

# Do you need urgent help with money, food or energy bills?

If you need urgent help with money, food or energy bills, your local council may be able to help.

## East Ayrshire Council:

Call 01563 554400 or visit <https://www.east-ayrshire.gov.uk/Community/cost-of-living/cost-of-living.aspx>

## North Ayrshire Council:

Call 01294 310000 or visit <https://www.north-ayrshire.gov.uk/cost-of-living/cost-of-living.aspx>

## South Ayrshire Council:

Call 0300 123 0900.

## Energy bills

If you cannot pay your energy bill, have no gas or electricity or are having problems paying your energy bill, there may be help available.

If you are having problems paying your energy bills, you should contact your energy supplier as soon as possible



# Top tips to make your money go further

## 1 Cook from scratch

Cooking from scratch nearly always saves money. We have lots of ideas for budget bites on our website and some in this booklet.

## 2 Shop around

It is worth comparing different shops and supermarkets. Shop online – regular items are saved in a list, so you can save time and avoid temptation.

## 3 Choose your times

Don't go shopping when you are hungry and try to leave the kids at home! Find out when your local supermarket has its reduction times so you can pick up a bargain.

## 4 Plan your weekly meals

Plan some recipes for the week ahead based on what you already have in your cupboards. Then work out a shopping list – so you only buy what you need.

## 5 Don't waste food

Freeze leftover portions and use up ingredients instead of throwing them out – stale bread can be used for fish cakes, treacle tart, eggy bread and even soup.

## 6 Shop smart

Frozen or tinned fruit and veg are as nutritious as fresh but usually cheaper and longer lasting. Tinned oily fish like sardines and salmon still contain heart-friendly omega-3 fatty acids.

## 7 Eat less meat

Dried beans or pulses cost less than meat and will help you cut down on saturated fat.

## 8 Be smart with your discounts

Supermarkets reduce prices on products close to their sell by date and websites such as [www.approvedfood.co.uk](http://www.approvedfood.co.uk) offer deals on food past its 'best before' but not its 'use by' date. But be sure that you'll eat everything – there's no cost saving from food that gets thrown away.

## Example weekly shopping list for store cupboard essentials – £35 for a family of 4

8 onions  
2 bulbs of garlic  
1k Potatoes  
1.5k carrots  
1 bunch of celery  
3 large apples (cooking or eating ones are fine)  
1 medium bag of frozen peas  
2 Pints of milk  
A pack of 6 eggs  
A Packet of butter  
About 100g Cheese

1k Pasta  
A bag of flour  
A bottle of oil  
Stock cubes  
500g Lentils  
4 tins of beans  
500g Rice  
A 1.5 kg bag of oats  
6 tins of tomatoes  
Black pepper and salt  
A small bag of sugar  
Tomato Puree

A 1.5 kg bag of oats will last for ages and is really cheap. You could have porridge every morning for a week.

Frozen veg is just as nutritious as fresh but won't go off.

Why not buy in bulk and share with a friend. For example but larger bags of porridge instead of sachets which cost more. Did you know pre packed fruit/vegetable are more expensive .

It is good to have spices: cumin, coriander, curry powder, chilli powder etc in the cupboard. They last for ages and make meals taste more exciting.



# Cheap healthy recipes

## Vegetable Omelette

Serves: 🍽️🍽️🍽️

### Ingredients

- 225g Potatoes – scrubbed but not peeled
- 1 onion – peeled and sliced
- 1 teaspoon oil
- Any veg you want to use – frozen peas, leftover or seasonal vegetables, chopped
- 60g grated cheddar cheese (optional)
- 4 free range eggs
- 2 tablespoons water or milk
- Salt and Pepper
- 1 tablespoon dried herbs (optional)
- 1 teaspoon butter
- Tomato Puree

### Method

1. Cook the potatoes in boiling water until they are tender – about 10 minutes, drain them and cut into chunks or slices.
2. Heat the oil in a large non-stick frying pan and fry the onions over a low heat for 8 minutes.
3. Add the vegetables you want to use to the pan.
4. Stir and fry for 5-10 minutes, allowing the veg to soften slightly.
5. Add the cooked potatoes and fry for 2-3 minutes – don't let them get too brown.
6. Turn on the grill to pre-heat it.
7. Beat the eggs with the milk or water, a little salt and pepper, and tip in the contents of the frying pan plus half the cheese and the chopped herbs. Mix well.
8. Wipe the pan and heat a little more oil and butter in it until it starts to foam. Tip in the veg and egg mixture.
9. Cook over a low heat for about 10 minutes; as the egg sets around the edge, tilt the pan to allow the liquid egg to flow underneath.
10. Sprinkle remaining cheese over the top and place the pan under the grill, until the egg is set and the cheese starts to bubble and turn brown.
11. Loosen around the edges and turn out onto a plate, or serve directly from the pan.



