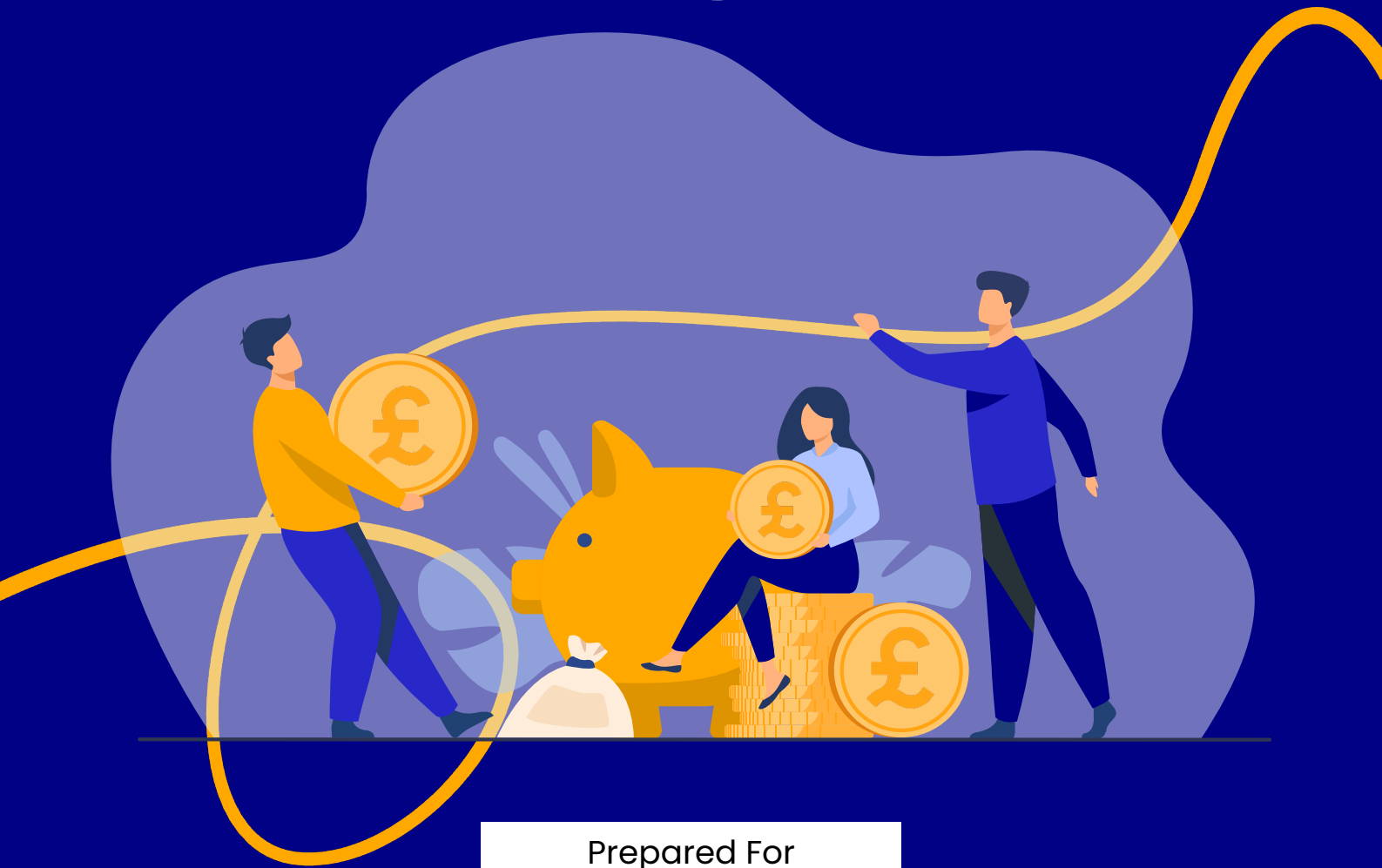


101

Money Saving Tips



Prepared For



By People-tech

Foreword



As the price of powering your home, filling up your car and paying for your weekly food shop continues to soar, we recognise that supporting our staff with financial wellbeing is more important than ever.

This book contains fantastic money saving tips to help you become more financially resilient as well as detailing our current financial wellbeing workplace benefits, which are available to all Club staff.

For any colleague struggling, then please do reach out to the People Team and they can help direct you to additional resources or support that may be available through the Club.

Kim Healey

People Director

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Introduction

In this book we have set out 101 money saving tips across a range of different aspects of your life. In this book you will find tips in the following areas:

