

EPISODE 1709

[INTRO]

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FT: So Money, Episode 1709. Meals that save you time and money with budgeting expert, Mandy Klentz, founder of Plandy Mandy.

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ANNOUNCER: You're listening to So Money with award-winning money guru, Farnoosh Torabi. Each day, in a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas, or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life. Welcome to So Money.

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. We're addressing a family financial pain point in our household, and I'm going to venture to guess, in millions of households across the country. Grocery prices may not be rising as fast, but food inflation is kind of here to stay, and it's a big issue for voters headed to the polls this fall. Meanwhile, I want to know what I'm

supposed to make my family for dinner, something that's budget friendly, healthy that we can all enjoy. That trifecta, forget it. I'm lucky if I get one out of three.

To help us, I have an expert on our show, Mandy Klentz, who's the founder of Plandy Mandy. She's a budget meal planning expert with over 474,000 followers on Instagram. Her meal plans are saving households. She's got great tips for us on how to save time on all the planning, and grocery shopping, how to meal plan your week so you're not winging it like I am most nights. Budget friendly meal planning ideas for the households with picky eaters. I'm raising my hand. And how Mandy managed to build this successful business as an influencer and expert. She is self-taught as a mom of three. How Plandy Mandy, her online business has not only changed the lives of her readers and followers, but her family's life as well. Here's Mandy Klentz.

[INTERVIEW]

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FT: Mandy Klentz, welcome to So Money. I am so in need of your advice, and I know a lot of our listeners are as well. The never-ending pursuit of what are we going to eat tonight. Especially with rising grocery costs, we want to eat more at home, but then that adds more stress to my plate. But you're here to help us out. Thank you for coming on the show.

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MK: Yes. Thank you so much for having me. I'm excited to share the stuff that I've worked on for the last 10 years with you guys.

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FT: Ten years. You have been quietly building this incredible audience of devoted families who've come to you like I am right now, desperate for budget friendly, healthy meal planning advice, grocery shopping advice. Right now, is, I'm sure you can't help enough people right now. The sticker shock in the grocery stores is leading more and more families to reconsider how they're spending their money on food. Of course, we love to go out and we will again this week

at some point. We cycle it in, but we need to buckle down and cook more. But that usually means, that's my domain. So, I need your help.

Are you noticing more and more people coming to you with this particular frustration with inflation and grocery prices and then that leading them to want to cook more at home?

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MK: Yes. So, my family, I had kids really young, so this has kind of been the way I've functioned for a long time, and I've shared recipes over the years on social media. But in the last six months, that's when it really, really blew up. I think exactly why, what you're saying, is people are just struggling the things that they've always bought are now 10 times what they were spending on it. It's hard, because how do you cut things out that you have to eat. I think that's where the struggle is.

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FT: You have to eat, especially if you've got kids. I mean, my husband, I we could sustain on like whatever. We'll just eat out of the fridge. We don't need any. Not that my kids need a four-course meal, but I want to make sure they're getting healthy food. So, we're going to hold on, because we're going to get some really healthy. I want to ask you for some healthy recipe advice that, minimal ingredients, but that are people pleasers. By people pleasers, I mean little people, yes. What are the most expensive items right now in the grocery store? Do you encourage families to like – I know some families are like, "We're just going to go meatless some days during the week." Is that a good practice?

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MK: I think it depends, because we're at a really interesting time where a lot of people have different dietary needs. So, that definitely changes what's trending. But I think if you're just talking across the board, where could people really easily start to save money. Snacks and packaged foods, I think that we go into the grocery store and we put these in our cart every week without even thinking about it. What I have found, really personally, but also through a lot

of my customers, is people save so much money when they stop buying a ton of packaged foods.

So, I think it's a misconception that we have to cut out meat. Of course, meat is a pricier food item, but I think the sneaky stuff is all of the snacks, the pre-packaged things, the pre-made meals, those add up so fast, which is unfortunate, because they're often time savers. But I really talk a lot on my social media platforms about creating your own convenience and being able to make a lot of those snacks or a lot of those items at home without spending a ton of time if you're purposeful with when you do it.

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FT: The Department of Food in your household, if you think about it, it's the grocery list making, then it's the grocery shopping, then it's the unpacking of the groceries, and it's the washing of the produce, then it's the actual cooking, and then the cleaning, and then the cycle repeats. So, I've interviewed lots of experts on, when you're trying to divide and conquer responsibilities, that if you really want to take on the domain of food, that's a huge contribution in your family. But a lot of us are dual-income households, or it's just – a lot of times, you've got three kids and you have to cook. That is taxing on your time. So, how do you recommend families save on the time?

