



Planning Holiday Meals on a Thrifty Budget

Planning a holiday meal on a budget starts weeks and sometimes months in advance.

There are several strategies that can help you spend less while having a delicious meal your family will enjoy. By planning ahead, you will feel less stressed about the extra cost of the holiday meal when the time comes to celebrate.

Plan meals within your budget

Do not get hung up on typical foods you are supposed to have on certain holidays. Holiday meals should be about what each family likes and enjoys. Consider the recipes and foods that are important to your family. Are there certain proteins, casseroles, salads, or desserts that are often part of your family celebrations? Use these recipes in your menu plan to honor your family traditions.

Choose foods that are within your budget. The biggest cost for a holiday meal is usually the main dish meat. Planning for this large cost will make it easier to enjoy the meal with your family. Watch grocery ads and buy meat when you find it on sale and freeze until needed. If the price of a large cut of meat is too much for your budget, think about other choices your family might enjoy. Maybe a turkey is outside your budget. Instead, roast a turkey breast or whole chicken. Or make a chicken and dressing

casserole. The flavors will be like turkey and dressing at a lower cost.

Use fresh fruits and vegetables when they are in season or on sale. Choose canned or frozen fruits and vegetables for out-of-season times. Serve “plain” vegetables rather than “fancy” ones. For example, serve green beans instead of green bean casserole. This will cut down on costs and even save you some time in the kitchen.



Be flexible about vegetable side dishes to get more savings. For example, if you want to serve a salad and the recipe calls for spinach but romaine lettuce is cheaper, you can easily substitute the lettuce for the spinach without compromising the taste or outcome of the recipe. Or if you want to serve a green vegetable but do not prefer a certain kind, then choose the cheapest option. For example, fresh asparagus might be tasty but if it is out of season and more costly, choose canned green beans instead.

Think about how to stretch the holiday meal with lower-cost foods. Try low-cost foods like potatoes; whole grains such as pasta or rice; dried beans, peas, or lentils; or bread.

Check your cupboards, pantry, refrigerator, and freezer for food that you already have. A holiday meal might be a chance to use up that frozen casserole you have been saving for a “special occasion” or the

bag of dried lentils you have not known how to use. What can you prepare that features some of the foods you have on hand?

Make smart beverage choices. Soft drinks, juice drinks, sports drinks, and other sweet drinks can be expensive and usually contain a lot of added sugars. Instead, serve tap water. Water is affordable and the best way to quench everyone’s thirst. If you want to make it special, serve it with lemon or other fruit slices.

To help lower your costs for holiday meals, ask guests to bring an item or two. If someone asks what you need, look at your menu plan and give them a dish from your list. If they offer to bring something that’s not on your menu, mark off something similar from your list to cut down on your workload and reduce food waste. Even those not as skilled in the kitchen can help by bringing rolls, drinks, or paper products.



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Use these tips to complete the meal planning worksheet. This will help you plan a well-rounded meal that is within your budget.

Budgeting for the big meal

Budgeting for a large meal means thinking ahead and planning for weeks and sometimes months beforehand so the financial burden is not so great at one time.

If possible, save \$5 or more each week for a month or two. In two months, you will have money saved to help buy the turkey, ham, or other ingredients you choose. For example, if you save \$5 a week for eight weeks, that is \$40 you can put toward your holiday meal. When you have a tight budget, it might seem hard to set aside money at the time. Look for ways to free up \$5 a week from your current spending habits, like skipping a drive-through meal or vending machine purchase.

Check store flyers for sale prices. Pay attention to sale prices and stock up on foods when they are at their cheapest. Buy store-brand items when possible. Often store brands are cheaper. Set aside the items until it is time to prepare for the holiday.

Shopping lists save time, money, and trips to the grocery store. Use a menu planner and recipes to make a shopping list for your holiday meal. Compare store prices to find the best value for the items on

your shopping list. Shopping around can take more time, but it is often worth it to save money. Many larger stores list their groceries and prices online. When it is available, check store websites to compare prices. This will save you time and money on gas going from store to store. Also, use store loyalty programs and coupons to lower food costs.

The 5-trip budget shopping method

Below is a system for shopping on a budget that can help you spread out items for the holiday meal over five shopping trips.

Shopping trip 1: Canned foods

Canned goods are shelf stable and keep for a while. They can be some of the first things you buy for your holiday meal. Canned foods often cost less and are easy to use. Some canned foods are preferred over fresh. Stock up on no-salt-added canned vegetables, fruit canned in juice or water, fruit fillings, soups, canned milk, etc. Set them aside for the holiday meal.

Shopping trip 2: Dry ingredients

For the next shopping trip, focus on non-perishable dry ingredients. Think about flour, sugars, baking powder, baking soda, cornmeal, dried fruits, baking chips, breadcrumbs, pasta, rice, shelf stable pie crusts,

condiments, nuts, oils, cooking sprays, and other items you will need. If you have some of the needed ingredients on hand, you still may need to buy more for the holiday meal if you will be using them in the meantime.

Shopping trip 3: Flavor ingredients

Ingredients that add flavor can be some of the higher-priced items on your shopping list. Be sure to see what you have on hand before adding these items to your shopping list. There is no need to buy costly items you do not need. Flavor ingredients to buy might be spices, herbs, vinegars, garlic, or flavorings like vanilla extract.

Shopping trip 4: Frozen foods

Buying frozen foods can be tricky. You must have enough freezer space to allow you to buy what you need. Leading up to a holiday meal, make some extra freezer space. Use up some of what you have in the freezer to make room for needed ingredients and leftovers after the holiday meal. Using frozen foods in your holiday meal can be another way to save money. Most of the time, frozen vegetables and fruits cost less than fresh foods and are equal in quality. Other frozen foods to think about are breads, desserts, juices, and meats.

Shopping trip 5: Perishable ingredients

You should buy perishable or fresh ingredients within a few days of the holiday meal. These items do not have a long shelf life. Fresh fruits and vegetables, milk and dairy products, meat or poultry, eggs, breads, and bakery items are all perishable ingredients. Look over fresh produce and choose foods without any bruises or blemishes. If you cut

away bad spots or throw away part of the food, you are throwing away money. Depending on the time of year, check the local farmer's market to buy the freshest fruits and vegetables from your community.

In addition to perishable ingredients, recheck your recipes and supplies to make sure you have everything you need for cooking. You do not want to find out on the day of the holiday that you are missing important ingredients or cooking supplies.

Use the shopping lists worksheet to plan what you need to buy.

By planning early, you can spread out spending and help manage the financial cost of holiday meals.

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