total by 3 to get your 3-month average. This will tell you, on average, how much you spend each month at the grocery store, eating out and other food expenses.

# Wise Spending Versus Foolish Spending

There is a BIG difference between wise spending and foolish spending. This is one area where a lot of people get very defensive about their spending. They are set in their ways or attached to their luxuries or they simply don't see anything wrong with the way they're spending their money. So I encourage you to look at this with an open mind, and keep your goal of financial freedom at the forefront of your mind. If you are spending foolishly, you are throwing your cash in the trash!

One of the biggest financial pitfalls we encounter is the belief that the luxuries in our lives are actually necessities. Think about how often the phrases, "*I have to have it!*" or "*I can't live without it!*" or "*I NEED my coffee!*" come out of your mouth. Let me simplify it for you. Ask yourself this question: "If I were homeless, would this be a necessity to feed myself and my family?" If the answer is no, it's probably a luxury.

You see, 98% of the population has a false sense of wealth. They've been deceived and duped into thinking they are successful simply because they can *afford* to waste money. They feel successful "in the moment" because they use their freedom to purchase something that's clearly not a necessity...but they've *convinced* themselves they **need** it. They walk around with their expensive clothes and shoes, holding their \$5 coffee, talking on their high-tech phone, driving their fancy car, which they park in their 4-car garage (that is packed full of more stuff)... Well, you get the idea, right?

Money is seed. It is supposed to grow and multiply. But 98% of the population will eat all of their seed! And what happens when you eat all of your seed? You have nothing left!

Right now you may be saying, "*Dani, I don't live a lavish lifestyle! I'm struggling to pay my bills! I'm not eating all my seed...*"

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This really isn't a matter of the dollar amount you're spending. You could be spending 95% of your \$10,000/month income or 95% of your \$2,000/month income. You're still spending 95% of the money that comes in, which leaves you with almost nothing!

So, this foolish spending fuels a false sense of wealth. In our culture, it is so easy to become addicted to *stuff!* There are so many options available to us for everything – from clothing to homes to food to cell phones to entertainment to cars to bath soaps. Think about it... Entire stores sell nothing but bath soap!

Consider this: you are throwing money away when you stop at Starbucks on your way to work in the morning. You're burning cash when you go out for lunch instead of packing a lunch. You're throwing cash in the trash when you stop by the grocery store for the third time this week, when you *still* have a pantry full of food at home. This is all foolish spending! We think we need more, more, more. We think just because McDonald's is cheap, we might as well pick up a quick dinner instead of wasting time cooking.

But 98% of the population will eat all of their seed! And what happens when you eat all of your seed? You have nothing left!

There are so many options for food, and this is what trips-up a lot of people. In the little town where I live, there are dozens of fast-food restaurants! There are three Dairy Queens alone within a 3-mile radius! Four McDonald's! You can drive around and see the ENTIRE town in 10 minutes, yet we have *dozens* of fast-food restaurants! I'm sure you've seen towns like this!

On top of that, you have *multiple* options for which grocery store (or *stores*) where you will shop, and the choices of food available for purchase inside those stores are never-ending! Yet, do we really *need* to keep our pantries and freezers fully-stocked? Is it really *necessary* to have that many options for each meal? Do we need *that much variety* in our food choices? NO!

But most people never give it a second thought! Most people care more about their comfort than they do about their family's future. I know you're thinking, "*Dani, that's kinda harsh...*" It's the reality. Follow the money...where the money goes, is where your priorities are.

## Be Faithful With The Little Things

There is a law of success I stumbled upon years ago, without even realizing it, and it helped me to solve a LOT of problems. It helped me to grow every business I ever started, and it helped me to improve my marriage and parenting. It helped me to save AND make money. It has given me great peace in times of struggle. This law has changed my life.

It is the Law of Promotion, which says, if you can be faithful with the little things then you will be made ruler over much more. If you can cause what is in front of you to grow and improve, then you will be given more. You have been given a certain amount of money, whether that's \$20,000/year, \$200,000/year or \$2 million/year. You must prosper where you're planted. If you want to receive more money, you must first prove you can be faithful with what you have in front of you

So what does being faithful with your money look like?

You make wise decisions concerning money. You don't blow it on *stuff*. You know the difference between wise and foolish spending. You understand that money is seed, and you plant, nurture and grow that seed. When you make decisions about your money, you have the big picture and your end goal in mind.

When you are faithful with what you have, you will be given more. I have seen it over and over and over again in my own life...and in the lives of my clients. Now, it's your turn to be trusted with *more!*

## Know Yourself!

So you have your highlighted bank statement in front of you now, with the totals from each category. This shows you *exactly* how much money you spent on food in the last three months

This is your starting point! You now know your weaknesses and your tendencies. Do you tend to make several trips to the grocery store each week? Do you like to

eat out frequently? Do you pick up coffee on your way to work? Do you go out for lunch every day?

We are not here just to point out your mistakes and weaknesses. I know it's uncomfortable, and most people would much rather pretend those things didn't exist. But this part of the process is about getting to know *yourself* and your own weaknesses...so you can shore up those weaknesses. It's important to know your preferences and where you tend to spend the most money, because those are the areas where you will *save* the most money by the time we're done!

# Planning

You've probably heard the popular quote: "Failing to plan is planning to fail." You may think it's a cliché, but it is so true.

Picture this for a moment: You're exhausted after a long day of work and running the kids back and forth to all of their different activities. It's a school night, and it's getting late. The kids are grumpy because they haven't had dinner yet. YOU are getting frustrated with it all, and you've been so busy you haven't had time to even think about what to feed the kids. So you pull the car into the McDonald's drive-thru. The kids are happy, and though you do feel bad about not feeding them high-quality, nutrition-packed food, you're just glad you don't have to worry about dinner anymore tonight.

Sound familiar? It may look a little different for your family, but this seems to be a common occurrence across the United States. In fact, according to the Pew Research Center, 44% of Americans eat fast food at least once a week.

I believe a major reason we are so easily led by, and drawn to, conveniences is because we do not plan ahead.

So right now, you're going to gain an understanding of how to plan properly so you can avoid stress, save money, and make healthier food choices.

## Shop In Your Pantry First!

You would be surprised by the meals you could create only using what is in your kitchen right this very moment. Some of my family's favorite meals have been created by accident, simply using up the food we had in the kitchen already.

A few years ago, we were on vacation in Costa Rica. My husband wanted to go to a different part of Costa Rica for a few days and we were preparing to leave for this short little trip. It was time for dinner, and since we were about to leave, I didn't



want to go to the store to buy more food that would just go to waste while we were gone. I began to look around to see what food we had left from the week, to see what I could throw together for dinner.

I found a little bit of red and green bell peppers, some garlic, half of an onion, a package of Italian sausage and some pasta. When I first began searching in the kitchen, this certainly did not look like a meal waiting to be prepared; it looked like a few random leftover items that could have very easily been forgotten or thrown away, and they certainly would have spoiled while we were gone for a few days. But I was not going to let all of this good food go to waste!

I did not have all of the ingredients I would normally want if I were to make a pasta dish. But instead of running out and picking up the missing ingredients, I used one of our favorite phrases: *Improvise in imperfection!*

What exactly is that? It means things will not always be perfect. You won't always have everything you need. You will have curveballs thrown your way. But instead of worrying and reacting and getting all bent out-of-shape, you improvise. In the kitchen, it means finding substitutions, adjusting your recipe or even creating something brand new.

If you jump in your car and drive to the grocery store just because you're missing one ingredient, you're not just paying for that one ingredient. You're paying for the gas to get there and back (for a second or third time in a week), the items you purchase, as well as the time it takes you to make that extra trip!

So by improvising in imperfection, I created a glorious meal my family has begged for over and over again! It is a little different each time I make it, because it is made with leftovers – whatever meat and vegetables I have on hand can be used for this dish.