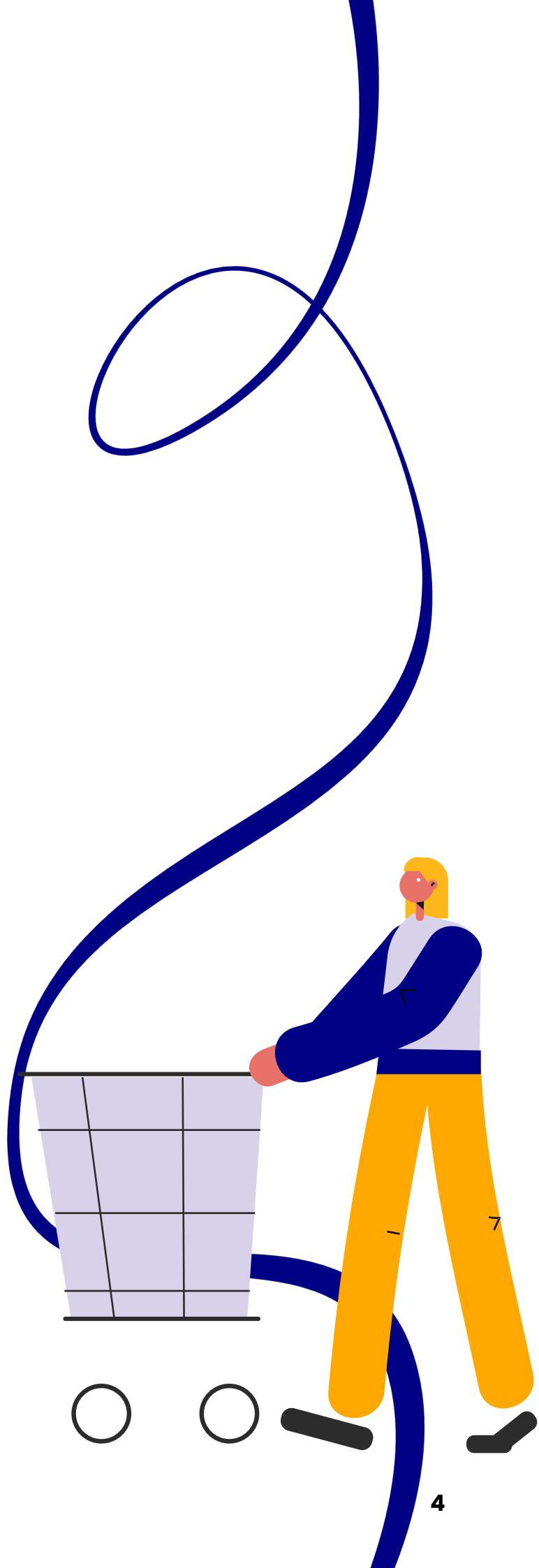
- 1 - Food and Shopping
- 2 - In the Home
- 3 - Your Finances
- 4 - Saving On Travel Costs
- 5 - Other Useful Tips

At a time when every penny counts, this book has been put together to identify a bunch of ways that you can save some money.

Many of our tips require just small changes to your habits, and these small changes could have a big impact on your personal and household finances.

Our tips are all easily actionable and we hope by following even a handful of them, you will end up with a few extra pounds in your pocket.

Please do have a read of the tips and good luck saving some money!



1 – Food and Shopping

1a – Online spending

1. Get Your Cashback

If you do a lot of spending online, you should definitely be making the most of cashback websites.

Websites such as [Quidco](#) and [Top Cashback](#) allow you to sign up to their site, usually for free, and make money back as you shop.

Each time you want to buy something online, you can go to the cashback site, search for the retailer you want to buy from, and follow their link to make the purchase.

Once you have made the purchase, money (usually between 5 - 15% of the purchase cost) will be deposited in your cashback site account. Sometimes, websites have a threshold you have to meet before you can withdraw the money, but other than that, you can withdraw the money when you like and put that cash back in your pocket.

2. Use Browser Add Ons

Browser Add Ons are extensions which you can download onto browsers such as Chrome and Firefox, which automatically seek out all the best deals for you.

These extensions save you the trouble of opening up a new page and sorting through all the (often unreliable) voucher codes on different websites.

You can shop as normal and allow the extension to find you the best deal on the internet before you check out.

They also promise to find the best possible price on Amazon so you know that you are not paying any more than necessary.

Some examples of browser add ons you can download include:

- 🔍 [Pouch](#)
- 🔍 [Honey](#)
- 🔍 [Deal Finder by Voucher Codes](#)

3. Reseller Platforms

A huge amount of money is estimated to be wasted on unworn clothes in our lifetime.

If you are a keen online clothes shopper, consider switching to resale platforms such as Vinted and Depop. These sites are free to use and allow you access to great quality clothes, designer or otherwise, at an affordable price.

Sellers are rated by those who purchase from them, so you can be confident of good service and quality items.

Resale platforms are also great for clearing out your wardrobe and making some extra cash. Instead of throwing your clothes away, or leaving them in the back of your cupboard, make a little extra money on the side by selling them online.

4. Incognito Mode

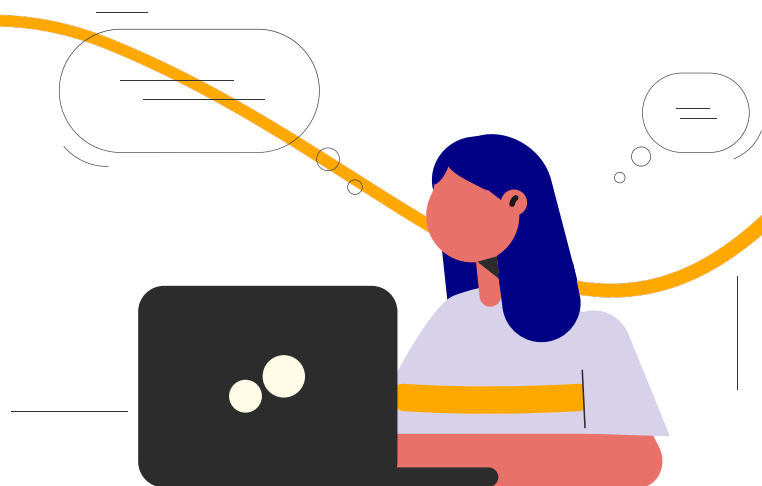
Incognito mode is a great way of protecting yourself from dynamic pricing.

This is when retailers track your interests, analyse your willingness to pay, and adjust their prices accordingly. It can often result in prices going up after you have looked at an item a number of times.

You may have noticed this when looking for flights or holidays.

Putting your browser into Incognito mode makes sure that websites can't track your activity and put their prices up on something that you have shown interest in.

Incognito mode will also prevent you from being tempted by targeted advertising. Often after we search for something online, the adverts follow us on every page we visit and tempt us to give in and make the purchase.



5. Price Comparison Sites

Consider using a price comparison site such as [Trolley.co.uk](https://www.trolley.co.uk) or [mysupermarketcompare.co.uk](https://www.mysupermarketcompare.co.uk) for your everyday grocery purchases. The website allows you to compare the prices of brands and products across shops and supermarkets across the whole country.