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MK: I am a really huge systems person. You have to have systems. I think we try and go throughout the day, little bit flying by the seat of our pants, especially when you have kids. Monotony is the secret. Have a system, repeat that system. I have a little system that I use, and this is in my meal plans. Is a cook once, eat twice program. So, essentially, that is me intentionally cooking a meal that my family is going to eat twice in that week, so that I don't have to cook every single night, because we have three kids. I work from home full time. My husband also works out of the house, and then we are crazy with sports at this point in our life. I don't have time to cook dinner every night.

So, I had to make a system that allowed us to have dinner at home every night, so we're saving money, but also not taking the time to cook every night. So, systems, everything's going to work different for each individual family, but I have the same thing for breakfast, a system that works for breakfast, and a system for snacks. Then, you kind of get it down to where you're not having to cook and be in the kitchen every day, all the time, because nobody has time for that these days. Quite honestly, if you did have the time, do you really want to spend it there?

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FT: My mom, I remember growing up, she had a full-time job. Sundays, she would prepare literally like at least four to five meals. We ate a lot of Persian food growing up, and so that's very time consuming, cutting the ingredients, the stews. But it was like a three to four-hour process on a Sunday. That meant that literally, every night that week, and then Fridays, we usually get pizza, we had a home cooked meal. The rice was just – she taught me how to use the rice cooker. I learned how to measure the rice with the water, and the oil, and then, boom, dinner served. Those days are gone.

I'm definitely the mom who's flying by the seat of her pants. I do have some systems, I think Tuesdays and/or Wednesdays, sometimes it's Taco Wednesday. But Taco Tuesday, I have my go-to things that I know the kids will eat, that I also will enjoy, my husband will enjoy. So, whether that's meatballs, the pasta, I'll overcook, and then I'll reheat it later in the week. My daughter – there's this thing. My kids are seven and 10, so just when I think they like something, they're tired of it. That is just – you can't plan for that.

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MK: Yes, you can't. It's always when you – you don't buy enough of that one thing the week before. So then, you go to the store and you get twice as much, and then they say, "Oh, I don't like that anymore." You're like, "I just bought 24 of these yogurts. What do you mean you don't like them anymore?"

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FT: I've noticed that with grocery prices so high – we order a lot of our groceries. That is a time saver, and I'm willing to pay for the delivery for that, it's \$10. But on Amazon, we use Whole Foods. I just realized, like I need to subscribe to the monthly shipping one price. It's like \$10 unlimited shipping or delivery, I should say, for the month. I was probably going to Whole Foods six times a month. That was a no brainer, like, pay for the delivery membership, it's \$10. You will definitely get your money's worth.

I think Whole Foods used to be the most expensive place to shop, and now, because it was bought by Amazon for some – whatever they did, their Amazon magic, which we all know, it's not always the best practices, but the prices have come down. It's cheaper to shop at Whole Foods now than it is, Giant or wherever, Stop & Shop, those kinds of chains.

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MK: Well, you know, I always tell people, you have to be smart with what your lifestyle looks like. I get asked a lot online, "Do I coupon?" I'm like, "No, I definitely do not coupon."

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FT: Does anyone coupon anymore? I feel like that's a –

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MK: There are huge platforms for it, but I feel you have to do – I've looked at some of them occasionally, and I'm like – I mean, my kudos to them, because they're doing a fabulous job. I do not have time for that. So, I always tell people, you have to, sometimes you spend a little bit of money to make it work for the time, like what you're talking about with the Amazon delivery. I always say the same thing about my – that's where my meal plan business started, was people are busy, and a lot of the meal planning in order to save money, it's a mental load. It's time thinking about what you're going to have, then finding the recipes, then making the grocery list, then doing the grocery ordering.

That alone is a lot of people's time in their scheduled that they just don't have. But if you pay 12 bucks to have somebody else do it, that's a well spent \$12. So, finding little things like that. The grocery deliveries too, I think, really help with impulse buying, and that's something you don't think about too. Every time you go into the grocery store, you know how it is as a mom. You're like, "Oh, shoot, I forgot. We could also need that, and we might be out of this." It adds 35 bucks to the cart, and you're doing that each time you go. But when you're doing your grocery orders online, I think it's a lot easier to say, "Oh, wait, I think we might still have that," and check the fridge, and then not order it. You really are saving yourself money just by not doing those impulse buys.

