

Road to Financial Freedom

9 Simple Ingredient Substitutions for Healthier Eating & a Healthier You



Poor eating habits contribute to nearly 700,000 deaths each year in the U.S., according to the [Center for Science in the Public Interest](#), mostly due to diseases related to nutritional deficiencies and obesity. Obviously, eating a healthy diet is critically important for avoiding issues like heart disease, diabetes, stroke and even cancer. But despite the obvious benefits of a healthy diet, survey data from the [Office of Disease Prevention and Health Promotion](#) shows the vast majority of Americans simply aren't paying attention. According to that data, about three-quarters of Americans consume fewer than the recommended amounts of fruits and vegetables, but more than the recommended amounts of salts, added sugars and unhealthy saturated fats.

Get Healthy by Tracking Your Diet and Fitness for Free

Now that 2017 is well on its way, it's time to check in on those New Year's resolutions you made back in January. How are they coming along?

If getting fit and losing some excess weight was one of your goals, this is the time of year when many people struggle to stick with the promises they made a few months ago. (Continued on pg.3)

So why aren't more people following healthier eating plans? A lot of it has to do with a misconception that eating a healthy diet has to cost a lot of money. But a study from [Harvard School of Public Health](#) says that's just not true.

In that study, researchers said adopting a few healthy eating habits including healthier ingredients adds just \$1.50 to the average daily food budget - a tiny investment considering the long-term benefits a healthy diet can offer.



Substituting ingredients also means you can still make use of most of your current recipes, an added convenience for today's busy lifestyles. To get you started on your own path to healthier eating - and a healthier lifestyle - here are a few simple substitutions you can make in your own home.

1. Oatmeal - either whole or ground in your food processor - makes a great substitute for bread crumbs. So does crushed unsweetened wheat cereal. Not only will they add crunch to your recipes, they also add a punch of fiber, which is great for digestion.
2. Unsweetened applesauce or even pureed prunes make a good substitute for half the shortening or butter called for in baking recipes. You can add more, but the end result might not be as tender. Another option: Look for shortening made for baking that doesn't contain any trans fat. Avoid using tub or "whipped" margarines for baking, both of which can cause your baked goods to turn out soggy and flat.
3. Baking from scratch? Replace half the white flour with whole wheat flour or, for a less dense result, whole wheat pastry flour. You can cut your sugar too by adding a little extra vanilla or cinnamon to enhance the sweetness.
4. Love cream-based sauces and soups? You can still indulge, but swap out the cream and use evaporated skim milk instead. You can also buy dry nonfat milk powder and dilute it at half the normal ratio. Or thicken soups with instant mashed potatoes, pureed carrots or tofu, or a roux made with flour and olive oil. Cornstarch mixed with a little water is another great thickener that doesn't add any fat.
5. When it's time for a salad, skip iceberg lettuce and use a mix of vitamin-packed greens like kale, spinach, arugula, mustard greens and dandelion greens. Ditch the heavy, fat-based dressings and whip up a



homemade vinaigrette with just a little bit of olive oil and a flavored vinegar or lemon juice. Go "green goddess" and puree an



avocado with some lemon juice and cilantro for a creamy dressing based on healthy fats. Or opt for a fat-free bottled version from the grocery store (check the sodium and sugar content first).

6. Grains are great for adding fiber, but avoid refined versions and look for whole-wheat pasta, brown rice, bulgur, pearl barley or couscous. Avoid the boxed "flavored" varieties that have loads of salt and preservatives and add your own natural flavors at home with spices and herbs.
7. Turkey bacon or even Canadian bacon are good substitutes for recipes or meals that call for bacon.
8. Whole grain breads are a much better choice than white bread - even white breads marked "enriched."
9. Craving a hamburger? Lean ground beef or ground turkey or chicken are better bets than fattier types of hamburger. For recipes like chili and spaghetti sauce, skip the ground beef entirely and use bulgur to add texture. It's a good bet no one will know the difference. 🧑🍳

**"Create
healthy
habits, not
restrictions"**
-anonymous

(Continued from page 1)

If you're floundering, a fitness tracker could be just the thing you need to get re-focused and back on track. Best of all, you don't have to spend a single dime on a Fitbit or a fancy app for your phone.