They claim to be able to save you as much as £1,000 a year on groceries by helping you shop more cost effectively.

They also keep you up to date with price drops on your favourite products and email you to let you know of any offers you can take advantage of.

6. Ask For Price Matches

Price matching is a way of getting an item for a lower price if it is sold for that price elsewhere.

Sometimes you can even get a retailer to match voucher codes and sale prices from other retailers (as long as the two items being sold are identical).

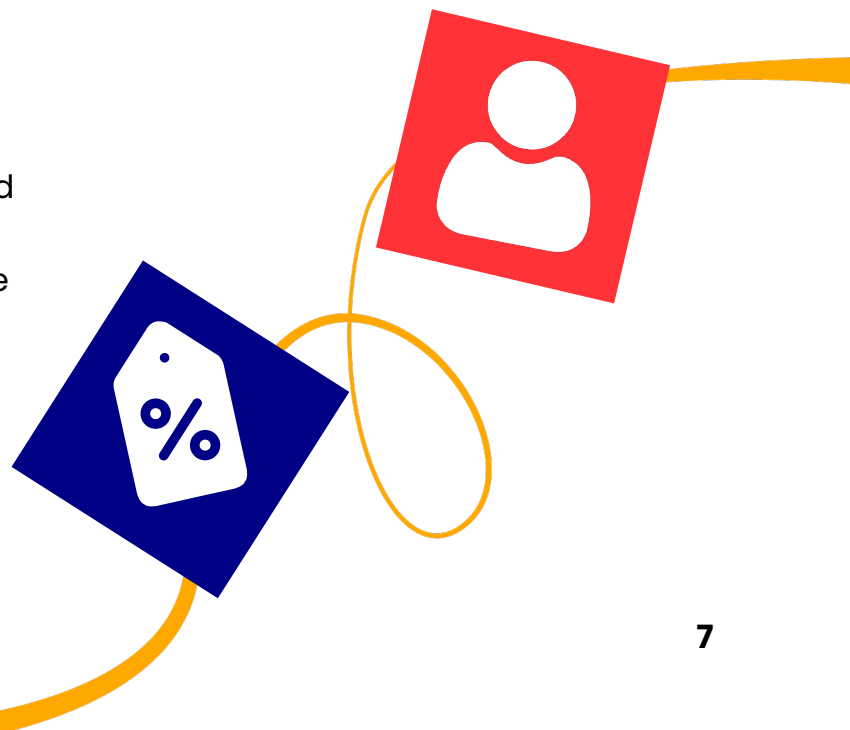
You may find that it is worth getting a product for the same price from another retailer because they offer additional benefits, such as an extended warranty or free delivery. Therefore, if you can, taking the time to price match is a great way of saving money on all kinds of different purchases.

7. New Customer Discounts

Many companies offer discounts to new customers for purchasing for the first time, or for signing up to a newsletter.

These can be especially good value if you are planning on making a large purchase since the discounts are often percentage based.

These discounts are available more often when shopping online than shopping in person.



8. Abandon Your Virtual Trolley

Sometimes, getting a discount on your online purchase is as simple as playing the waiting game.

Try signing up for an account on the website you want to shop from, adding the desired item to your basket and then leaving the site.

If you are lucky, you might find you get emailed a voucher in the next few days, as the website attempts to tempt you back into making the purchase.

Alternatively, keep an eye on the ads as you browse the internet, as you might find that you get offered a discount via the ads that are displayed. This is known as targeted advertising



1b – Saving Money On Your Grocery Shopping

9. Downshifting

Downshifting can be a surprisingly effective way to cut down on your monthly grocery bill.

Using this technique, you should potentially be able to cut down your spending by 30%.

The premise is as follows; you drop down one brand level on every item you buy and see whether you can taste the difference.

If you can't taste the difference, then you can convert to that product for your future grocery shops. You will then be able to enjoy the same quality of product that you are used to, for a lower cost.

You may find some brands preferable to the supermarket own-brand, but often the only difference is packaging and branding.

If you can learn to see past the branding, you could be set to save a lot on your weekly shop.

10. Buy Supermarket Brand Medicines

Studies have shown that despite the considerable difference in price between big pharmaceutical brand names and supermarket own brands, the difference in product is actually negligible.

Packaging and large scale advertising are cleverly used to suggest that branded medicines are more effective than cheaper alternatives.

If you look on the back of the packaging, however, you should be able to compare exactly what goes into the product.

In the majority of cases, the contents of the box are exactly the same. Switch to less glamorous, supermarket brands, and save money when stocking your medicine cabinet.

11. Use The World Food Aisle

All big supermarkets tend to have one or more aisles dedicated to 'World Food'.

This contains products from a variety of different continents and cultures, and is often much cheaper than the other branded items found in the rest of the store.

Generally, it is long life products that are found here. Things like rice, chickpeas, nuts, oils, and spices can be found for a lower price than elsewhere in the supermarket.

Always check the price per unit if you want to make sure that it is better value. Often, items can also be purchased here on a larger scale and this tends to make them better value.



12. Don't Shop When Hungry

It may sound obvious but you should always avoid doing your big food shop on an empty stomach. Studies have shown that you can spend almost 30% more on your shopping when doing it on an empty stomach.

Being hungry can make you tempted to buy unhealthy snacks, or calorific dinner options to satisfy your cravings.

If you are not hungry, you might find that it is easier to stick to a budget and only buy what you need.

13. Buy Online

Online shopping for groceries has become easier and easier in recent years.