### **PENNE-PINCHING PASTA**

Ingredients:

1 package Italian sausage (casings removed)

2 tbsp. olive oil

1 medium onion  
1 green bell pepper, diced  
1 red bell pepper, diced  
1 large stalk broccoli, cut into floret  
2 lbs. pasta  
Kosher salt

**Alfredo Sauce:**

½ cup butter  
4-6 garlic cloves, minced  
1 pint Half & Half  
2 cups grated Parmesan cheese

**Directions:**

1. Add water and salt to a large pot over medium-high heat. Allow water to boil while you prepare the sauce. When the water begins to boil, add pasta, cover and reduce heat to low.
2. In a two-quart saucepan, melt butter over medium-high heat. Add garlic and sauté until light brown. Slowly whisk Half & Half into the butter and garlic mixture.
3. Stir sauce frequently over medium-high heat until it begins to foam and thickens slightly. Reduce heat and allow the mixture to simmer until thickened, about 5 minutes.
4. Add olive oil to a large sauté pan over medium-high heat. Add sausage to pan, using a wooden spoon to break up the meat. Cook until browned.
5. Once the sauce has thickened a bit, add Parmesan cheese and stir until melted.
6. Add diced onions to the cooked sausage and sauté until onions are translucent, about 3-4 minutes. Stir in broccoli florets and cook 1-2 minutes. Add red and green bell peppers. Season with salt and pepper, to taste. Cook an additional 1-2 minutes, or until vegetables are crisp-tender.
7. Drain your pasta, and mix everything together.
8. Enjoy!

BONUS! You can enjoy several different variations of this dish. If you don't want the extra carbs from the pasta, just have the veggies, meat, and sauce. You can set some aside before mixing it with the pasta. You can also use different kinds of meat and vegetables. Use whatever you have on hand!

Sarah Shepherd said, *"I was a little worried about the quality of meals dropping off when my family started using these strategies. But they haven't! Some of our favorite meals come out of using up little pieces of things so we don't waste them!"*

## Stay Away From The Grocery Store!

One of the first things I always instruct my clients to do is to STOP going to the grocery store! I know it sounds crazy...but you and I both know you have a pantry, refrigerator, freezer and maybe even a second refrigerator/freezer, packed full of food! If you were suddenly unable to go to the grocery store for a month, you would survive just fine, wouldn't you? Yes! Most people have enough food in their kitchens to last at least 30 days. I've had some clients who didn't go grocery shopping for 6 months!

One of our amazing clients, Carrie, was a single gal who decided to take me up on the challenge to eat everything in her pantry before going back to the grocery store. You're going to be SHOCKED when you find out what happened as a result...

She didn't go to the grocery store for 6 months, and between the strategies you're learning here and the principles taught in "War On Debt," she saved \$50,000! Plus, she actually lost 50 pounds during this time. She said, "Turns out, stale potato chips don't taste as good, so I didn't sit there and eat the whole bag!"

That's what's so powerful about this process - when you stop feeding your cravings, you eat what's in front of you and you eat what you need instead of what you think you may want!

We have been trained to think our refrigerators are supposed to be packed and our pantries are supposed to be well-stocked. I'm sorry to tell you, but you've

been duped by advertising!

I know you hate being duped by anyone, especially those greedy suckers who are just out to get your money (read that: grocery stores, fast-food chains, restaurants, gas stations, etc.). So here's how we are fighting back

- While you're eating out of your pantry, take the money you would have spent on groceries and attack your debt with it! (You know exactly how much your average grocery bill is, because you added it up already, remember?) If you're not in debt, then you can invest the money, put it away for an emergency fund or use it to fund your dream vacation.
- Get creative! The possibilities are endless! If you have some leftover veggies or pasta or meat, think of how you can tie them all together to create a meal. Don't be afraid to think outside the box! If you are one who prefers a little more order and structure rather than the "creativity" of throwing random ingredients together and hoping it turns out edible, don't worry, there's hope for you! There are actually websites out there that allow you to enter the ingredients you have on hand, and they give you recipes using those ingredients.
- Don't let anything go to waste! Letting food go to waste is the same as throwing your money straight into the trash! Unless it is growing fuzzy green stuff or starting to look like something straight out of a sci-fi movie, find a way to use it

Years ago, my husband's grandfather, Grandpa Johnson, was in my kitchen. I'd found an onion that, to me, looked like it was ready to go in the trash. Grandpa Johnson grabbed that onion right out of the trash and brought it over to me, cut off the bad part, and said, "*That is a useable onion!*" I learned something that day about what it really means to be frugal and to be faithful with the little things.

We always keep a bowl of apples on the counter for breakfast and snacks and whatnot. One day, I noticed 4 apples in the bowl that were looking pretty pathetic. They were soft and wrinkled, and they looked like the kind of apples most people would just throw away. They wouldn't dream of eating those apples! But – as you probably guessed – I was NOT going to let them go to waste! No way!

### **CLASSIC APPLE CRISP**

#### *Filling:*

5 cups thinly-sliced, peeled apples  
2-4 tbsp. sugar

#### *Topping:*

$\frac{3}{4}$  cup rolled oats  
 $\frac{3}{4}$  cup packed brown sugar  
6 tbsp. all-purpose flour  
 $\frac{1}{2}$  tsp. ground nutmeg  
 $\frac{1}{2}$  tsp. ground ginger  
 $\frac{1}{2}$  tsp. ground cinnamon  
6 tbsp. butter

#### **Directions:**

1. Heat oven to 375 degrees F.
2. Place fruit in an 8-inch round baking dish. Stir in sugar.
3. In a mixing bowl, combine oats, brown sugar, flour, nutmeg, ginger and cinnamon. Cut in butter until mixture resembles coarse crumbs. Sprinkle over the apples.
4. Bake for 30-35 minutes, or until fruit is tender and topping is golden brown. Serve warm.

I created a gorgeous, amazing, bursting-with-flavor apple crisp using these old, wrinkly apples. Remember, we are learning to use what's in front of you and being faithful with what you've been given!

## **Plan For The Entire Week**

One thing I've found to be true over the years, if you don't take a little bit of time each week to plan for the week, you will find yourself needing to drop by the grocery store to pick up an item or two you forgot earlier in the week. And you and I both know how that turns out, right? You go in for two "quick" things and come out with a full cart of things that were never on your list! Why? Because you prob-

ably stopped by on your way home from work or in the middle of a busy day of errands, and you're hungry, and you're frustrated because you have to be there again. And let's face it - shopping while you're hungry is a bad idea! I don't care who you are!

I plan my family's menu one week at a time. You'll find a sample menu and grocery list included in this book, which is the exact same sheet I use each and every week.

This takes out all of the guesswork! I take a few minutes at the beginning of the week to do my planning, and then I don't have to think about it again all week! (Yes, it's as amazing and low-stress as it sounds!)

Let me explain exactly how this works...

## **Menu First!**

For each day, I write down the meal I will cook for dinner that night. I know the meals my family likes, just as you know the meals your family likes. So obviously, I plan things I know they will enjoy AND that fit into our budget

One thing to keep in mind while you're planning your menu is the family's schedule for the week. For example, do the kids have activities in the evenings? Do you or your spouse work late anytime during the week? Do you and your spouse have a date night one night a week? All of these things affect how you plan your menu. If you have some nights that are busier than others, you can plan quick, easy meals requiring much less prep time. You can even double your recipe when cooking one night, so you have an entire leftover meal for one of your busier evenings.

- Get the kids involved! Grocery shopping is a great way to teach important skills like money management, organization and problem-solving.
- Plan meals that use some of the same ingredients. Example: Cook a whole chicken. Use the meat to make chicken fried rice, chicken tacos and chicken soup. This way, you're not buying different meats for every night of the week, but you still get plenty of variety! The same goes for fruits and veggies.

## Once Your Menu Is Planned, THEN Make Your Grocery List.

On the same page where you wrote your menu, you will find a nifty little table that is broken up into categories. This is where you make your shopping list. Write down everything you need to prepare the meals you have planned.