Free Fitness Tracking

The United States Department of Agriculture — the same group that brings you the "[My Plate](#)" graphics to figure out how many items from each food group you should eat — has developed a free online program called the [SuperTracker](#). The program works online from your computer, or you can download a free app for iPhone or Android to get started. Once you create an account profile, you have access to all kinds of data that will track your diet and fitness goals and provide a wealth of information to help you make healthy choices. The app's benefits include the following:

- *Food-A-Pedia*: Look up the nutritional stats for over 8,000 different food items. You can compare and contrast meals to make the best choice based on calories and other nutritional information.
- *My Weight Manager*: Keep track of your daily or weekly weigh-ins to see how you're progressing toward your weight loss goals over time. You can also access advice about managing your weight for good health.
- *Food Tracker*: Log in to enter the type and

amount of food you ate for each meal to instantly see the total calorie count. You can also see if you're meeting your nutritional needs over the course of the day by comparing your intake to the USDA's recommendations.

- *Top 5 Goals*: Everyone has a different focus when it comes to fitness. Choose your main objectives to receive personalized advice for how best to reach your goals. These tips are powerful motivators and offer practical help to keep you on track.
- *Physical Activity Tracker*: Enter your physical activities for each day to keep an exercise journal. You'll be able to keep track of total calories burned, steps taken, and monitor your weekly fitness goals to see if you're moving enough each day to stay healthy.
- *Group Challenges*: Designate a group leader and get family and friends in on new fitness challenges and goals. It's easier to feel motivated when you know your loved ones are in it with you, so try this fun feature to get everyone involved.

Having an app to keep a journal of your progress and to help you measure how your diet and exercise match up with your desired outcomes is a great way to streamline the process of getting into good physical shape. With the SuperTracker, you can keep a close eye on your progress for free, so what do you have to lose? Put technology to work for you and start getting in shape today — without breaking the bank. 

SuperTracker



APRIL SHOPPING GUIDE



TVs and Electronics. The fiscal year in Japan typically ends in March, which means that Japanese manufacturers want to cut prices and move out stock to make room for their newest items in the fall. You can find great deals on TVs and other Japan-made electronics for your home entertainment system during early April.

Running Shoes and Exercise Gear. Exercise apparel companies have caught on to the fact that many Americans wait until spring to start the resolutions they made back in January. This means lots of great deals on running shoes to entice

would-be exercisers, and a boon for budget shoppers with active families!

Snowblowers. End of season sales make April the perfect time to pick up a snowblower on the cheap. As a bonus for the kids? Sleds are usually cheap in April as well, though act quickly as merchandisers will be clearing the shelves to make way for spring inventory.


Office Supplies and Furniture. Many new businesses wait to launch until after tax season ends on the 15th, which means demand for office supplies spikes in mid to late April. If you've been waiting to stock up on chairs, paper, staplers, or other supplies for your home office, this is the time to hit up sales at most office supply retailers.

Car Care and Car Parts. April is National Car Care Month, so keep an eye out for deals at local service stations and parts shops. This is a great time to stock up

on car care necessities like windshield washer fluid and motor oil, and a good time to get service done if you've been holding out over the winter months.

Last Minute Cruises. If you're on a budget, chances are that a cruise getaway isn't on your priority list. But if you've got a little leftover jingle to spend this



spring, April is the perfect time to book a last minute cruise. It's a low season time between winter getaways and summer adventures, so you can find great discounts if you're ready to pack up and go at the last minute! 

New Uses for Old Things: Packing Edition



Keep that shower cap and empty eyedropper. You would be shocked to find out what items you can reuse and repurpose to help you travel smarter and cheaper.

There is an industry that thinks you need to buy trial size products to go on a trip. Do you really need to pay an extra \$1.99 for an

empty flip top bottle container for your own product or get a smaller version of a shampoo or toothpaste to stick in your bag?

Trust us. You can use what you have to get where you are going, by using these easy and affordable tips to pack for your next trip.

It may be convenient to grab the trial size version of lotions, shampoos and other products at a local pharmacy or grocery store. The extra splurges can easily start to add up. Repurpose what you already have at home. Grab your straws, a scissor, a permanent marker and some tape. Tape off the end of a straw and fill them with your favorite skincare product, cleanser or sunblock. Trim and seal off the other end and then use a bit more tape for a label. Use empty eyedroppers to store other thick liquids. Label the container accordingly.