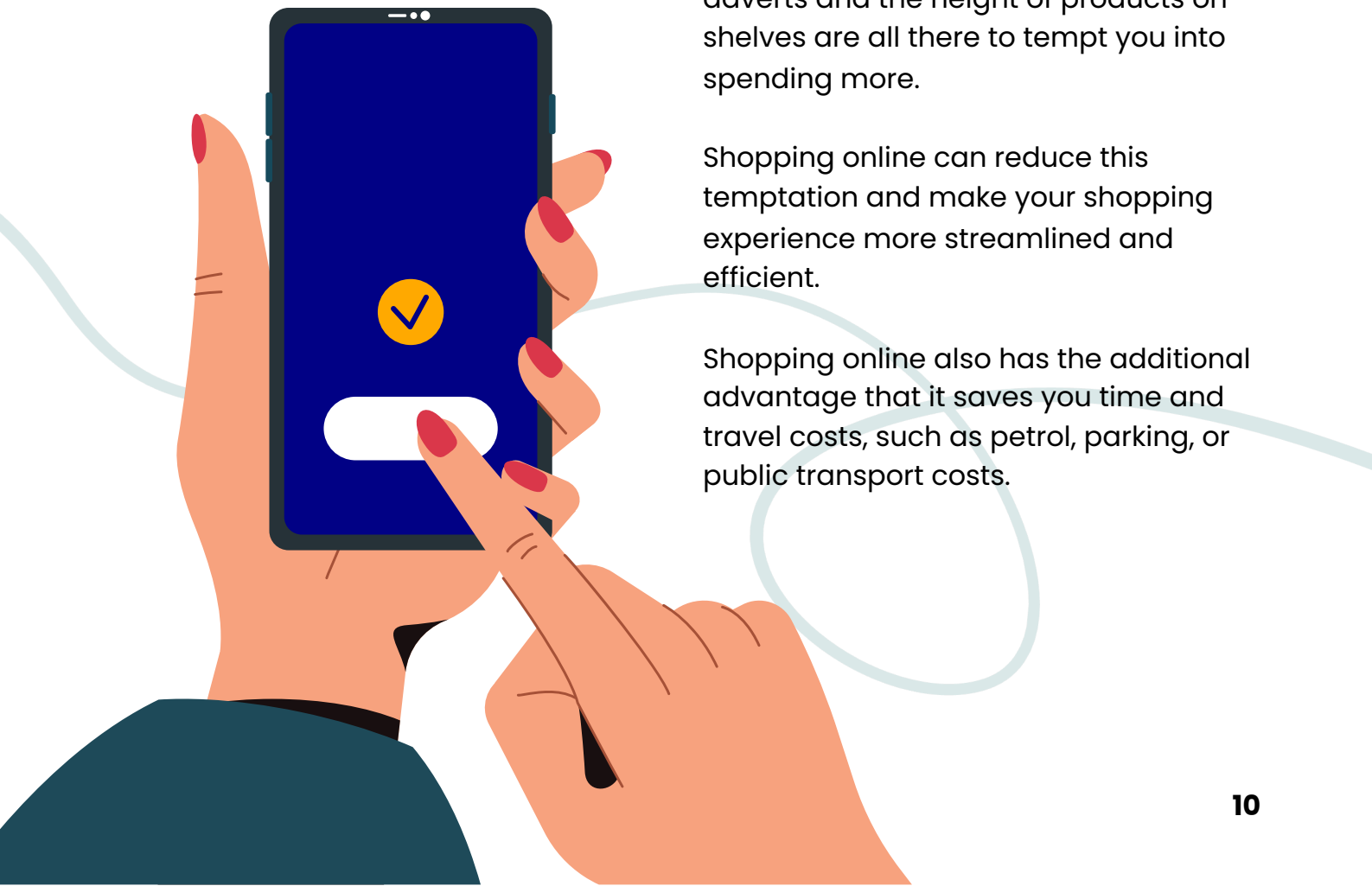
It is not only convenient but often cost efficient as well. It allows you to keep track of your spending and stick to a set weekly budget.

Comparing the prices of different brands is much easier online, and there is no pressure to commit to a purchase there and then.

Supermarket stores are carefully arranged to encourage the shopper to make impulse purchases and spend as much as possible. Brightly coloured adverts and the height of products on shelves are all there to tempt you into spending more.

Shopping online can reduce this temptation and make your shopping experience more streamlined and efficient.

Shopping online also has the additional advantage that it saves you time and travel costs, such as petrol, parking, or public transport costs.



14. Loyalty Cards

Many supermarkets now offer loyalty cards or memberships which allow you to save as you spend.

It is a good idea to pick one supermarket to shop in regularly and stick to it so that you can make the most out of your loyalty card. Many people collect their points but forget to actually use them.

Make sure that you write down your login details, if you have an online account, and check whether you have any vouchers waiting to be redeemed.

Different supermarkets have different policies when it comes to memberships and point collection. Tesco, for example, offers different prices for clubcard members, while Sainsburys offers the same price for everyone, but rewards members for spending.

If you are a member of a supermarket, see if you can also buy your petrol there to really maximise your point collection.

15. Be Wary of 'Buy One Get One Free'

Many supermarkets offer 'Buy One Get One Free' deals.

These can be great if you are buying non-perishable items or need lots of a particular item.

However, you should remember that the deals are there to make more money for the supermarket, not necessarily to help the customer.

Therefore, don't be tempted to buy something just because it is on special offer. Make sure to check the expiry date if it is a perishable item and consider carefully whether you will actually use the product in time.

A good way to avoid over spending on Buy One Get One Free deals is to make a shopping list and stick to it.

If the item is on the shopping list, then you can benefit from the deal! If it's not, then consider leaving the deal be.

16. Shop Late At Night

If you go to the supermarket late in the day, shortly before they are due to close, it is often possible to get some good discounts.

Fresh food that is due to expire is often available for a fraction of the original price. The downside is that there is often less choice, and you will need to eat the fresh food quickly before it actually expires.