When I made this grocery list template, I added in my “regular” purchases – things like lemons, apples, garlic, milk, butter, peanut butter, jelly, lunch items, etc. That way, I can just circle the things I need for that particular week.

- Always keep your meal plans! I have an entire file full of old meal plans from previous weeks. That way, I can just pull one out from a month ago and use the same menu and grocery list. I’ve heard of people who have 6-8 weeks’ worth of menus in a rotation, so on Week 1, all they have to do is pull out the Week 1 menu/grocery list, and they’re good to go!
- If you’re one who likes to experiment, throw a few new meals in there each week! If it’s a keeper, add it to the rotation!

I know, this sounds like a lot of work and organization to keep up with. But, I promise, it really is simple. It’s so easy and it will remove so much stress from your life! If you’re like me, grocery shopping is one thing you would just rather not have to do. But when you have a fool-proof plan, it’s not quite so bad!

*“We were suffocating in debt because of uncontrolled spending. After applying what Dani teaches, we found over \$750 a month in savings from our food budget alone.” ~ David Giles*

*“I wrote out meals for the week and then went to Walmart and spent \$25 for the week to feed 2 people!” ~ Pam Middleton*

## “What About Breakfast And Lunch???”

This is one question I hear nearly every single time I talk about this subject. And the answer is simple.

For breakfast, we always have fresh fruit available – apples and/or oranges. There

are eggs in the 'fridge if the kids want to make them, or they can find something else.

There are tons of great, inexpensive and simple breakfast recipes out there. There are easy recipes that take just a few minutes of prep time, and can feed your family for several days. The kids can even help prepare these recipes!

For lunch, there is stuff to make sandwiches and salads, or there may be leftovers from dinner the night before. Especially when homeschooling our boys, lunch was every man for himself. Whatever is in the 'fridge that was not set aside for a specific meal, was up for grabs



## Grocery Shopping

Now that you have your menu and your grocery list, you are ready to go shopping! Don't let yourself get overwhelmed! I'm going to walk you through this process and show you exactly how I do it. You are going to love how simple it actually is. After all, you've already done the hardest part!

These strategies are going to improve your health, shrink your butt and your gut and fatten your bank account. I bet you never thought all of those things could happen at the grocery store!

*"Since using 'War On Debt,' I've cut our grocery bill from \$1200/month to \$160/month for our family of 2...and it's getting smaller each month!" ~ Karena Burgess*

### Shop The Perimeter Of The Grocery Store

Close your eyes and go with me now to the store where you do your shopping. What is around the edges of the store? Produce, meats and dairy, right? Interesting, isn't it? Almost everything you need is actually around the perimeter of the store! In the middle is where you find the boxed and canned foods, chips, sodas, ice cream, alcohol, etc. Those things are not healthy, and they are expensive!

Take your list with you and **STICK TO IT!** Your list is your lifeline while you're in that grocery store! That list sets you up for success. If you don't go by the list, then you are being controlled by your cravings. Your brain shuts off and your body tells you what it wants.

However, your list promotes self-control. When you choose self-control instead of your cravings, the cravings will die! Self-control is like a muscle. When you exercise that muscle, it gets stronger! But when you feed and exercise the cravings, they get stronger. It only takes a couple of days before your cravings begin to die down. Sure, they may be screaming at you for a little while, but your body will

thank you for exercising self-control! Always remember, what you feed will flourish, and what you neglect will die! Self-control is a muscle. As you exercise that muscle, it gets stronger!

*"I have lost 41 pounds this year. I am working on my nutrition daily. A bag of Doritos is almost \$6 and bag of celery is .99. Once you start working on it, you will be surprised by what you change. Just go for it."* ~ **Natosha Hollingsworth Muldrow**

## **You Should Only Be Spending \$20 Per Person, Per Week**

If there are 4 people in your family, that's \$80 per week. If there are 8 people in your family, that's \$160. If it's just you, that's \$20.

I have people tell me all the time, "Dani, I just can't figure this out! I ALWAYS go over my budget. This is impossible!"

But I've found one sure-fire way to not go over your budget...only take that set amount of cash with you to the grocery store! Then you don't have the option to go over your budget. I bet you'll figure out a way to make it work

### **MEXICAN CHICKEN**

#### ***Ingredients:***

4 chicken thighs  
4 tomatoes  
2 jalapenos  
½ bulb of garlic

#### **Directions:**

1. Boil water in a large pot. Add salt and 4 chicken thighs. Boil until cooked through.
2. Remove chicken from water and cool on a platter, about 20 minutes. Remove skin and bones, and shred chicken. (Save the broth!)
3. Cut tomatoes into bite-sized pieces. Chop onion, jalapeños and garlic.

Sauté together in a large pan on high heat until vegetables are cooked.  
Add shredded chicken and stir until combined.

4. Serve in heated tortillas.

### **MEXICAN BEANS**

#### ***Ingredients:***

5 large handfuls of pinto beans, washed  
2 cloves of garlic, minced  
1 yellow onion, diced  
Olive oil  
Chicken broth

#### **Directions:**

1. Place washed beans into Dutch oven or clay pot. Fill pot  $\frac{3}{4}$  full with chicken broth. Add 2 cloves of minced garlic and a splash of olive oil. Bring to a boil.
2. Cook on low-medium setting for 1.5 hours.
3. Add salt to taste. Cook 5 more minutes.
4. Heat olive oil in a large pan and add the onion. Cook until translucent.
5. Using a slotted spoon, scoop beans out of pot and place into the pan. Add a ladle of broth.
6. After the beans have cooked awhile in the broth, mash them like potatoes. Continue adding broth as needed.

### **MEXICAN RICE**

#### ***Ingredients:***

1 yellow onion  
1 medium tomato  
3 cups chicken broth  
3 cups jasmine rice  
3 tbsp. olive oil

#### **Directions:**

1. Place onion, tomato and chicken broth into a blender and blend until smooth.

2. Pour 3 tbsp. olive oil into pan and add rice. Cook until rice is golden brown.
3. Pour contents of blender into pan with rice. Cover and simmer until rice is cooked.

## Should I Buy Organic Food?

This is a matter of personal preference. I choose to feed my family as much organic food as possible. I have been around the nutrition industry for over two decades and I've done very thorough research. I believe it is important to feed our bodies high-quality, healthy food.

However, I will say this: buying organic food is a luxury. I believe it's important, but it's not absolutely essential to buy 100% organic. If you are debt-free and living in total financial freedom, go for it! But if you're not, it's very important to be faithful with the little things so you will one day be trusted with more. Food is a little thing.

The Environmental Working Group (EWG) has released a "Dirty Dozen" list, which pinpoints the most pesticide-laden produce on the market, along with a "Clean Fifteen" list, which identifies the least-contaminated produce. (<http://www.ewg.org/foodnews/summary.php>)

### **Dirty Dozen:**

1. Apples
  2. Strawberries
  3. Grapes
  4. Celery
  5. Peaches
  6. Spinach
  7. Sweet bell peppers
  8. Nectarines (imported)
  9. Cucumbers
  10. Cherry tomatoes
  11. Snap peas (imported)
  12. Potatoes
- + Hot peppers
  - + Kale/collard greens

**Clean Fifteen:**

1. Avocados
2. Sweet corn
3. Pineapples
4. Cabbage
5. Sweet peas (frozen)
6. Onions
7. Asparagus
8. Mangos
9. Papayas
10. Kiwi
11. Eggplant
12. Grapefruit
13. Cantaloupe
14. Cauliflowe
15. Sweet potatoes

In addition to these lists, I have a few guidelines I follow when it comes to buying organic food:

- Stay away from GMOs (Genetically Modified Organisms)

This includes alfalfa, canola, corn, cotton, papaya, soy, sugar beets, zucchini and yellow squash. (Non-GMO Project: <http://www.nongmoproject.org/learn-more/what-is-gmo/>)

I choose to buy these as organic items, or find alternatives. For example, even though corn is on the “Clean Fifteen” list, I still buy organic corn.