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FT: I think I speak for all the parents out there. That part of what's so frustrating, and part of what derails us often from the so much ambition that we have. I'm going into the fall right now. I'm already planning for the fall, like the lunches, the meals. I'm like, how am I going to get the meals done? Because my kids schedules and all the things. I have, I think, what I think is going to be a great system. But then, of course, you get into it, and this is where I think is the Achilles heel for a lot of families. It's the kids that start to whine, and I don't want to eat this, and then they throw – like my daughter is seven, and she just – if she could just have a snack in her hand all day, she'd be the happiest kid on the planet. She loves to graze.

My son, he's a pretty good eater, but they just want everything compartmentalized. God forbid, the tomato sauce touches the pasta. It can touch the meatballs, but it can't touch the pasta. For me and my husband, it's exhausting. So, we give in a lot, because it's like, well, I just want to get on with our lives. So, any – this is not a food tip, it's not a meal planning tip, it's not a grocery shopping list tip. It's like, I think I need a psychotherapist on the show, like a child therapist really to be like, here's how to keep everybody in line. You must have a picky eater in your family. I mean, as we just discussed, kids outgrow their tastes. Ho do you do it?

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MK: Component dinners are a really big hit in my house. What I mean by that is, okay, so one of my most viral recipe videos recently was chipotle at home, making chipotle at home. So, I

prepped a large batch of grilled chicken thighs, and whipped up their little corn salsa, which is really simple. I basically assembled the chipotle line that you would have at the store, and I keep it all in containers. It made us like three meals that week, but it's a component dinner. So, it's kind of nice, because your kids get a little bit of independence in saying, "No, I don't want black beans on mine. I want cheese and lettuce." They kind of get to put it together. I think when we have dinners built like that – another one that's very popular on Instagram has been my chicken gyro meal, because you get to kind of customize your meal.

I think when kids get a little bit of independence in that to say, "I don't want black olives on mine, mommy," they're more likely to eat the meal. I also am a huge believer in pick out what you don't want. If I make a casserole, and one of my kids doesn't like potatoes, and I know they don't like potatoes, pick the potatoes out. I'm not going to make you eat the potatoes. You can eat the rest of it. But I think, probably, the component dinners is a big key for a lot of families who have picky eaters, because they get to sort of customize their plate, but you're still making everybody happy, because all of the options are there.

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FT: Yes. Lasagna is a big problem in my house, because talk about components. I mean, it's just like, forget it. We're just having plain pasta. A little hack my husband and I practice is, on nights that we're really tired, or I'm frankly, craving Thai food. I know that my kids will like very few things on the Thai food menu, we'll order it, just he and I, and I'll make something simple for them. I love doing breakfast for dinner, because breakfast is our favorite meal. And in the mornings, I don't have time to make pancakes, on a Tuesday. But maybe I'll make them at dinner and throw in some protein powder, make it – and some eggs, and do a kind of diner breakfast meal at home. That really works well for us.

I find that also, figuring out when to eat at night is important, because I find that maybe we're eating too early. Then, in the summer, they don't go to bed until nine. Then, between 5.30, 6, and 9, they get hungry again. They know that mom's going to give me a snack before bed, because it's going to be another three hours. She's not evil. So, have you found any hacks with like when to serve the meals, should the families always eat together? What's your recommendation there?

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MK: Yes. Well, first I wanted to say, you had talked about making pancakes for dinner because you don't have time to make them on a Tuesday.

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FT: Oh, but I know I can prepare those.

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MK: Yes. Make them in huge batch. That's what I do. I have a freezer full of it, because I'm like, I'm already here making these pancakes on Saturday morning. I'm going to make three dozen and freeze them. Then, we have pancakes in like 60 seconds on a Wednesday morning. It's the best hack ever. But as far as the eating schedule, I think it just depends, again, on what it looks like. We're not really home at typical dinner times with our sports schedules. So, I always joke and say, "We're either eating dinner at 4.30 or 9.30 because everything in between is sports. So, what I have found with my pickier eater, which is my littlest guy, is, he'll sit down and kind of throw his little fit if he throws a fit about eating. I'll say, "It's okay. You don't have to eat it right now. I'll save it for you." I literally put his plate into the fridge, and then when we get home, he'll be like, "I'm so hungry." I'll say, "Oh, great. I saved your dinner for you. Do you want me to heat it back up?"

I think that just offering it again a second time and sort of showing them you're going to stand your ground a little bit, that's been very helpful with my picky eaters. But I recently heard, do you know who Dr. Becky is?

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FT: Yes.

