It's the beginning of the New Year, and resolutions abound for many. Losing weight, exercising more frequently, and eating more healthfully are common goals. What if we could do all of the above and save a few dollars at the same time? This January, consider the following strategies from TOPS Club Inc. (Take Off Pounds Sensibly), the nonprofit weight-loss support organization, to create flavorful, nutritious meals that won't hurt thewallet.

Eat In More and Out Less

While they require more planning, home-cooked meals are an excellent way to minimize the grocery bill, and they are typically healthier than the options found when dining out.

- Double or triple recipes and freeze leftovers in individual containers to eat throughout the week.
- Make at least one meal a week meatless. Choose recipes that utilize beans (canned or dried) and grains, which add a boost of nutrition.

Plan Ahead

A meal planning chart or simple shopping list for the week are great tools for the budget-minded, health-conscious consumer. Knowing what's already in the pantry and what to make ahead of time reduces impulse spending, saves time, and improves the nutritional value of your meal.

- Take part of one day a week to plan the upcoming week's menu. Search "meal planning charts" online for a variety of templates and convenient shopping tools.
- Include meals that will "stretch" more expensive food items, like stews, casseroles, and stir-fries.
- In addition to reviewing weekly store circulars in advance for sales, check the back of grocery receipts for additional coupons. Also check online for coupons, simply by visiting the manufacturers' websites.

Shop Smart

In addition to shopping at grocery stores, consider local markets, dollar stores, and shopping online, if available. For the best deals at the market, look for reduced produce or end-of-the-day specials. Many online grocery services offer discounted or free shipping if a minimum amount is spent.

Some other suggestions include:

- Only shop once a week. This makes it easier to avoid unnecessary purchases and encourages buying only what is needed for the weekly menu.
- Have a snack before visiting the grocery store. Shopping on an empty stomach can lead to impulse buying.
- Shop alone, to prevent family members' impulse selections from ending up in the shopping cart.
- "Shop the perimeter" of the store, remembering that the least healthy and most overpriced packaged foods are concentrated in the middle aisles.
- Look high and low (literally) on store shelves to find generic items from store brands, which are often less expensive than, but identical to, name-brand items, which are placed at eye level on shelves.
- Buying "economy" or "family size" containers is sometimes a better buy if all of the food in the package is eaten. If it spoils and has to be thrown away, it may just be a waste of money. Select large packages of meat, poultry, and fish, and place them in separate freezer bags at

home for each meal. Non-perishable items like canned food, cereal, soup, and nuts are a good choice.

- Avoid purchasing "convenience" foods, like single-serving snacks, pre-cut fruits and vegetables, and instant rice. Buy a larger-sized container and portion out snacks, cut produce, and spend a few minutes cooking the rice. These efforts may take a bit of extra time up front but will ultimately save money.
- If fresh fruits and vegetables are cost-prohibitive, try the frozen or canned versions made with "100% juice" and "low sodium," respectively. Frozen produce is often flash-frozen at the source, locking in nutrients. Rinse canned vegetables before cooking to further reduce the sodium content.