- Produce with thick skin is typically okay to buy non-organic.
- I buy organic milk and butter.
- I choose to buy organic grass-fed beef and natural chicken with no hormones.
- One thing that has helped me to keep our costs low, while still buying good organic food, is an organic co-op. If buying organic food is important

to you and your family, I'd highly recommend checking out this option. You can actually order food and have it delivered to you. With a little bit of planning, you can save quite a bit of money this way.

As I mentioned earlier, it is not necessary to buy 100% organic. Take into careful consideration what is truly important for your family and make adjustments as necessary.

I did a radio show a few years ago that will give you a basic understanding of why it's important to eat good, healthy, non-contaminated food. I actually had a highly-respected expert join me on that show to share her research. I strongly encourage you to take the time to listen to that show. (You can find it here: <http://www.danijohnson.com/2013/deadly-secrets-the-food-industry-is-hiding/>) Do some research for yourself, so you can make informed decisions for the health of your family.

## But What About...???

I'd like to take a few minutes to address some of the most common questions and objections I hear from people. Sometimes it seems like people are just searching for an excuse to not follow the directions we give them. Have you ever found that to be true?? I certainly have.

So as you read through this section, instead of looking for reasons why these strategies won't work for you, I want you to think about how you can make them work for you!

Remember, 98%-ers reach for excuses while 2%-ers find solutions! Which population do you want to be part of? This is a test!

### **Dani, I'm Not A Good Cook!**

I hear this one all the time! It's such an EXCUSE! Honestly, this really isn't a matter of whether or not you can cook. The bigger question is: Can you follow directions? Can you read steps 1, 2 and 3, and follow them?

That goes for so much more than cooking! You have to follow directions every day at work, don't you? You teach your kids how to follow directions. When you follow directions, you are rewarded. At work, you're rewarded with a paycheck. You reward your kids for following directions. When you follow the directions in a recipe, what is your reward? A delicious meal!

There are cookbooks and websites out there designed specifically for you! We're talking recipes with very few ingredients and simple, easy-to-follow steps *anyone* can follow. It really all comes down to whether or not you're willing to put away your excuses and follow the directions in this book.

So do not try to dismiss this and say, "*Oh, well I can't cook, so I guess I can't make this*



*work for me!"* Nonsense!

### **EASY FRIED RICE**

#### ***Ingredients:***

2 cups cooked rice  
1 small yellow onion, diced  
1 cup fresh carrots, chopped (about 5 carrots)  
1 cup frozen peas  
1 cup frozen corn  
4 eggs  
Butter/olive oil  
Soy sauce

#### **Directions:**

1. Sauté onion in 1 tbsp. olive oil, with a pinch of salt. Pour into bowl and set aside.
2. Add carrots to wok and sauté until they change color. Pour into the bowl (with onions) and set aside.
3. Sauté peas and corn together for 3 minutes. Pour into the bowl and set aside.
4. Scramble 4 eggs with a pinch of salt, and cut into small pieces with a wooden spoon. Add to vegetable mixture.
5. Put 2 tbsp. of olive oil or butter in bottom of wok. Add cooked rice and vegetables. Add soy sauce to taste. Mix well. Add butter as needed to keep rice and vegetables from sticking or burning.

NOTE: This is a great way to use up vegetables that are about to go bad! You can use carrots, broccoli, zucchini, bell peppers, or anything else you have on hand. Add more veggies, meat or anything else you may have on hand, to make it a complete meal!

## **Shopping For 1 Or 2 People Is Harder Than Shopping For An Entire Family!**

There are challenges and obstacles you will encounter, whether you are shopping for 1 or for 10. I've heard of so many single people who spend a ridiculous amount of money on food for just themselves. Yet, there are other stories of those who struggle to spend their full \$20 on food for the entire week.

There are some tips and strategies I would recommend – and these can be used by anyone.

- If meat comes in packages bigger than you need, and you can't find an - thing smaller, don't fret! Take out what you need for the week, and freeze the rest! You can actually get 2-3 weeks' worth of meat from one package that way. Plus, you will probably save on the cost versus the single-serve package portion price!
- This is where "overlapping" meals comes in handy! If you cook meals that use the same ingredients, you are buying less and using everything you do buy.
- Find a friend to shop with, and split everything down the middle. That way, you're getting everything you need, while still keeping the costs low.

## **Should I Shop At Costco Or Sam's Club To Save Money?**

I am always blown away by how many people think they actually save money by shopping at bulk stores like Costco! But actually, the opposite is true. They spend way more money.

People go into stores like that to stock their kitchens, thinking they will save money by buying in bulk. Yet, they come out of the store with enough food to feed a small army! It's not necessary! You do not need 6 boxes of cereal to feed your 2 children for the week! You don't need 3 bottles of ketchup, and you certainly don't

need a bag of chips the size of a small child!

I've had people try to argue this point with me over the years, but it all comes down to this: You're reading this book right now to find out how this multimillionaire feeds her family on less than \$100 a week, and uses the money she saves to do the things that are truly important in life. I get the results I get because of the strategies I'm sharing with you. So trust me on this!

Stop shopping in bulk stores! You will save so much money by NOT going there!

## What About Coupons?

Coupons can be very deceiving. They give the appearance of saving you money, yet it's easy to waste time and money in the process. Time and money can so easily get sucked up into the wrong places. That's why you've got to look at the big picture! You have to be able to recognize and discern a real deal from a big scam.

For example, if you can get \$2 off when you buy 10 cans of green beans, is that wise or foolish? It's foolish! What in the world are you going to do with 10 cans of green beans?!

So often, coupons cause us to buy things we do not need and never intended to buy.

*"The coupon craze created an incentive to buy unnecessary goods, which often sat on shelves in my house for weeks or months, taking up space,"* said Christy, a former coupon enthusiast.

*If you happen to have a coupon for an item already on your list, I say go for it! If something on your list is legitimately on sale, then by all means, use that coupon! But I would not recommend spending hours searching for tons of coupons, just to save a few bucks on things you don't really need. After all, the only way to save money is by NOT spending it!*

## **But Dani, I Have Special Dietary Needs!**

Special needs, such as gluten-free, dairy-free, grain-free diets, have become very common in recent years. I get questions all the time about how to deal with these issues, while still keeping budgets low, and my answer is always the same.

Think back with me to the days before almond milk and gluten-free bread. What did people do before those things were widely available? If someone was allergic to dairy, they simply wouldn't eat/drink dairy! If someone couldn't eat gluten, they just didn't eat it! They didn't spend triple the amount of money to buy something specifically-made for their special need

*"I finally did it! I've been working for more than a year to bring down our food budget. At times I felt so discouraged. But now, our family of 6 is consistently eating for \$100 a week (with a wheat allergy and a dairy allergy)! It sure feels great! Keep looking for solutions, and celebrate your progress along the way. If we can do it, so can you!"*

~ **Deirdre Sentis**

## Create A Fun Budget

This is so important! I always encourage our clients to create a “fun” budget. See, when you declare “**War On Debt**” and you are making all kinds of changes in the way you think about and spend money, it’s important to keep yourself motivated and to reward yourself. Your fun budget is literally there for you to do whatever you want with it! It may be \$25 or \$100 a month...whatever works for you and your budget!

If you enjoy eating out or buying fancy coffee, you can use your fun money for these things. You might want to save it each month and go on a trip, or you can buy clothes or shoes or a new phone or whatever you want with this money.

This is a great motivator, and it will keep you on track and encourage you to continue making the changes and applying the strategies you’re learning here.

When I was financially irresponsible, I would spend \$25,000 a month on whatever I wanted. That usually meant clothes, jewelry or eating out. After I got wiser, I limited it to \$100 a month. I still have a fun budget to this day!

### Eating Out

Eating out is a trap so many people fall into. As we discussed earlier, failure to plan always leads to foolish choices made in the impulse of a moment. However, some people just really love eating out, whether it’s because they hate cooking or they feel they are too busy to cook. Some people just don’t even think about it, so they end up at a restaurant or in the drive-thru by default.

