

some tips for reducing your spending

CHILDREN

Make sure you read [gov.uk/childcare-parenting](https://www.gov.uk/childcare-parenting) for all the help and services that are available to those with responsibility for children. There is information on child maintenance, breakfast clubs and free school meals.

Workers' rights for parents and carers:

Facing barriers at work due to caring responsibilities? [Workingfamilies.org.uk](https://www.workingfamilies.org.uk) has lots of useful information on this topic.

Food vouchers and vitamins are provided by www.healthystart.nhs.uk for expectant and new mothers of children up to four years old, on a low income.

Child Maintenance Options is a free service that provides impartial information and support to help separated parents make decisions about their child maintenance arrangements: [gov.uk/making-child-maintenance-arrangement](https://www.gov.uk/making-child-maintenance-arrangement)

CRISIS

Foodbank: You often need to go through an advice agency to obtain a voucher, but the foodbank can advise if you are unsure: [Trusselltrust.org](https://www.trusselltrust.org)

Credit union: If you're in a financial emergency, you can approach a credit union who will be able to advise you on

the most cost-effective way to borrow money, and give other related advice. They are much more sustainable and affordable than high street lenders: [findyourcreditunion.co.uk](https://www.findyourcreditunion.co.uk)

Debt advice: [capuk.org](https://www.capuk.org), [stepchange.org](https://www.stepchange.org), [communitymoneyadvice.org](https://www.communitymoneyadvice.org), [nationaldebtline.co.uk](https://www.nationaldebtline.co.uk)

Bereavement: If you're on a low income, you can sometimes get help with the cost of a funeral: [gov.uk/funeral-payments](https://www.gov.uk/funeral-payments)

Grants: It is sometimes possible to get grants to help with certain costs. [turn2us.org.uk](https://www.turn2us.org.uk) has a list of providers.



OTHER BILLS

Council tax: have you spread your council tax bill over 12 months, rather than the standard ten? This will make budgeting easier – contact your council. There is also a 25% discount if you are the only eligible adult in the household.

Water: use the water meter calculator to see if you can save money by going onto a water meter: ccwater.org.uk

Most water companies have special schemes that can cut your bills if someone uses a lot of water because they are ill, or if you are on a low income. There are even grants available which could pay off any arrears.

Search online to find out what your provider can offer.

MIND GAMES!

Recognise the psychological tricks employed by shops. They want you to stay in their store as long as possible so you'll be tempted to buy more. So don't use in-store cafes. Avoid going into a shop just to 'browse' – go in only when you really need something.

Giving it thought – never buy a big item the same day you see it. Always sleep on it and see if you feel the same way about it the next day.

Shop around – make a resolution to always check three different shops/sites before you buy anything big. Not only might you find a better price, but you may change your mind by the end of the process.

TRAVEL

Train tips: for cheap rail travel try raileasy.co.uk. Or split your fare at moneysavingexpert.com/split-cheap-train-tickets/

Railcards can save you 1/3 on certain tickets. On more expensive trips the railcard can pay for itself in one journey: railcard.co.uk

Jobseekers can sometimes get a discount on local travel; check at your local job centre.

Car clubs: do you need a car? Can you walk/ cycle/ use public transport? Have you considered car sharing instead of owning? e.g. zip-car.co.uk

Cheapest fuel: check out petrolprices.com for the cheapest fuel in your area.



moneysavingexpert.com is an excellent all-round money-saving website. Find lots of tips, ideas and offers as well as a regular money saving newsletter.

MORE MONEY SAVING IDEAS

Use cash – handing over a fistful of notes is a lot more difficult than simply handing over your plastic card. Work out your cash budget for the week and get into the habit of withdrawing just that amount. See the piggy banking section on page 50 for more details on working out your disposable income.

Insurance – always shop around when annual policies like phone & insurance come up for renewal; use comparison websites for the best deals. Never just renew with the same provider: **moneysupermarket.com**, **gocompare.com** or **confused.com**

Shop second hand – Try **gumtree.co.uk** or **ebay.co.uk**. Or even get it free: **freecycle.org** or **ilovefreecycle.org**. Also, don't forget your local charity shops for picking up great bargains.

Health – if you are getting prescriptions four or more times every three months, it is cheaper to get a prepayment certificate: **gov.uk/get-a-ppc**

For those on a low income, you can get help with prescription and other health costs. Go to **www.gov.uk/help-nhs-costs**

MOBILE PHONES & LANDLINES

Visit **moneysavingexpert.com/mobiles** for some great tips for saving money on your mobile phone expenditure.

Switch to SIM – switch to a sim-only tariff once you are out of contract, and have paid off the handset, for much lower monthly charges.

Check social tariffs – if you're struggling financially or have a disability that makes using a landline difficult or necessary, speak to your provider. It may have a social tariff that will minimise the cost of using your landline.

Switch supplier – check your contract is the best available. There may be big savings possible through switching phone companies: **uswitch.com** and others.

Pay by direct debit – most phone companies will charge extra for payment by cash or cheque.