Remember that you can always freeze items immediately after buying them to make them last longer.

If you can be flexible with when you shop, and you are happy to eat or freeze food on the day you buy it, you might be able to save big simply by changing when you shop.

17. Buy In Season Or Wonky Veg

It is easy to get vegetables in supermarkets at all times of year, regardless of when they are in season in the UK.

However, they often come at a considerable cost. If you learn when your favourite vegetables are in season and only buy them at these times, you might find that the cost of your shopping goes down a noticeable amount. You will also have the added benefit of helping the environment.

Some supermarkets, like Sainsburys, have a 'wonky' vegetable collection. These are vegetables that would not usually meet the supermarket's standards, in an aesthetic sense.

Often, the produce is just as good to eat, but available at a much reduced price.



18. Free Food Apps

Make use of apps such as [Too Good To Go](#) and [Olio](#) to get your hands on free or very discounted food.

Too Good To Go is free to download and connects the user with local eateries and shops to give away 'magic bags' of food at a very low price.

You pay the reduced price on the app and then go to the shop or restaurant to pick up the bag of food. The idea is to reduce wastage of uneaten produce that would otherwise be thrown away at the end of the day.

Olio is also free to download and allows users to pick up free food either from local individuals or businesses.

1c – Home Cooking

19. Use A Smaller Cooking Device

If you cook a lot using an oven, you should consider investing in a mini oven.

Mini ovens use a lot less power than a conventional oven and take less time to heat up. This is because the area needing to be heated is a lot smaller.

They are often cheap to buy and don't require any installation costs as they can be plugged into your standard plug socket. They are not for everyone, but if you live alone or don't tend to take up too much space in the oven when you cook, you could consider switching to a mini oven to save money.

Air fryers are an increasingly popular option too. These are often very cheap to buy and use a lot less power than a conventional oven.

They also cook food in a quicker time and without the need for oil, making them a healthy and time efficient option.



20. Plan Your Meals

Planning your meals in advance is a great way of ensuring that you only buy what you need at the supermarket.

Use the [Love Food Hate Waste portion calculator](#) to calculate exactly how much you need to buy and cook. This will save you cooking too much and having it go to waste, or too little and being tempted to stock up on snacks.

Planning your meals can also be great for bulk cooking.

Cooking big batches of food and freezing it can be one of the most cost effective ways of feeding your household. You can often bulk buy food from the World Food aisle in supermarkets and make use of the lower prices.

21. Know The Difference Between Best Before And Use By

You can reduce how much food you waste by remembering the difference between 'best before' and 'use by'. 'Use by' dates are an indication of whether or not the food is still considered safe to eat. 'Best before' is simply an indication of when the food is at its best

There will usually be no safety implications if you eat something past its best before date. You can also rely on sensory tests to check whether the food is still good to eat; physically looking for signs of food decay, and checking to see if dairy products have soured.

It is a good idea to be aware of what items you have in your fridge and plan ahead to use up perishable items first. This includes things like fruit and vegetables, meat and fish and dairy products.

You can also freeze items before their use-by date if you don't think that you will be able to use the item in time.

22. Use All Parts Of Your Food

A surprising amount of food is wasted by people simply not using every edible part of it.

According to the food waste charity ['WRAP'](#), 75% of food thrown away is edible!

Vegetable leaves and stalks are not only edible and nutritious, but often taste very similar to the vegetable itself. Using the whole vegetable can be a great way of bulking out a meal to make it go further.

2 – In The Home

2a – Managing Your Monthly Bills

23. Comparison Sites

Comparison sites can be used to switch providers if you feel that you might be paying too much on bills.

Sites such as [Confused.com](https://www.confused.com) or [Money Supermarket](https://www.moneysupermarket.com) allow you to compare your most recent utility bill with what you could be paying if you were with another provider.

This is a very simple way of reducing your monthly bills and is something which could end up saving you hundreds over the course of the year.

24. Change Broadband Provider

It is not just gas and electricity that you can save money on by switching providers.

Often companies will offer great discounts for new customers, or alternatively, financial rewards for referring new customers. So, if you have friends or family looking for a new provider, see if you could benefit by referring them to your provider.

You should take a look at your lifestyle and how you use your data and consider adapting your plan to be better suited to you. For example, if you don't think that you are using all that you are paying for, switch down to a cheaper plan.



25. Change Network Or Threaten To Change Network

Sometimes, you can get yourself a cheaper deal simply by asking your provider.

If you ring up your provider and say that you are thinking of changing network, the majority of the time, they will offer you a cheaper deal to entice you to stay.

Remember that you are in control as the customer, and you can negotiate with your supplier.

26. Buy Your New Phone Outright

It is easy to get tempted by mobile phone contracts in which you can pay monthly and benefit from a brand new phone model right away.

These may seem like attractive financial deals at the time, but in the long run, they will always be more expensive than buying the handset outright and paying for a separate sim only contract.

This way, you are also not tied into a contract, and you can change plans whenever you like.

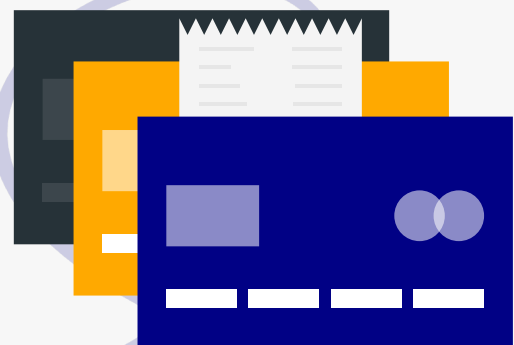
If buying a new phone outright is not financially possible, consider buying a refurbished phone from a reputable dealer. These can often be of very high quality, and even come with a warranty, but with a cheaper price tag.