Remember earlier, when we talked about knowing your habits? I want you to think about that right now. What are your habits for eating out? How often do you eat out? This includes sit-down restaurants, drive-thru places, coffee runs, gas station hot dogs, etc. How often is it? Every day? More than once a day? Every other

day? Once a week? Look at the total you spent on eating out last month. For most people, that amount is a pretty big number.

Once you find out what your current habits are, then you can figure out a plan to cut back. I'm not telling you to NEVER go out. And I'm not telling you to cut out 100% right now. In fact, if you try to make such a huge change when you're used to eating out 5 days a week, you are setting yourself up for failure. Instead, start by cutting it in half. That is a 50% improvement! Congratulations...that is a big deal!

My husband and I go out one night a week for our date night. The rest of our meals are prepared at home, but we go enjoy a nice meal at a restaurant together once a week.

And for goodness sake, if you're going to eat out once a week, make it count! Don't waste it on fast-food! Don't waste it on drive-thru mystery-meat tacos! Make it something you will actually enjoy, not just something you pick up because you're in a hurry!

### **TERIYAKI CHICKEN**

#### ***Ingredients:***

2 cups soy sauce  
2 cups white sugar  
2 cups brown sugar  
Half a thumb-sized minced fresh ginger  
5 garlic cloves, minced  
1 tbsp. sesame oil  
2 rounded spoons cornstarch  
1 bunch of green onions  
Sesame seeds  
6 chicken thighs

#### **Directions:**

1. Pour soy sauce into a saucepan on medium heat. Add white sugar and brown sugar and stir until dissolved.
2. Add ginger, garlic, sesame oil, cornstarch, green onions and sesame

seeds.

3. Cook and stir constantly until it starts to thicken.
4. Remove skin from chicken thighs, and cook on the grill.
5. Pour some sauce into a baking dish, and place cooked chicken into the sauce. Turn the chicken over in the sauce to make sure it's all covered. (It doesn't take much sauce!)

BONUS! This recipe makes a lot of sauce, so it's a good thing to put in the freezer and have on hand. Add it to fried rice or serve it with other dishes. You can also use it to make fajitas. Simply cut chicken into bite-sized pieces and cook it in a pan. Add onions and bell peppers, and pour in some teriyaki sauce. Serve with tortillas, sour cream, guacamole and salsa.

# 20 Tips That SHOULD Be Common Knowledge...But Aren't

## 1. Only Go To The Grocery Store Once A Week

When you make multiple trips to the grocery store, you are wasting time, gas and money, plus you're buying more food than you need! You know what happens when you go into the store for one thing – you walk out with a handful of items you didn't need in the first place

When you plan ahead, you eliminate the need to drop by the store multiple times every week.

## 2. Never Go To The Grocery Store Hungry

This should be a given. We all know when we are hungry, all of those quick and easy convenience foods in the grocery store start calling us by our first, middle and last names

Grab an apple on your way out the door when you're headed to the store and save yourself from the impulse purchases that happen when you go grocery shopping when you're hungry!

## 3. Let The Kids Help You Plan And Cook Meals

I know you may be thinking, *"Dani, REALLY?! Grocery shopping is my ONE BREAK from the chaos! You really want me to get the kids involved?! You must be out of your mind!"*

But just go with me here a moment...imagine if your parents had taught you exactly how to do what you're learning here in this book! Can you imagine if you were trained to think about money in such a way that caused you to save and invest it instead of spending it? Can you imagine if



you knew all of this before you even started a family? How much money could you have saved? How much time could you have saved?

I know you want the best for your kids. We all do! That's why it's so important to get them involved here! Teach them what you're doing, and why. Let them have a part in planning the menu. They can even help cook. These are important skills a lot of parents aren't teaching their kids these days. But your family is not called to be like everyone else out there! Your family is supposed to be part of the 2%!

#### **4. Buy A Good, All-Purpose Cookbook**

You will learn all kinds of tricks and gain the knowledge, confidence and inspiration to go "off-book" and begin to create your own dinnertime masterpieces!

#### **5. Don't Buy Prepackaged, Pre-Cut, Pre-Cooked Or Pre-Portioned Anything**

Somebody did all of that extra work...and you are paying for it! It only takes a few minutes to do it yourself, and you will save a lot of money. Besides, prepackaged foods are typically packed-full of all kinds of "mystery" ingredients that you do not want to put into your body!

#### **6. Grate Your Own Cheese**

This one is along the same lines as prepackaged food. You're paying someone else to do the work for you. It's so fast and easy to grate your own cheese! (Let the kids do it!)

#### **7. Pay Attention To Portion Sizes**

Have you seen the size of a normal chicken breast?! It's HUGE! That is way more than one person needs to eat! I fillet my chicken breasts, and get 3 pieces of chicken out of each one. The standard nutritionist recommendation for a meat portion is about the size of a deck of playing cards!

Lena Clemons-Taylor wrote on our Facebook page, *"I used your idea for flanking chicken breasts! I end up with enough meat to last for about 15 meals or more every time, for under \$10!"*

It's important to pay attention to your portion sizes, because if you're not careful, you will end up wasting a ton of food, which wastes a ton of money.

## 8. Make Your Own Salad Dressing

This is one very few people actually do. But it's so easy, so cheap and so much better for you! Instead of smothering your fresh, lovely salad with chemicals and hundreds of extra calories you probably don't need, make your own dressing!

There are so many different recipes out there. Just do a quick search and you will be surprised at how many you will find

### SIMPLE BALSAMIC VINAIGRETTE

#### *Ingredients:*

¼ cup balsamic vinegar  
½ cup extra-virgin olive oil  
1 clove garlic, minced  
Salt and pepper to taste

#### *Directions:*

Mix all ingredients in a jar or other airtight container. Cover, shake well and serve. Store in the refrigerator.

You can add to this recipe, if you desire or to fit your preferences...a spoonful of mustard, fresh or dried herbs, honey, brown sugar or whatever else you like!

## 9. "Brown Bag" It

Packing a lunch is so simple, yet so many people completely miss this easy tip. I believe it's another area that can be blamed on poor planning. When

you don't plan ahead and make the time to pack your lunch, then you will find yourself starving in the middle of the day and will end up being led by your cravings.

While you're putting away dinner leftovers, just put some in a separate container and stick it in the 'fridge for lunch the next day. This doesn't take any extra time, since you're already putting the food away. In fact, it's actually saving you time!

It always amazes me when people complain about being in debt, and yet they go out to lunch with friends once or twice or several times every week! I want to grab them by the shoulders and scream, "STOP SPENDING MONEY!!!" That's nothing but wasted money. If you followed the directions about meal planning and grocery shopping earlier in this book, then you've already planned for lunches, and there is no excuse to be spending more money every day.

## **10. Plan Meals Around The Things You Know Will Spoil**

For example, if you're buying a head of lettuce for 2 people, plan meals that will use it all. Otherwise, it will go bad before 2 people can eat the whole thing. You could use it for tacos, lettuce wraps, burgers and salad.

The same principle applies to everything - meats, veggies, fruits, etc. By "overlapping" meals, you will use up the food you have and avoid wasting it, and you will save money by actually buying less at the grocery store.

## **11. Check Out Your Local Farmer's Market**

This is something a lot of people forget about. This not only saves you money on produce, but supports your local farmers, as well! A visit to the farmer's market can be a fun and educational activity for the kids, too. There are often fun things for kids to do there and it provides a great learning experience for them!

## 12. The Freezer Is Your Friend

When you have leftovers you know will go bad before you can finish them, just stick them in the freezer! You can even do this intentionally. If you are one who doesn't like to spend a lot of time in the kitchen every night, then prepare extra food when you do cook, and put the extra food in the freezer for the following week.