## Vegetarian Chilli and Rice

Serves: 🍽️🍽️🍽️

### Ingredients

- 1 onion
- 2 tablespoons oil
- 4 cloves garlic peeled
- 1-2 green chillies
- Half a teaspoon dried oregano
- 1 teaspoon ground cumin
- 1 teaspoon ground coriander
- 1 bay leaf
- Black Pepper, sugar and salt
- 225g/8 oz red lentils
- 1 tablespoon tomato Puree
- 1 x 400g tin chopped tomatoes
- 1 x 400g tin red kidney beans, drained and rinsed
- 1 mug vegetable stock
- Salt and Pepper

### Method

1. Finely chop the onion.
2. Heat the oil in a saucepan and add the onion.
3. Stir and fry over a low heat for 8 minutes till the onion is soft but not brown.
4. Finely chop the garlic and chilli pepper and add. Stir for 2 mins.
5. Stir in the spices, bay leaf, pepper and a large pinch of sugar and salt.
6. Add lentils, fry them with the onion mix for a couple of minutes.
7. Add the puree, tinned tomatoes, kidney beans and stock, mix well and bring to the boil.
8. Turn the heat right down, cover the pan and let it simmer for at least half an hour.
9. Check during this time – if it seems too dry, add a little water.
10. Taste and season to your liking.

**TIP:** You can use 1/4 to 1/2 teaspoon of chilli powder instead of fresh chillies, skip the bay leaf and tomato puree and use whichever spices you have.



## Apple Crumble

Serves: 

### Ingredients

- 800g apples or any fruit
- 2 tablespoons water
- 130g flour
- 75g caster sugar
- 50g butter or margarine (at room temperature)
- 1.5 tablespoons granulated sugar

### Method

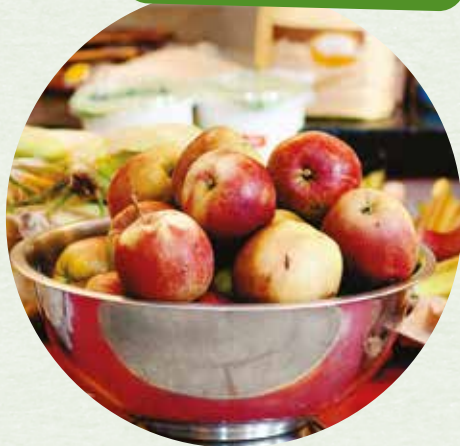
1. Preheat the oven to 180°C (gas mark 4, 350°F). Peel, core and slice the apples.
2. Place the apples in a baking dish, and sprinkle with granulated sugar and two tablespoons of water. Mix them together with hands.
3. In a bowl place the flour, caster sugar and butter. Rub together

using your fingertips until the mixture resembles breadcrumbs.

4. Cover the fruit with the crumble mixture.

5. Bake for about 45 minutes, until the crumble is browned and the apple is tender. Serve hot or cold.

**TIP:** You can use any leftover or tinned fruit in this recipe if you don't have apples.



## Money-saving tips

**TIP:** Try using local seasonal food as it is often cheaper in shops.

**TIP:** Revive wilted root vegetables or green veg by placing them in a container of water for a couple of hours.

**TIP:** Freeze any leftover portions afterwards and eat another time.

**TIP:** Bake a pudding at the same time as an oven-cooked main meal so you use less energy.

## Other ideas

Download our NHS Ayrshire and Arran Healthy Weight App available through [Google Play](#) or the [Apple App store](#)

### Lentil soup

You could add ginger and coriander to this if you can afford it but it will be lovely without.

### Tomato sauce and pasta

Be creative and use up any leftover vegetables in the sauce.

### Pasta bake

You can add pasta and tomato sauce to a tray, top it with cheese and bake.