The products you already have can come in handy when it comes to packing and unpacking. Did you know that cling wrap can be used for your jewelry? Place items between two layers of cling wrap to make sure that you don't end up with tangled chains. It's a breeze to find your favorite necklace when you unpack. Other small items to reuse are:

-
- An open, light blue suitcase is shown from a top-down perspective, lying flat. The left side of the suitcase contains a dark-colored garment at the bottom, a light grey button-down shirt folded on top of it, and a black power cord coiled to the left. A brown leather wallet and a white card are tucked into the top of the suitcase. The right side of the suitcase is filled with various items: a blue denim jacket at the top, a black camera with a strap, a red passport cover, a black smartphone, a white charging cable, a black sweater, and a blue travel kit box with white text and a barcode. The suitcase has black wheels visible at the bottom corners.

Plan Better for Your Next Adventure

Are you leaving for a long weekend or a week or two? You will need to plan to bring more clothes or see whether or not you can clean needed items at your destination. Packing enough and not over packing will help you avoid unnecessary fees with airlines. If it can fit in the overhead, why pay more? Learn more about the destination, hotel, activities and weather to plan and organize what you need to enjoy your trip and stress less when settling in. 🏖️

The way your morning starts off can impact every aspect of your day thereafter. If you have a chaotic, stressful morning, for example, you may feel far too tired and frazzled to reach your intended career, family and debt reduction goals. You can achieve an excellent morning every day by creating a solid routine and sticking to it. Your routine does not have to be complex to have an amazing impact on your mood and motivation levels. Even with a simple routine, you will be able to start your day off on the right foot and achieve your goals without anything standing in your way. Here's how to get started.

Become an Early Riser

Although waking up early enough to see the sunrise may seem like a difficult proposition, becoming an early riser has the potential to prime your mind for success.

Individuals who wake up early enjoy an improved ability to remain productive throughout the entire day.

Furthermore,

waking up early can help you sustain a positive outlook and remain in a good mood, even when things do not always go your way. You will also have more time to plan out your day, eat a healthy breakfast and relax a bit before moving forward with your regular activities.

Strive to Dress for Success

Whether you are cleaning the house or heading out the door to work, dressing in your finest clothing can help you approach your day with purpose. Instead of throwing together pieces from your clean laundry bin, give yourself time to select the perfect outfit for your planned activities. The outfit you choose should help you feel confident and inspire greatness as you

march toward the completion of your goals. You do not need to buy new clothing to dress nicely either. Pair and layer cute pieces to create all new outfits and make the most of your existing wardrobe.

Enjoy a Breakfast of Champions

Treat yourself right by making a nutritious, delicious and budget-friendly breakfast every morning. Ensure you have enough time to savor every bite as well. When you take this measured approach to breakfast, you keep your body and mind healthy while avoiding the urge to buy expensive convenience food while on the go. For the best results, ensure the first meal of the day includes a serving or two of lean protein, such as eggs, which will keep you satisfied much longer than carb-heavy options.

Create a Grand Plan for the Day

Every great goal requires a complete plan simplified into quick, easy-to-accomplish steps to help you avoid feeling discouraged and uninspired. Recognize each accomplishment to keep your motivation levels high. When you take the time to plan out your activities each morning, you can avoid stress as you slowly begin to achieve even your most lofty goals. 🏆



Article Sources:

healthambition.com, healthfitnessrevolution.com, complex.com, webmd.com

Century's Address Change

Please take note of our new corporate address below.

All phone numbers have remained the same.

2000 Commerce Loop, Suite 2111 • North Huntingdon, PA 15642

Phone: (888) 913-8784 • centuryss.com

customercare@centuryss.com

The Road to Financial Freedom (RTFF) is published by Century Support Services. Photos courtesy of Shutterstock.com and Pixabay.com. While articles in the RTFF newsletter are factual and accurate, they are not intended to replace the advice of professional financial, accounting, and/or legal advisers. As with all decisions regarding your finances, the advice, techniques, ideas and suggestions offered herein should be followed under the supervision of the appropriate competent professional.