27. Pay By Direct Debit

You can actually save money simply by the way that you pay your monthly bills. Paying by direct debit is the cheapest way to pay as many providers offer a discount when you pay your bills quarterly in this way.

It also guarantees that you will pay on time and this will help you to avoid being charged a late payment fee for missing a payment.

Paying your bills on time with direct debit also means that you can build up a good credit rating and be able to take out loans more easily in the future.



28. Go Paperless

Many companies have recently introduced certain changes to their practices to make themselves more environmentally sustainable.

A huge amount of money is wasted by companies organising and printing physical paperwork.

Ask your provider whether you can get a discount on your bill by agreeing to go paperless.

29. Remortgage In Time

If you have come to the end of a fixed term mortgage rate, you will likely find yourself paying very high interest rates on your lender's Standard Variable Rate.

Make sure to remortgage in time so that you spend the least amount of time possible paying those higher interest rates.

Remortgaging can take a surprisingly long time so it is a good idea to start thinking about it early on.

Additionally, if you feel that you are not getting a good deal from your current mortgage provider, consider using a comparison site and switching to a new provider so that you can pay less every month.

Save yourself up to £1,000 by using this fee-free mortgage advice service - <https://ccameron.co.uk/helpandadvice>

30. Check Your Council Tax Band

Hundreds of thousands of people around the UK are potentially in the wrong council tax band, meaning that they are paying too much for the value of their home.

If you find out that you are in the wrong band, you might be able to get your repayments backdated to when you first moved into the property. This could mean a lot of extra cash, as well as reduced payments every year!

You should start by checking which band your neighbours are in, and comparing the two based on the size of both of your properties.

Next you should try to work out what your property would have been worth back in 1991; you can do this using a free website such as Zoopla. If you think that you have a good claim, then you can make a challenge via the GOV.UK website.

Be aware, however, that your valuation could go either up or down, and it could affect your neighbours too, so only make a challenge if you are sure that you have a sufficiently strong claim.

2b – Cutting Down Energy Usage

31. Insulate Your Home

A great way of reducing your energy consumption in your home is to invest in making it more insulated.

This will involve a few expenses now, but the investment means that in future you will be able to save money on bills without even thinking about it. Getting hold of some good quality insulation will save you a lot in heating bills.

UK homes often have very poor insulation which means that a lot of heat can be lost through windows, floors, doors and walls.

You can also do some DIY insulation yourself, by buying some off the shelf products to seal around the gaps in your home.

A good place to start is by looking at your home's energy performance certificate, if you have one. This will help you to identify room for improvement when it comes to keeping heat inside your home.

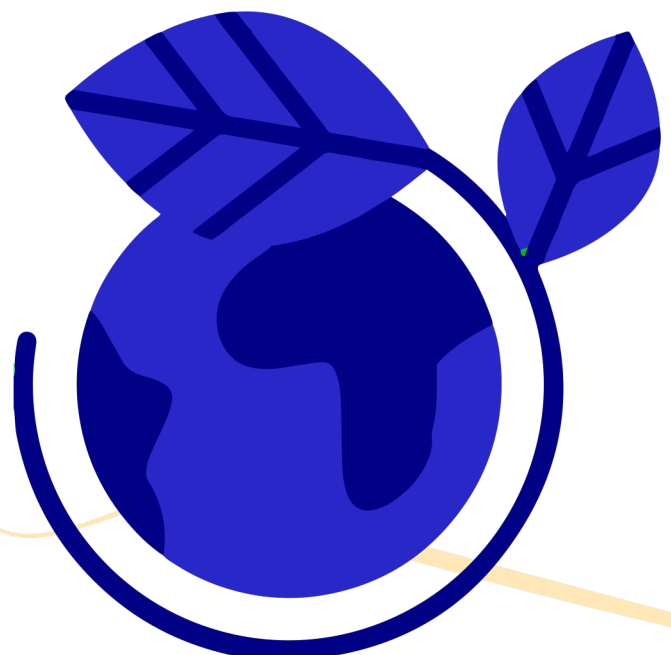
32. Learn To Use Eco Mode

Many water-using devices such as dishwashers and washing machines come with an eco mode.

Using this mode often means that the cycle takes longer, but as a result, less energy is needed to heat the water.

Since the dishes or clothes are in the soaped water for longer, less energy is needed to clean them as well. This is a very easy way to reduce your energy consumption as it is all done at the touch of a button.

You can still use the hot water mode from time to time if you are concerned about the effectiveness of the setting, but try to incorporate using eco mode into your routine.



33. Only Do Full Loads Of Washing

Another way to keep energy costs down when it comes to household appliances, is to only put on a load of dishes or laundry when you have enough to completely fill the machine.

It can be tempting to put on a half load if you particularly need an item cleaned, but it will really cost you in terms of energy efficiency.

Often, your device uses the same amount of energy and water to do a half load as it would for a full load, so you are essentially using twice as much water and energy as you need.

34. Only Boil As Much As You Need

When it comes to using a device such as a kettle, make sure to only fill it up with the amount of water that you need.

Often, people fill a kettle all the way to the top, and then only use enough to fill one cup.

This uses far more energy than necessary. Habits like this may not make a difference in the short term, but over time you should start to see the difference in your energy bill.

35. Take Showers Over Baths

Showers are far more common than baths these days but many people still have a bath in their home.

Showers are actually far more energy efficient; it has been suggested that a five minute shower can use about a third of the water as a bath. If you use less water, you will also use less energy to heat it, thus saving energy and water at the same time.

Taking shorter showers will also have a positive effect on your energy bill.

You could also invest in an energy efficient shower head, to use even less water when you shower.



