

## Money Saving Tips

'Expenditure' refers to the money that you spend. A penny saved is a penny earned, as the saying goes. It's always important to look for ways of spending less and saving more. Here are some handy money saving tips to help you and your family cut down on your spending:

### Around the house

- Turn lights and appliances off when not in use (e.g. don't leave the television on 'standby' mode).
- Have showers rather than baths.
- Reuse water (e.g. to water the garden).
- Buy energy-saving light bulbs and appliances.
- Only fill the kettle with the water you need – it'll boil quicker and save energy.
- Wash your clothes at lower temperatures.
- Keep the house warm without turning up the temperature – install loft-insulation, keep windows closed, wear an extra jumper rather than turning up heat.

### Transport

- Think about the cheapest way to travel – work out whether it will be cheaper to go by car, use public transport or even share a lift with someone.
- Look into monthly saver tickets or discounts for purchasing in advance.
- Walk or cycle on short journeys.
- Make use of your 'child', 'student' or 'young person' discounts.

### Phones, mobiles and internet

- Look into low-cost telephone services (e.g. find out whether pay-as-you-go mobile is cheaper for your needs than a contract).
- Work out whether paying by direct debit will give a cheaper rate.
- If you're on a contract, you can often negotiate a really good deal at the point of renewal because they don't want to lose you to another network.
- Lots of phone networks offer 'friends and family' deals, where calls are cheaper to named contacts or people on the same network as you.
- Evening and weekend phone calls are often cheaper than weekday ones.
- Shop around to find the best deals for Internet access, digital television, etc. It can sometimes be cheaper to get all your communications through one provider – phone, mobile and the Internet!

### Clothes

- Shop in markets and charity shops. You can often pick up a real bargain and may even find funky, vintage and retro-looking fashions.
- Think about value for money – are the branded or designer labels really worth the extra money?
- Mend clothes rather than buying new ones.
- Shop during the sales, but stick to the sale stuff!
- Have a clothes swap session with your friends.

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### Entertainment and leisure

- Use 2-for-1 offers, concessions, vouchers and discounts – you can search online for promotions.
- Watch DVDs rather than going to the cinema – you could make a night of it and make your own popcorn too!
- Some cinemas offer cheaper tickets on certain nights or for daytime screenings.
- Borrow books, CDs and DVDs from the library.
- Share CDs and DVDs with your friends.
- When booking tickets, remember to watch out for 'booking fees' that might be charged when you use certain methods of payment.
- Work out where you can find the cheapest prices (e.g. some books are cheaper when bought over the Internet or from book clubs than from high street stores – look out for second-hand online market places).
- Check out the sport facilities at your local leisure centre - most councils offer good value deals to help you keep fit!

### Food

- Find the best deals when grocery shopping - look for offers and items that have been reduced in price.
- Buy supermarkets' own brand products rather than expensive brands.
- Go to food markets at the end of the day when stallholders often sell their goods at discount prices.
- Avoid eating out, using ready-meals or getting take aways too often.
- Take a packed lunch rather than buying lunch each day.
- When you're food shopping, plan what you need to buy carefully so you don't waste any...and use the leftovers up!
- Drink tap water rather than 'designer' bottled drinks.
- If ordering a takeaway, just order the special dishes and cook or prepare the easy bits yourself (e.g. rice, salad, bread).
- Go out for lunch rather than dinner (it's often cheaper)...or better still, take turns to cook for your friends.
- Look in newspapers and online for discount restaurant vouchers and promotions.

There are more ideas in the other Fact Sheets ~ can you think of anything else?