You might be amazed at what you can freeze! A lot of produce can be frozen. And of course, you can freeze meat – cooked or uncooked. If you have food in your refrigerator that is about to go bad, stick it in the freezer to preserve it until you are ready to use it.

## 13. You Don't Always Need To Buy The Name Brands

I remember when I was younger and flat broke, I stood in front of the ketchup display at the grocery store, thinking, "Man, when I have the money, I'm gonna buy name brand ketchup!" And then I saw the price of that name brand... And guess which one I bought! The store brand!

We are constantly being "sold" an image or concept by the retail industry. The advertisers are fighting tooth-and-nail to get your money! And they've done a really good job, don't you think? After all, if I were to show you some logos and slogans and packaging for some of the name brands out there, you'd most likely be able to identify them within seconds.

You know these brands, and you have this idea in your head that the name brand is always best. But that's not always the case! Don't be duped by the advertisers, who are simply trying to sell you a more expensive product, which may not necessarily be any better.

## 14. Avoid The Sales

I know what you're thinking right now. "*Dani, I thought you wanted me to SAVE money? So why are you telling me to avoid the sales now?*" I know this goes against everything you've been taught.

Yes, sometimes you will see items at reduced prices. And if those things

are on your list, or if you can substitute them for other, more expensive, items on your list, then go for it! This is a great way to save money!

But think about who taught you to shop sales: the media, marketers, grocery stores and department stores. The reality is, sales make you feel like you're getting a great deal, but they are a scam!

Sales make us say to ourselves, *"Oh, I need that and I'll save money if I buy it."* But think about that statement for just a moment. You do not save money by spending it! Have you ever said, "I just saved \$50 by spending \$100"? You did NOT save \$50! You SPENT \$100!

Check out the crowds...98%-ers shop "big" sales. Yep, I said it! Just because they can, 98%-ers buy a lot more than they need. A 98%-er will buy 10 cans of green beans for \$10, but a 2%-er will buy 1 can for \$1.12. Who got the better deal? Well, the 98%-er spent \$10, and the 2%-er spent \$1.12. The answer is obvious!

The bottom line is this: Pay careful attention to how advertisers are talking to you. Sometimes you can save money by buying food at reduced prices, but beware of the sales that want you to "buy more to save more." Remember, you don't save money by spending it!

## 15. Become Your Own Coffee Barista

If you are someone who likes to stop by a coffee shop in the morning, this one is for you!

Learn how to make your favorite coffee drink at home! I know you like your Pumpkin Spice Latte or your Peppermint Mocha or your fancy-schmancy drinks. But if you do a quick web search, you'll find all kinds of recipes for your favorite frou-frou drinks that you can make at home! This will save you more money than you ever imagined, AND it will impress your friends, family and coworkers when you show up with an inexpensive, delicious drink you made in your own kitchen. Double win!

## 16. Do-It-Yourself

There are so many things you can make at home! We've already discussed coffee. But your favorite restaurant recipes, laundry detergent, household cleaners, vanilla and almond extracts, bread, deodorant.

There really is no limit here! Of course, some things are cheaper to buy. But a lot of times, the DIY version is simple, inexpensive and actually better for you.

So before you drop your hard-earned cash on these items, do a quick on-line search and try to find a DIY version first

## 17. Use An All-Purpose Cleaning Product

You do NOT need a full line of products to clean your house! Think about it...who told you that you need a different product for your kitchen counters, your kitchen sink, your dishes, your floors, your bathroom counters, your bathroom sink, your toilet, your bathtub, etc.? The advertisers who are trying to sell you eight different products! HELLO!!!

I have a great botanical soap that can be used to clean the kitchen, dishes, bathroom, and floors...AND your hair, body, teeth, laundry, car, dog, etc

So instead of buying up the whole cleaning, laundry and beauty aisles, you can use one product to get the job done! These soaps are typically available through a distributor. Just search for "botanical soap" and you will find some

## 18. DO NOT Buy Paper Towels

They are such a waste! Think about it... You spill some water on the counter, so you grab some paper towels, wipe up the spill, and throw the paper towels in the trash. It seems like a small thing, but think about all the paper towels you've used in your lifetime. And, of course, if you're buying them, you're going to get the "good kind" because they are better quality (which means they're more expensive). The average family spends up to \$182 per year on just paper towels, according to DailyFinance.

So save \$182 this year by using dishtowels. When you're done cleaning up a mess, just throw them in the dirty laundry, and you're all set! I know you're probably wondering how you could ever get by without using paper towels...but believe me, you can do it! My family has been doing it for years! When you don't have access to paper towels, you will find a way to survive without them! You can use old T-shirts or even bed sheets for the really nasty jobs. These can be washed in a separate load and reused again and again!

## 19. Start A Garden

I believe a garden offers a wonderful opportunity to save hundreds of dollars each year, to learn a new skill and even to get some exercise! It only requires a small investment of time and money, but that can yield amazing results for you and your family.

We actually had a few people in our community involved in our garden last year. We all worked together to prepare the land, plant the seeds, pull weeds, water and take care of the garden. It yielded so much produce, we had to freeze a lot of it, and give a lot of it away!

This year, things started popping up we didn't plant this year! It was all seed left in the ground from last year! We could feed a small army with the food from our garden this year.

You'd be surprised to see some of the tiny spaces where you can actually grow a garden. Even if you live in an apartment or if you don't have a backyard, you can still grow food! Did you know you can grow potatoes in a trash can? You can grow some vegetables in a pot. Just do an online search and you will find tons of cheap, easy ideas

## 20. Set Goals!!!

I cannot stress this one enough. It's so easy to forget to set goals and to just coast through life. Most people never even think about setting goals in the area of grocery shopping or feeding their families on a smaller budget. But it's so important!

I'm sure you've heard this before – if you aim at nothing, you're surely going to hit it. If you do not set goals for yourself, you have no chance of accomplishing them! Seems like it should be common sense, right? But 98% of the population just doesn't get it! They are hoping to save money on their grocery bill without ever doing anything to make it happen!

Friend, I don't want that to be you! I don't want you to be frustrated, running around in circles, hoping for results but never achieving them! I want to see you become outrageously successful!

So sit down with your family tonight and set some goals. Make a plan on how you will accomplish those goals, using what you have learned from this book. Work together and keep each other accountable in following your plan. You WILL see results!

But don't stop there. Don't just set a goal of how much money you want to save. Set goals for what you want to do with all that money you save! The possibilities are endless.

*“Prior to applying **‘War On Debt’** to our lives, we were spending upward of \$1600/month on groceries, and still eating out a few times a week. We applied the skills we learned, and within 6 weeks, we were spending around \$20 per person, per week – which is less than half of what we were spending previously. Cutting back on our groceries was a catalyst for some major life changes that have resulted in us no longer being dependent on two incomes...AND we've also paid off \$300K of debt. We have freedom in our lives to do the things we've always dreamed of doing – like taking REAL vacations with our family, and quarterly weekend get-aways as a couple.” ~ **Londa Harpster***



## One Little Change Can Make A Huge Difference!

None of these strategies or techniques involves making huge sacrifices in your lifestyle, but they can result in hundreds of dollars of savings every month! Imagine what you could do with a few hundred dollars to spare each month. What would you do with that kind of money? Pay off your credit cards? Save for your dream vacation? Donate the money to help free kids from the sex trade? Invest the money? Think about the powerful things you could do, that are so much more purposeful than blowing \$500 or \$1000 on food each month!

I want to encourage you right now, because I know what it's like to read something like this and get all excited and fired up and start to make changes. But then you get so overwhelmed by the sheer number of changes you're trying to make, all at once, in your life. Some people hit that roadblock and give up altogether. Some get very discouraged, and wonder if they really can do it. Some get angry and decide it was stupid to even try in the first place

I don't know which category you fit into, but before you get to that point, I really want to encourage you in this: Massive changes do not happen overnight!

When I was around 19 years old, I had a millionaire say to me, "Dani, how do you eat an elephant?" I answered, "*Uhhh, I dunno.*" (I must have sounded reeeally smart! NOT!) The answer: One bite at a time!