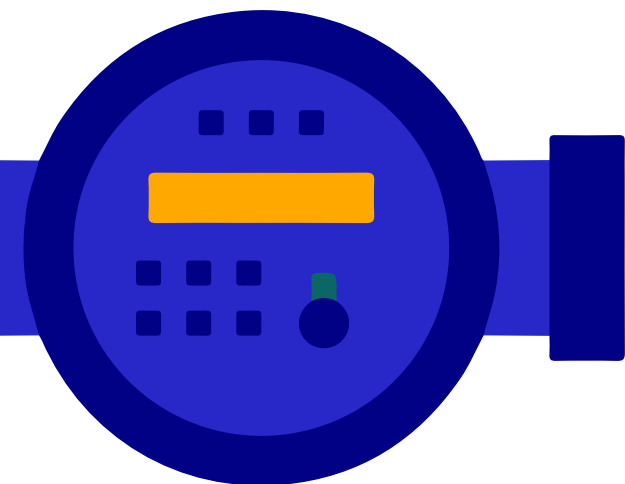
36. Install A Water Meter

There are two ways in which you can pay for water in the UK; either you pay a set price per year, which is determined by the nature of your home, or you have a water meter installed.

A water meter tracks how much water you use and only charges you for that. If you think that you might be paying too much for your water, this could be a sensible option to reduce your bills.

Bear in mind that you are more likely to benefit from a water meter if you live in a larger home with fewer people residing in it.

If you are unsure whether or not you would benefit from a water meter being installed, make use of a [Water Meter Calculator](#), such as the Consumer Council for Water's Calculator.



37. Put Heating Down By One Degree

One very easy way to save on heating bills is to turn your thermostat down by just one degree.

This will have an immediate impact on your bills and it is likely that you will not even notice the difference. Try it for one day, and if you don't notice any adverse effects, try turning it down another degree.

Once it gets too cold, you can turn it up one degree and then you can note this temperature down as the ideal temperature for your home. Everyone's home will be different, and everyone's needs are different, so the only way to know the ideal temperature for your thermostat is to do it yourself.

38. Invest In A Programmable Thermostat

If you invest in a thermostat with a timer, then you can really start to make the most of your home's heat.

You can set the heating to go off when there is nobody in the house, and come on just as you expect people to return home. That way you can avoid wasting any money by heating your home unnecessarily, but still benefit from a warm home.

39. Wear Warmer Clothes

If you find that the seasons are changing and it's getting close to the time that you would normally start putting your heating on, see if you can delay that point by layering up when you are in the house.

Wearing a few more layers, drinking a hot drink, and using blankets can be a great way to stave off the chill and save a bit of money on heating.

40. Get A Portable Heater

A portable heater can be a surprisingly effective way to save money on heating your home.

If you have thermostatic radiator valves, then you will be able to control the heating in different rooms and be able to save money on heating unused areas.

However, if your central heating doesn't come with this option, you can consider using a portable heater to heat the room that you use the most, and otherwise have the central heating turned down low.

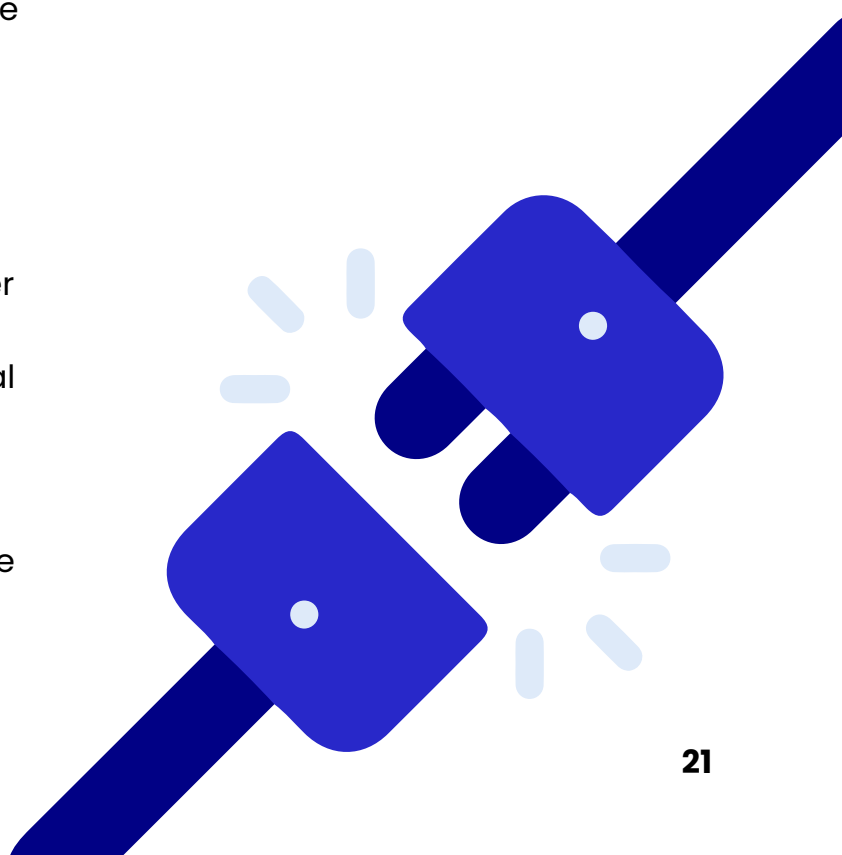
If you have a well insulated room, a portable heater can be very effective and you may find you save a lot on alternative heating methods.

41. Turn Devices Off Overnight

Unplugging unused devices or switching them off at the wall could actually save you money on your energy bills.

Any device that is left on standby, such as televisions, laptops and chargers could well be using up unnecessary energy. Something as simple as turning off your phone at night can save you money in the long run.

Typically a device left on standby costs £10 per year. Now multiply that by all the devices that are left turn on and you will see yourself making a decent saving.



2c – Saving Money If You Have Children

42. Tax Free Child Care

If you have children, there are a number of childcare services provided by the government, which could help you save money.

You could get up to £2,000 for each of your children, and up to £4,000 a year if your child is disabled.