Avoid premium phone numbers – go to **saynoto0870.com** to find an alternative.

Go paperless – switching to paperless billing may save some money.

Use the web – talk to someone for free using software such as **skype.com** or **zoom.us**. Or send free messages, pictures and voice clips via **whatsapp.com**

Check the contract – are there costly extras in the package that are not needed?

Expensive package – do you have an expensive 'unlimited anytime' package that you don't really need?

Switch tariff – does your provider have a cheaper package that more closely fits your usage?

BANKING

Interest rates change regularly so check your bank is offering you a good rate. If not, consider changing your bank or savings accounts. The same applies for ISAs or investments if you have them – never be afraid to switch. Visit [moneyfacts.co.uk](https://www.moneyfacts.co.uk) to compare banks and savings.

GAS AND ELECTRICITY

Switch supplier! The biggest savings are made if you shop around for your gas and electricity. You don't need to stay with the same supplier, and the average household can save up to £130 a year by switching. It's easy, and can be done online in just a few minutes. You should be thinking about switching supplier at least every couple of years, sometimes more often: [Uswitch.com](https://www.uswitch.com)

Switch to Dual Fuel – it's usually cheaper to get your gas and electricity from the same supplier rather than a separate supplier for each.

Switch to Direct Debit – most suppliers give discounts if you pay by Direct Debit. It will also help you by spreading your bills over a year rather than having to pay different amounts each quarter.

Switch off standby – you can save around £30 a year just by remembering to turn your appliances off standby mode. Almost all electrical appliances can be turned off at the plug without upsetting their programming (although some satellite and internet devices may need to be left plugged in).

Creating your own budget

Use our online Budget Builder, or the app, to create your own budget so that you can see where your money is going. This will help you plan for the future and live within your means: visit [budgetbuilder.themoneycourse.org](https://www.budgetbuilder.themoneycourse.org).

Careful in your kitchen – you can save around £50 a year just by using your kitchen appliances more carefully:

- Use a bowl to wash up rather than a running tap and save £30 a year in energy bills.
- Only fill the kettle with the amount of water that you need and save around £7 a year.
- Cut back your washing machine use by just one cycle per week and save £5 a year on energy, and a further £8 a year on metered water bills.

Get a head – If you've got a shower that takes hot water straight from your boiler or hot water tank (rather than an electric shower), fit a water efficient shower head. This will reduce your hot water usage while still being a powerful shower and could save a four-person household up to £67 a year. Many water companies provide shower heads for free.

Short showers – spending one minute less in the shower each day will save around £10 off your energy bills each year, per person, and a further £10 off annual water and sewerage bills.



Draught excluder – unless your home is very new, you will lose some heat through draughts around doors and windows, gaps around the floor, or through the chimney. Draught-proofing of windows, doors and blocking cracks in floors and skirting boards can save £25 to £35 a year on energy bills.

Take control of your heating – more than half the money spent on fuel bills goes towards providing heating and hot water. Having a room thermostat and thermostatic radiator valves installed could save you between £80 and £165 a year. Even turning down your room thermostat by just one degree can save between £85 and £90 a year.



Turn off lights – turn your lights off when you're not using them. If you switch a light off for just a few seconds, you will save more energy than it takes for the light to start up again, regardless of the type of light.



FOOD

When shopping:

- Plan your meals ahead. Write a shopping list – and stick to it – to avoid unnecessary impulse buys. Shopping online can help resist the temptation to buy spontaneous products. But watch out for delivery costs. **Latestdeals.co.uk (also available as an app)** is a useful website for comparing supermarket prices.
- Don't go shopping if you're hungry, you will buy more!
- Is the supermarket own brand cheaper? Can you really taste the difference? Many 'basics' ranges are just as good as the more expensive brands.
- Take advantage of vouchers and loyalty points, but make sure you were definitely going to buy the product anyway.
- When in a supermarket, use a basket rather than a trolley – the temptation is to fill a trolley!
- Watch out for useless offers! Is '3 for 2' really good value when you only need 1?

At Home:

- Supermarkets now tell you the cost by weight (for example £/kg), so you can quickly tell how much difference it makes to buy a bigger quantity. If some products are much cheaper in bulk, then cook double and freeze the leftovers, or take it for lunch the next day. Be careful not to over-buy on perishable goods.
- Don't assume food has gone off if it is past its 'best before' date. Smell it, taste a bit – it's probably fine. 'Use by' dates are different.
- Leftover veg that don't look very appetising are perfect for a soup or quick stew.
- Do you often buy a coffee while out? Do you really need it? Think how much you could save making one at home and taking it with you.
- Aim to make your own lunch and take it to work. How about linking up with a colleague or two and making lunch for each other one or twice a week?

Recipes and advice:

- **Lovefoodhatewaste.com** – great tips for saving money and using up leftover food
- **Cookingonabootstrap.com** – full of super cheap recipes and tips on saving money across the home
- **Thriftylesley.com** – costed recipes and meal plans