Prep Time: 15 Minutes
Cook Time: 30 Minutes
Total Time: 45 Minutes

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Ingredients

The Foundation:

- 1 lb (450g) ground beef (or ground turkey for a leaner option)
- 1 medium yellow onion, diced
- 1 tablespoon olive oil

The Flavor Makers:

- 1 packet (1 oz / 28g) taco seasoning

- 1 teaspoon garlic powder
- 1 teaspoon smoked paprika (for a deeper, smoky flavor)
- 1/2 teaspoon chili powder (optional, for extra heat)
- Salt and black pepper to taste

The Hearty Base:

- 1 can (15 oz / 425g) black beans, rinsed and drained
- 1 can (15 oz / 425g) pinto beans, rinsed and drained
- 1 can (14.5 oz / 411g) diced tomatoes, undrained
- 1 can (10 oz / 283g) diced tomatoes with green chilies (like Rotel), undrained
- 1 cup (170g) frozen corn kernels
- 4 cups (960ml) low-sodium beef broth

The Creamy, Cheesy Goodness:

- 8 oz (226g) cream cheese, cubed and softened
- 2 cups (200g) shredded cheddar cheese (sharp or mild, your preference)
- 1 cup (240ml) whole milk or heavy cream (for richness)

For Serving (The Garnishes):

- Crushed tortilla chips
- Fresh cilantro, chopped
- Diced avocado
- A dollop of sour cream
- Sliced jalapeños (for the brave!)

Instructions: A Step-by-Step Guide with Time & Intensity

Phase 1: The Sizzle and Sear (Time: ~8 minutes | Intensity: Medium-High)

1. Prep the Pot: Place a large Dutch oven or heavy-bottomed soup pot over medium-high

heat. Add the olive oil and let it heat for about 1 minute until it shimmers.

2. Brown the Beef: Add the ground beef and diced onion to the pot. Cook, breaking the meat apart with a wooden spoon, for 5-7 minutes, or until the beef is fully browned and the onions have softened. The intensity here is Medium-High; you want a good sear on the meat, not a gentle simmer. You should hear a consistent sizzle.

3. Drain the Fat: Carefully drain any excess grease from the pot, leaving just a tablespoon or so for flavor.

Phase 2: The Flavor Bloom (Time: 2 minutes | Intensity: Medium)

1. Add the Spices: Reduce the heat to medium. Sprinkle the taco seasoning, garlic powder, smoked paprika, and chili powder (if using) over the beef and onions. Stir constantly for 1-2 minutes. This step, “blooming” the spices, is crucial. The Medium intensity heat allows the spices to toast and release their essential oils, creating a much deeper and more complex flavor base. Your kitchen will start to smell amazing.

Phase 3: The Great Combine (Time: 5 minutes | Intensity: Low-Medium)

1. Pour in the Goods: Add the rinsed black beans, pinto beans, undrained diced tomatoes, diced tomatoes with green chilies, frozen corn, and beef broth to the pot.

2. Stir and Simmer: Stir everything together until well combined. Bring the mixture to a gentle simmer. The intensity is Low-Medium. You want to see small, lazy bubbles breaking the surface, not a rolling boil. Let it simmer for 5 minutes to allow the flavors to begin melding.

Phase 4: The Creamy Transformation (Time: 10-15 minutes | Intensity: Low)

1. Introduce the Cream Cheese: Reduce the heat to low. This is the most critical step for a smooth soup. Add the cubed, softened cream cheese. Stir gently and continuously until it is completely melted and incorporated into the broth. This can take 5-7 minutes. The Low intensity is vital here; a higher heat could cause the cream cheese to curdle, resulting in a grainy texture.

2. Melt the Cheddar: Once the cream cheese is fully incorporated, add the shredded cheddar cheese in handfuls, stirring after each addition until melted. Again, keep the heat Low. Patience is your friend. The soup will transform into a thick, rich, and velvety consistency.

3. Final Touch: Stir in the milk or heavy cream. This will loosen the soup slightly and add a final touch of richness. Taste and adjust seasoning with salt and pepper if needed. Let it heat through for another 2-3 minutes on Low heat, but do not let it boil.

Phase 5: The Grand Finale (Time: 2 minutes | Intensity: None!)

1. Ladle and Garnish: Turn off the heat. Ladle the soup into bowls.

2. The Finishing Act: Top with your favorite garnishes: a sprinkle of crushed tortilla chips for crunch, fresh cilantro for brightness, a few cubes of avocado for creaminess, and a dollop of sour cream. Add sliced jalapeños if you dare.

Nutrition Information (Per Serving, based on 8 servings)

Please note: Nutritional values are estimates and can vary based on specific brands and ingredient choices.

- Calories: 485 kcal
- Total Fat: 29g
- Saturated Fat: 15g
- Cholesterol: 95mg
- Sodium: 980mg
- Total Carbohydrates: 28g
- Dietary Fiber: 7g
- Sugars: 7g
- Protein: 28g