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MK: Okay. I just listened to a video she did, and I thought, "This is so smart." She said, kind of reframing our viewpoints on what you're talking about when we eat certain meals. She said, she had been hearing from a lot of parents that all her kids want to do is snack, snack, snack, snack, snack, snack. And by the time they get to dinner, they say, "I'm not hungry anymore." She said, what if you just flipped it around, and you had dinner when they came home and they're so hungry, and then they filled up on a good, nutritious meal. Then, later in the day is when you had the snack available. In that way, you know that they're not just living off of snacks, because you kind of optimized when they were getting that healthy meal. I keep homemade protein bars in my fridge at all times, the quick kind, the no bake ones, like press them into a pan. That way, at least, when my kids are going for the snacks, I know they're getting like a pretty protein dense, protein bar with a glass of milk after football practice type of thing.

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FT: Brilliant, I know. The prepackaged foods, even as adults. I hard boiled a bunch of eggs yesterday, and I was like, "This is so easy. What have I been doing?" I've been buying the hard-boiled eggs from the grocery store, and I work from home. I really don't have an excuse. I can put some eggs in boiling water while I'm doing something in my office, and come back to it six minutes later.

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MK: A lot of the recipes are fast. I just recently typed up all of my go-to snack recipes and bundled it into one of my meal plans. There's 30 different recipes in there. People think, making stuff from home takes so much time, which, of course, some recipes do, like you were talking about lasagna. A lot of snack recipes, though. I mean, it's five to 10 minutes. Most of them are no bake protein.

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FT: Yes, the protein balls with oatmeal.

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MK: And they're so simple ingredients, like most of the time, it cuts the cost almost in half to press it into a pan at home in five or 10 minutes, versus the store-bought ones, which are twice as expensive, and sometimes have those little hidden ingredients in there. So, I think we almost need to just switch our mindset on it of – it actually doesn't take that much time. It's just a little bit of intentionality.

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FT: Yes. Panning goes such a long way. I like what you say about over cooking sometimes, and then freezing what you don't use with the understanding that this is going to be for two days from now. We have an extra freezer during the pandemic. That was one of our first purchases, because you could freeze quite a lot. Things that I don't even know. I don't know you could freeze milk.

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MK: Milk, butter, like cookie dough. One of my kids' favorite things, he freezes cookie dough, because they love homemade cookies. But really, who has time to do that so often? So, I'll just do, I mean, a huge batch of cookie dough and make it in the little balls and freeze it. They last forever in there. Freezing is so great.

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FT: Awesome. Now, Mandy, your foray into becoming a mom, and then you became a stay-at-home mom, and then to find ways to budget. You started with your food budget, that turned into a business. I mean, that is such a story. I want you to share kind of the short of it with. For us, it's so inspiring. A lot of us are afraid to maybe off ramp from our careers, our jobs to become more of a full-time caregiver. Although, childcare is so expensive, a lot of us are at that crossroads or will be. First of all, how did you make that calculus for your family, like your decision to become a stay-at-home mom, and then share some of the behind the scenes of how it ultimately turned out to a point where you're running this kind of this business, really. You have

hundreds of thousands of followers on Instagram. We're going to share your links at the end of the show and in our show notes. You've been traveling and you have this new kind of lifestyle afforded by your intentionality around helping people with their budgets.

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MK: Yes. It's funny, because it's one of those things I never saw coming. I joke and say, "If 23-year-old me would have seen this coming, I would have saved me a lot of stress." I was a very young mom. I had three kids by the time I was 24.

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FT: Wow.

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MK: I started staying home – of course, I wanted to be home, but it really was not by choice, necessarily, because there was no job that I was qualified for that would actually make the income to pay for childcare. So, I sort of got wiggled into this position where I was trying to make an income from home and realizing that's hard to do. This was pre-COVID, of course, so working from home wasn't as common. I sort of realized, okay, maybe I can't contribute financially to our family by making more money, but I'm going to try and find a way to contribute financially by saving us money. So, that's really where all of this started.

Like I said, I've been working on this for 10 years. That was about 10 years ago. I just really mastered my craft. If we're being honest, I got really good at grocery shopping for a large family on a very small budget. I'm a very Type A person. In the last five years or so, my friends nicknamed me Plandy Mandy as a joke. Like, "Oh, you're so Plandy Mandy." They started saying, "You should write – will you just plan my meals for me? Can you just plan my life?" I sort of laughed it off.

Then, last fall, I was looking for a way to make more income from home, because I wanted to homeschool my kids. At the time, I was substitute teaching, and I wanted to be able to do that.

So, I was like, "I'm just going to see. I'm just going to type it all out exactly what I'm doing for my own family. I'm going to type it into a plan and talk about it on Instagram." I think it was just one of those stars aligning with time that a lot of families were struggling with figuring out how to buy those same groceries that kept going up in cost. I had a video go viral on Instagram, and it blew my account up. I think at this point, I've gained like 450,000 followers in about six months.

