

Meal Prepping My Way Out of Minimum Credit Card Payments

My debt has gone down and I'm surprisingly better at cooking than I thought

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Like nearly every decision that has put me onto the path of adulthood, my journey toward a debt-free, responsible life began by making a number of really bad choices. I can't even claim predatory companies or conniving scam artists; I was repeatedly warned of the dangers and pitfalls of credit cards, which are compounded by my blatant disregard for budgeting. That's how I ended up here: 35 years old, in debt, and really tired of crying poor as my friends with better heads on their shoulders wanted to go out for an evening of fun anywhere that wasn't my local bar, where the drinks were cheap.

In the spring of 2017, I was making more than I had ever made before. Sure, I was a subcontractor, so I was paying for all my benefits out of pocket and had no job security, but every two weeks, that deposit hit my checking account, and I felt just fine buying my morning Starbucks and spending \$15 on a salad I probably could have made at home for far less. I wasn't breaking any records in the income department, but I was flirting with an economic bracket that would make things like the occasional trip out of town a reality instead of a *someday* kind of idea—and I liked it. That was when reality set in. I would get paid, pay all my bills (my bad decisions were bad but not that bad), and have less than \$200 to get me through to my next paycheck, roughly 10 days out.

Nothing forces you to budget like realizing that the creature comforts you've gotten accustomed to are at risk. I really like getting coffee on my way to the subway every morning, and frankly, every wealthy columnist who says people would have more money if they just stopped buying coffee and started making it at home (or that millennials could buy houses if they skipped avocado toast entirely) just perpetuate the myth of the American Dream being both the only admirable goal and widely achievable in 2018.

Also, I like having a bottle of wine on hand for when I want to feel fancy while reading my very high-brow novel at the end of a long day. At the same time, the credit card companies think my idea of a minimum payment and their idea of a minimum payment are hundreds of dollars apart.

I worked out a system. Sacrifice an afternoon or evening of weekend fun—which can cost anywhere from \$20 to \$100, depending on the outing—and spend \$15 at the grocery store every Sunday night to have a shelf in my fridge packed with lunch for the whole week. It's worth it even if you don't love to cook. If nothing else, you start teaching yourself some very basic financial ideas, like budgeting and balance transferring. Save a few dollars over here at the cost of a few hours so that next Saturday or on a weeknight, instead of spending those hours in the kitchen cooking from scratch, you can repurpose leftovers for a fast dinner and then hang out with your friends or laze about and binge on Netflix. Instead of “you scratch my back, I scratch yours,” you're basically scratching your own back all the time and proving to be admirably flexible.

It helps that I actually enjoy cooking and am reasonably good at it. Cooking is peaceful and rewarding. I didn't really have to buy any new equipment or specialty tools to make co-workers and friends jealous of my desk lunches. All I had to do was look at my bank balance and think about the nutritious and delicious things I've cooked over the years.

Summer meant farmers markets and gazpacho or giant kale salads with minimal accessories. Tomatoes? Kale? Cheap. Specifically, a gigantic bunch of kale is roughly \$6 on a Saturday in Brooklyn. It's enough to turn into salad for dinner that night and at least five days of lunch. Tomatoes average \$1 to \$3 per fruit (*that's right, they're fruit*), and if you cook with them, you can spend less than \$10 a week, and they'll last for at least five to six days. In summer, tomatoes are so delicious that you will find yourself defending hipster salads like your mom made them for you. The other nice thing about summer salads was that they took almost no time, so there was more time to spend outside, wandering around and hanging out with friends, instead of stuck in the kitchen.

Winter meant stews and soups and embracing the idea that you could handle making a respectable sourdough once a week so long as you timed everything out right and didn't sleep in too late on Sunday mornings. Bread is perhaps the most expensive in terms of time, but you can also cost it out at less than \$4 a loaf, and each loaf will last you for days.

I don't remember if I made the conscious decision to let my cooking habits teach me to budget, but before I knew it, I had a new routine:

- **Get paid on Friday.**
- **Pay bills on Saturday.**
- **Take \$100 out on Monday.**
- **\$10 for two weeks of laundry.**
- **\$30 for two weeks of coffee.**
- **\$60 for breakfast, lunch, and the majority of dinners.**

I'll be completely honest: As I started down this path toward fiscal responsibility, I wasn't saving all that much. Half of what drove me to it was the inevitable cash-poor moment that I faced halfway through a pay period, when it was a choice between happy hour with my friends and coffee for two days as a morning pick-me-up. And in the beginning, I was bending over backwards to make what I considered the completely unreasonable minimum payments that credit cards were asking me to make.

What really and truly made a difference toward taking that step from simply paying bills to saving some money through meal planning was *cutting the credit card cord*.

I had to stop even carrying them in my wallet.

The conversation with myself went something like this:

“Rachael, you made all your payments, and you took your lunch to work every day this week. Not only can you afford to go out for dinner with all your friends tonight—you deserve to do so. Look at all that shiny available credit on your statement!”

Available credit is a scam.

The more you spend while making minimum payments, the more a credit company wants to give you. It's a vicious cycle. Their computers see a pattern of bill-paying behavior, and they know that you are worth much more as interest income than you are as someone who actually pays off their credit card debt every month.

I had to leave my credit cards at home. I didn't cut them up like some people say works in these cases, because inevitably, the moment you do that, something terrible happens and you desperately need to buy a plane ticket. But they didn't have to be there, sitting in my wallet, tempting me every time I saw a cute

shirt or wanted to grab another round or go to lunch. My Sunday cooking made the lunch point null and void, but leaving the credit card at home let me pull my head above water.

I have discovered a lot of things about myself, my self-control, and my taste buds with this meal-planning experiment. For one, I'm much too lazy for any kind of complex lunch. If the weather is cold, I want something I can heat up and eat with a spoon every single day, even if it's the same thing five days in a row. If it's hot, I want fresh yet filling food. If that means some kind of Greek lentil salad, great. If it means five days of kale, vinaigrette, and some homemade croutons (which are *always* better than store-bought), so be it.

Meal prepping and financial responsibility were forced together for me at a moment when it was the only choice if I wanted to maintain any semblance of a social life, but as my credit card debt has gone down (and I only have a thousand or so left to pay in total), I find myself continuing the habits.

My cooking is better than what I can find for takeout. It tastes better. It's healthier. And it's a fraction of the cost. Give me coffee in the morning and drinks with friends over a fast-casual eatery forever.