Now, why did he say that to me? Because I was in such a rush to be successful RIGHT NOW! I wanted massive results immediately. I didn't want to wait! I didn't want to take it one step at a time. I was totally impatient.

But think about this - what happens when you take a bite that's way too big for your mouth? You choke! You know that's the truth!

So, my friend, how do you eat this elephant? One bite at a time.

I'm telling you this because I don't want you to think you have to change everything RIGHT NOW. You're not going to wake up tomorrow and suddenly have all this extra money lying around. Sorry to break it to you, but that's not how this thing works. (That's our other book you're thinking about... "How To Get Super Fantastical Outrageous Miraculous Results Without Lifting A Finger!" NOT!!!)

Don't worry about hitting 100% of these things out of the ballpark right off the bat. It is not about perfection! It's about progress. Success doesn't happen overnight. Success happens when you make consistent efforts in the right direction. When you start making small changes, they will produce results. As you gain momentum, your results will get bigger and bigger.

## Track Your Progress!

At the end of one month, print out your bank statement and grab your highlighters, and go at it again!

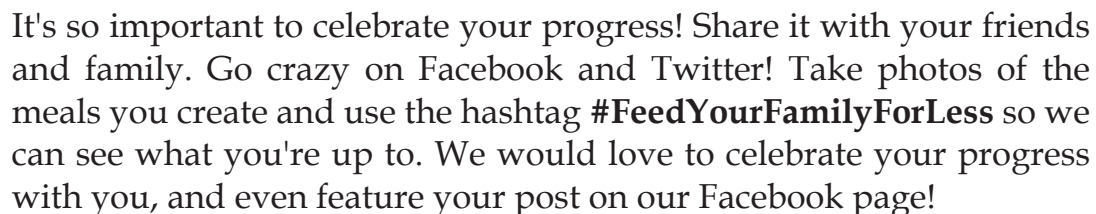
Do the same thing you did before:

Yellow - Grocery store

Blue - Eating out (including fast-food, coffee, etc.)

Green - Other food expenses

Once you have finished highlighting your bank statement, add up your totals for each category. Compare your new totals to your old averages and calculate your savings!



It's so important to celebrate your progress! Share it with your friends and family. Go crazy on Facebook and Twitter! Take photos of the meals you create and use the hashtag **#FeedYourFamilyForLess** so we can see what you're up to. We would love to celebrate your progress with you, and even feature your post on our Facebook page!

## Your Next Step

There are three groups of people reading this eBook right now, and these three groups each have different levels of commitment, hunger and persistence. Each group has learned the same tips and strategies that I have shared here in this book. However, each group will do something different with the information.

Group 1 will make a few changes, save some money at the grocery store, and learn how to feed their families on \$100 a week or less. But that's as far as they will take it. And that's okay! That's their commitment level at this point in their lives.

Group 2 will read this eBook again and again, and will get incredible results. They will probably even come up with even more ways to save at the grocery store! They will think long and hard about taking it one step further and doing whatever it takes to become truly financially independent, but there will always be something in their way. There will always be a reason (which is really an excuse) for why they can't take that next step. There will always be something else to think about before taking the next step. And again, that's okay. That's where Group 2's commitment level is right now.

Group 3, however, is very different. These are the true 2%-ers. These are the ones who have read this eBook cover-to-cover, and have followed directions completely and immediately. They are all in for their success, and they have even told their friends and family about this eBook! This is the group who is saying, "*Okay, what's my next step?*" They are ready to step up and do whatever it takes to ensure their financial success

So Group 3, I'm talking to YOU right now! You are set apart from the masses, and you are ready to take the next step. **First Steps To Success** has helped tens of thousands of people annihilate their debt, build their savings accounts, make wise investments, and create long-lasting wealth that can be passed down for generations to come.

I'll be honest with you, my friend. Each of the groups I mentioned above needs to get to **First Steps To Success**, which is our training seminar that equips people to succeed in every area of their lives. But the reality is, only that last group will actually make that investment into themselves.

If you are deadly serious about making lasting changes and setting yourself up for massive financial success, **First Steps To Success** is your next step!

At **First Steps To Success**, you're going to:

- get the right foundational roots that will grow into enormous success
- skyrocket your income
- land your dream job, or advance in your current career
- massively grow your business
- build a loyal client base
- learn how to pay off ALL of your debt in 5-7 years (including your mortgage!)
- discover how you can save and invest tons of money
- strengthen your relationships
- learn how you can help more people and give to a cause that matters most to you
- have tons of fun, with new friends from all over the world!

I can't wait to meet you in person at the next First Steps To Success event. We are going to have an amazing time together, as you take your next step and get equipped for outrageous success in every area of your life!

# Congratulations!

I am so excited for you, my friend! You've made it this far because you truly desire to set up your family for financial success. I can't wait to hear about the results you will produce!

You have:

- ✓ Learned the difference between the 98% and 2%, and how to cross over to the 2%
- ✓ Identified your starting point, what your weaknesses are and how to overcome them
- ✓ Learned the difference between wise spending and foolish spending
- ✓ Gained a new understanding of the purpose of money
- ✓ Discovered the valuable skill of "improvising in imperfection"
- ✓ Received practical tips for menu planning and list-making
- ✓ Learned the ins-and-outs of successful (and cheap) grocery shopping
- ✓ Received 20 tips that should be common knowledge, but aren't

I believe you now have the tools and strategies you need in order to create a life of financial freedom for your family, your children and your children's children. This is just the beginning for you! I can't wait to hear your success story! Don't forget to write and tell us about your results! ([DaniJohnson.com/contact](http://DaniJohnson.com/contact))

To your success,



Dani Johnson

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**For more information visit: [www.warondebt.com](http://www.warondebt.com)**

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# Grocery List

PRODUCE	MEAT	DAIRY	CANNED	FROZEN	CONDIMENTS	BREAD	MISC	SUPPLIES

For more information visit: [www.warondebt.com](http://www.warondebt.com)

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# ★ MENU ★

SUNDAY	
MONDAY	
TUESDAY	
WEDNESDAY	
THURSDAY	
FRIDAY	
SATURDAY	



# Recipe Index

## PENNE-PINCHING PASTA

### Ingredients:

1 package Italian sausage (casings removed)  
2 tbsp. olive oil  
1 medium onion  
1 green bell pepper, diced  
1 red bell pepper, diced  
1 large stalk broccoli, cut into floret  
2 lbs. pasta  
Kosher salt

### Alfredo Sauce:

½ cup butter  
4-6 garlic cloves, minced  
1 pint Half & Half  
2 cups grated Parmesan cheese

### Directions:

1. Add water and salt to a large pot over medium-high heat. Allow water to boil while you prepare the sauce. When the water begins to boil, add pasta, cover and reduce heat to low.
2. In a two-quart saucepan, melt butter over medium-high heat. Add garlic and sauté until light brown. Slowly whisk Half & Half into the butter and garlic mixture.
3. Stir sauce frequently over medium-high heat until it begins to foam and thickens slightly. Reduce heat and allow the mixture to simmer until thickened, about 5 minutes.
4. Add olive oil to a large sauté pan over medium-high heat. Add sausage to pan, using a wooden spoon to break up the meat. Cook until browned.

5. Once the sauce has thickened a bit, add Parmesan cheese and stir until melted.
6. Add diced onions to the cooked sausage and sauté until onions are translucent, about 3-4 minutes. Stir in broccoli florets and cook 1-2 minutes. Add red and green bell peppers. Season with salt and pepper, to taste. Cook an additional 1-2 minutes, or until vegetables are crisp-tender.
7. Drain your pasta, and mix everything together.
8. Enjoy!

BONUS! You can enjoy several different variations of this dish. If you don't want the extra carbs from the pasta, just have the veggies, meat, and sauce. You can set some aside before mixing it with the pasta. You can also use different kinds of meat and vegetables. Use whatever you have on hand!