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FT: Oh my gosh. What was that video on?

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MK: I think the I've had a handful of course, since then, but I think the first one said, "I just grocery shopped a whole week of groceries for \$18" or something along those lines.

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FT: Wow.

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MK: And it blew up. I couldn't even keep up with the followers. I had been manually sending stuff to people on Instagram at that time, and I panicked. Because all of a sudden, I had so many comments. It wasn't even possible. I had to get a system for the whole thing. It's turned into a full-time business. It's been such a blessing. But I also think a very good testament in the fact that our natural strength as a person at this point in time, at 2024, you really can turn it into a profitable business, stuff that you wouldn't even think about. Because what might be your gift is maybe not somebody else's gift. We have a really cool opportunity on the Internet now to kind of take bits and pieces from everybody's strengths, and it's open to this whole other opportunity for people to build businesses on.

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FT: Yes. Tell us, how has this changed your life?

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MK: Oh, man. A lot. Prior to this, I was going back to school to finish a nursing program, because I needed to have an income. My kids were getting older. So, it's allowed me to stay home with my kids and home school them. That would be the biggest day-to-day change. Then, just financial security has been a really big, obvious change. Being able to do things that we weren't able to do before. My family loves to travel. We have a 50-state bucket list that we do with our kids. For the last 10 – not 10 years. For the last five years or so, we've really been having to do that frugally, find the bits and pieces. How are we going to make this trip work? What can we do to make it more affordable? So, it's definitely allowed us to enjoy life a little more, and the things we love, traveling, and not having to be as – marking all the boxes off.

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FT: For those of us in the audience who are like, how do you actually though make money on Instagram with 450,000 followers? I was trying to explain this to some friends I had over. I was at a wedding a couple of weeks ago, and like, it comes in all shapes and sizes. It can be brand partnerships, it's clients that you can source through your work online, your exposure online. But tell us how you've been streaming the revenues.

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MK: Yes. The main way of streaming revenue right now is through my meal plans. So, I will share recipes on my Instagram, which, of course, are like a free benefit to followers. So, people could come and just follow, and get these recipes for free. But when I'm sending the recipes to people, I also attach what meal plan that recipe's from. So, they're getting a message where they could click and buy the whole meal plan to get all of the benefits of that rather than one recipe. So, that's the first main source of income. But then, you also, it opens up. The more followers you get, the more doors of income open, because obviously, Instagram has different campaigns where the amount of views you get on reels equate to a certain amount of money. It's not as big as I think people assume it is, but it is extra income.

Then. the brand partnerships. So, you really – the more followers you grow, it definitely opens up more opportunities, for sure. But I would say, my biggest key to people if they're wanting to make an income on social media, is find something for free that you can offer to people, and add value to their life, and figure out how to have maybe something that's a little bit more detailed that they would want to purchase. Because I think if I was only selling plans, and not offering just free benefits to people, it wouldn't quite have taken off as much as it did. So, I think it's finding that balance of, what can you do to just add value to people's life for free, no cost, and then how can you sort of give them a little something extra that they might want to buy.

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FT: Great advice. I'm going to share it. We have an upcoming webinar in my So Money Members Club on side hustles and making more money. I think so many people want to get into the content space, but it can be overwhelming, but I love your story, like you started with what you know, what people were telling you. They already saw you as being an expert in, and you were kind of taking it for granted, because you're like, "Really? This? I mean, it's helping my family, but who else could it help?" Oh, just wait and find out. Thank you so much. By the way, you reached out to me. This is how proactive you are. You have to be proactive. Mandy reached out to me and she said, "I think our audiences might be aligned. I listen to So Money. We're in the same kind of like ecosystem, helping people with their finances, household budgeting. Let's do something." So, I'm so grateful to you for reaching out and honor that you came on our show. Tell us where we can learn more about you, Mandy.

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MK: You can find me on Instagram. So, [instagram.com/plandy.mandy](https://www.instagram.com/plandy.mandy), and Plandy is P-L-A-N-D-Y.mandy. I share recipes there every day to help save money on groceries, snacks, dinner, all kinds of stuff.

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FT: Awesome. I'll be checking it out for sure, and I'll share that link in our show notes. Thank you.

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MK: Thank you so much for having me.

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FT: Thanks so much to Mandy for joining us. Go to plandymandy.com for all of her budgeting help. That link is also in our show notes. I'll see you back here on Friday for Ask Farnoosh. I hope your day is so money.

[END]