## **CLASSIC APPLE CRISP**

### *Filling:*

5 cups thinly-sliced, peeled apples  
2-4 tbsp. sugar

### *Topping:*

$\frac{3}{4}$  cup rolled oats  
 $\frac{3}{4}$  cup packed brown sugar  
6 tbsp. all-purpose flour  
 $\frac{1}{2}$  tsp. ground nutmeg  
 $\frac{1}{2}$  tsp. ground ginger  
 $\frac{1}{2}$  tsp. ground cinnamon  
6 tbsp. butter

### **Directions:**

1. Heat oven to 375 degrees F.
2. Place fruit in an 8-inch round baking dish. Stir in sugar.
3. In a mixing bowl, combine oats, brown sugar, flour, nutmeg, ginger and cinnamon. Cut in butter until mixture resembles coarse crumbs. Sprinkle over the apples.
4. Bake for 30-35 minutes, or until fruit is tender and topping is golden brown. Serve warm.

## **MEXICAN CHICKEN**

### ***Ingredients:***

4 chicken thighs

4 tomatoes

2 jalapenos

½ bulb of garlic

### **Directions:**

1. Boil water in a large pot. Add salt and 4 chicken thighs. Boil until cooked through.
2. Remove chicken from water and cool on a platter, about 20 minutes. Remove skin and bones, and shred chicken. (Save the broth!)
3. Cut tomatoes into bite-sized pieces. Chop onion, jalapeños and garlic. Sauté together in a large pan on high heat until vegetables are cooked. Add shredded chicken and stir until combined.
4. Serve in heated tortillas.

## **MEXICAN BEANS**

### ***Ingredients:***

5 large handfuls of pinto beans, washed

2 cloves of garlic, minced

1 yellow onion, diced

Olive oil

Chicken broth

### **Directions:**

1. Place washed beans into Dutch oven or clay pot. Fill pot  $\frac{3}{4}$  full with chicken broth. Add 2 cloves of minced garlic and a splash of olive oil. Bring to a boil.
2. Cook on low-medium setting for 1.5 hours.
3. Add salt to taste. Cook 5 more minutes.
4. Heat olive oil in a large pan and add the onion. Cook until translucent.
5. Using a slotted spoon, scoop beans out of pot and place into the pan. Add a ladle of broth.
6. After the beans have cooked awhile in the broth, mash them like potatoes. Continue adding broth as needed.

## **MEXICAN RICE**

### ***Ingredients:***

1 yellow onion  
1 medium tomato  
3 cups chicken broth  
3 cups jasmine rice  
3 tbsp. olive oil

### **Directions:**

1. Place onion, tomato and chicken broth into a blender and blend until smooth.
2. Pour 3 tbsp. olive oil into pan and add rice. Cook until rice is golden brown.
3. Pour contents of blender into pan with rice. Cover and simmer until rice is cooked.

## **EASY FRIED RICE**

### ***Ingredients:***

2 cups cooked rice  
1 small yellow onion, diced  
1 cup fresh carrots, chopped (about 5 carrots)  
1 cup frozen peas  
1 cup frozen corn  
4 eggs  
Butter/olive oil  
Soy sauce

### **Directions:**

1. Sauté onion in 1 tbsp. olive oil, with a pinch of salt. Pour into bowl and set aside.
2. Add carrots to wok and sauté until they change color. Pour into the bowl (with onions) and set aside.
3. Sauté peas and corn together for 3 minutes. Pour into the bowl and set aside.
4. Scramble 4 eggs with a pinch of salt, and cut into small pieces with a wooden spoon. Add to vegetable mixture.
5. Put 2 tbsp. of olive oil or butter in bottom of wok. Add cooked rice and vegetables. Add soy sauce to taste. Mix well. Add butter as needed to keep rice and vegetables from sticking or burning.

NOTE: This is a great way to use up vegetables that are about to go bad! You can use carrots, broccoli, zucchini, bell peppers, or anything else you have on hand. Add more veggies, meat or anything else you may have on hand, to make it a complete meal!

## **TERIYAKI CHICKEN**

### ***Ingredients:***

2 cups soy sauce  
2 cups white sugar  
2 cups brown sugar  
Half a thumb-sized minced fresh ginger  
5 garlic cloves, minced  
1 tbsp, sesame oil  
2 rounded spoons cornstarch  
1 bunch of green onions  
Sesame seeds  
6 chicken thighs

### **Directions:**

1. Pour soy sauce into a saucepan on medium heat. Add white sugar and brown sugar and stir until dissolved.
2. Add ginger, garlic, sesame oil, cornstarch, green onions and sesame seeds.
3. Cook and stir constantly until it starts to thicken.
4. Remove skin from chicken thighs, and cook on the grill.
5. Pour some sauce into a baking dish, and place cooked chicken into the sauce. Turn the chicken over in the sauce to make sure it's all covered. (It doesn't take much sauce!)

BONUS! This recipe makes a lot of sauce, so it's a good thing to put in the freezer and have on hand. Add it to fried rice or serve it with other dishes. You can also use it to make fajitas. Simply cut chicken into bite-sized pieces and cook it in a pan. Add onions and bell peppers, and pour in some teriyaki sauce. Serve with tortillas, sour cream, guacamole and salsa.



### **SIMPLE BALSAMIC VINAIGRETTE**

***Ingredients:***

1/4 cup balsamic vinegar  
1/2 cup extra-virgin olive oil  
1 clove garlic, minced  
Salt and pepper to taste

**Directions:**

Mix all ingredients in a jar or other airtight container. Cover, shake well and serve. Store in the refrigerator.

You can add to this recipe, if you desire or to fit your preferences...a spoonful of mustard, fresh or dried herbs, honey, brown sugar or whatever else you like!



## ABOUT THE AUTHOR

Dani Johnson has led hundreds of thousands of people throughout the world with her expert teachings on business, money and relationships, all while adding more enjoyment and fun, so they may live the truly uncommon life.

As a seasoned entrepreneur, Dani Johnson has become a multi-millionaire many times over, is a best-selling author, internationally sought-after speaker and TV/radio show host. She is regularly called upon by major media outlets for her expertise in business, finance, relationships and spirituality, including guest appearances on *"The Oprah Winfrey Show," "The View," "Fox & Friends," "Good Morning America," "NPR," "USA Today, Forbes, TheStreet.com, AOL Finance, "Fox Business News,"* and *Variety*, as well as the season premiere episode of ABC's *"Secret Millionaire"*.

As a devoted wife, loving mother of 5 children and 7 grandchildren, and servant of the Most High God, Dani leads and coaches with a passionate desire to see her clients transformed in their spiritual, family and professional lives. Her goal is to equip them to not only succeed, but thrive, in the marketplace.

Dani actively inspires a legion of families, friends and clients - whose lives have been transformed through her methods - to join forces and work diligently year after year to build homes for the extreme poor worldwide, feed and clothe homeless children, rescue captives from the sex trade and educate kids. Dani is on a personal mission to give away a million dollars a month to provide food, clothing and shelter for children around the world.

As president and CEO of Destiny Global, a beacon assisting thousands from all walks of life, as well as a steadfast supporter of King's Ransom Foundation, a non-profit charity providing for people in need worldwide, Dani has dedicated her life to a mission of service. In conjunction with King's Ransom, she is currently rallying support to build 1000 homes, ensure safe drinking water and offer entrepreneurial training, for the extreme poor, as well as construct orphanages and safe havens for children rescued from the sex trade. Just as she is committed to offering a legacy for the future to these families and children, Dani can help you learn to write the next chapter of your own life story!

## “ WHAT CLIENTS HAVE TO SAY...

- *"We were suffocating in debt because of uncontrolled spending. After applying what Dani teaches, we found over \$750 a month in savings from our food budget alone."*

~ *David Giles*

*"I wrote out meals for the week and then went to Walmart and spent \$25 for the week to feed 2 people!"*

~ *Pam Middleton*

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