It works by setting up an online childcare account into which you can pay money, and for every £8 you put in, the government will put in £2.

You can get this alongside the 30 free hours of childcare scheme, as long as you are eligible for both.

The money can also be spent on other things such as tuition fees or after school clubs, including summer holiday clubs, so it could amount to some significant savings.

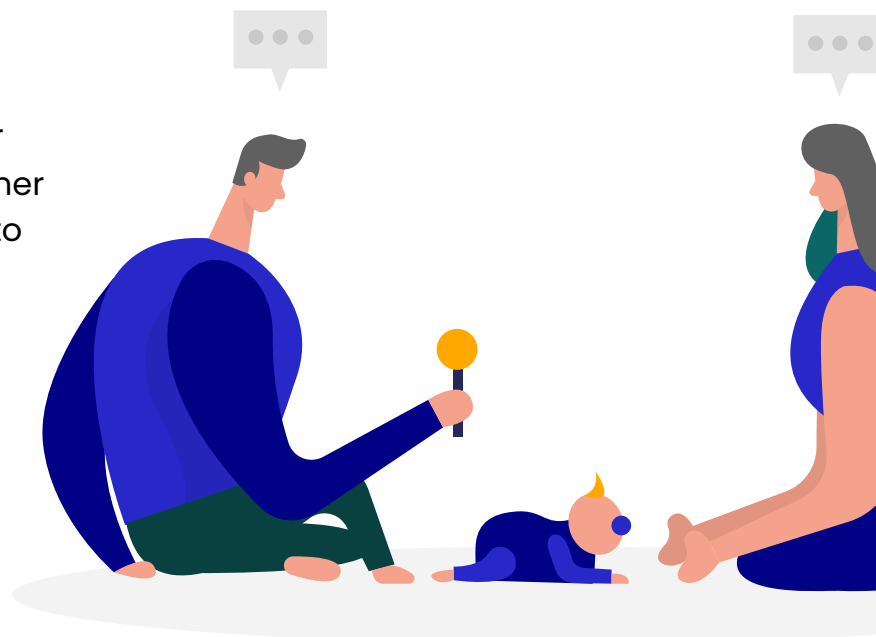
43. Get Help With School Uniforms

You can save money on the cost of school uniforms and PE kit by looking online at whether your local council offers any initiatives.

This website 'www.gov.uk/help-school-clothing-costs' can show you whether you are able to get any assistance.

If you are on low income and have more than one child at school, this could end up saving you a few hundred pounds.

If your council does not provide financial help towards school uniforms, they may still be able to point you in the direction of some charities which could help.



44. Get Help with Healthy Food

If you have children under the age of four, you may be eligible for financial grants towards the cost of healthy food and milk.

You will receive a Healthy Start card with money on it that you can use in certain shops to buy these essentials.

Products available to buy include cow's milk, fresh, frozen and tinned fruit and vegetables, fresh dried and tinned pulses, and instant formula milk.

You may also be able to use the money to purchase Healthy Start vitamins and vitamin drops for babies and young children. You can find more information at <https://www.healthystart.nhs.uk>.

45. Child Benefit

Make sure that you are making the most of child benefit if you are entitled to it.

You receive the payment every four weeks and there is no limit to how many children you can claim for.

By claiming child benefit, you will get National Insurance credits which count towards your State Pension, and your child will automatically get a National Insurance number when they are 16 years old.

46. Child Pension

If you are interested in a more long term money saving idea, then you should consider looking into a child pension.

You can pay £2,880 into a pension and the government will apply tax relief topping it up to £3,600.

If you did this every year until they were 18, and then left the money to invest, it would not be unreasonable to assume that the pension pot would be worth £1 million, in today's money, by the time the child retires.



47. Facebook Marketplace

A good way of saving money is to look out for free things available on websites such as Facebook Marketplace.

People are often clearing out their homes, and have free children's toys and clothes available for collection.

If you are thinking of buying something brand new, it doesn't hurt to check what is available for free first.

Other sites such as [Freecycle](#) can also be great for picking up free furniture or kitchen items which would otherwise cost a small fortune.

It can sometimes be worth widening your search area on Freecycle to find the best items, and hiring a van to transport them if necessary.

48. Local Authority Events

If you are looking to save money while entertaining your children during the school holidays, it is worth checking out what local authorities are offering for free.

Most local authorities will offer access to summer clubs, such as swimming, football, athletics, etc during the school holidays. These often run for a fortnight and the costs are free. So this is a great way to give the children something enjoyable to do, whilst saving you on external child care costs.



49. Buddy up

Another great way to save money on childcare is by making use of other friends and family.

If you have friends or family that are taking time off in the summer holiday to look after their kids, whilst you send yours to child care, see if they will look after yours, and you can then return the favour at some other point.

Even over a week that could save you a few hundred pounds. This can be great for your kids, mutually beneficial for both families, and significantly cheaper than paid child care.

50. Device Swap

Kids all love getting hold of the latest devices but this can end up being a significant cost if you let them get every new device on the market.

Since children often lose interest in toys after a few weeks, you could save money by swapping the devices with other kids.

Check out your local library as some run swap clubs where you can go in and swap electronic toys and devices.



3 – Your Finances

3a – Managing Credit Card Debt

51. Pay by Direct Debit

If you have a lot of credit card debt, you will know first hand how quickly interest can mount up.

If you don't pay your bill on time, you will be charged a late payment fee and continue to accumulate interest on everything you owe.

If you continue to pay late, your provider may even increase your interest rates or cancel your credit card. Therefore, the best way to avoid problems with your credit card is to make sure that you pay everything on time.

Setting up a Direct Debit means that the money goes out of your account automatically whenever a payment is due. This should hopefully improve your credit score at the same time, meaning that you can take out loans more easily in future.

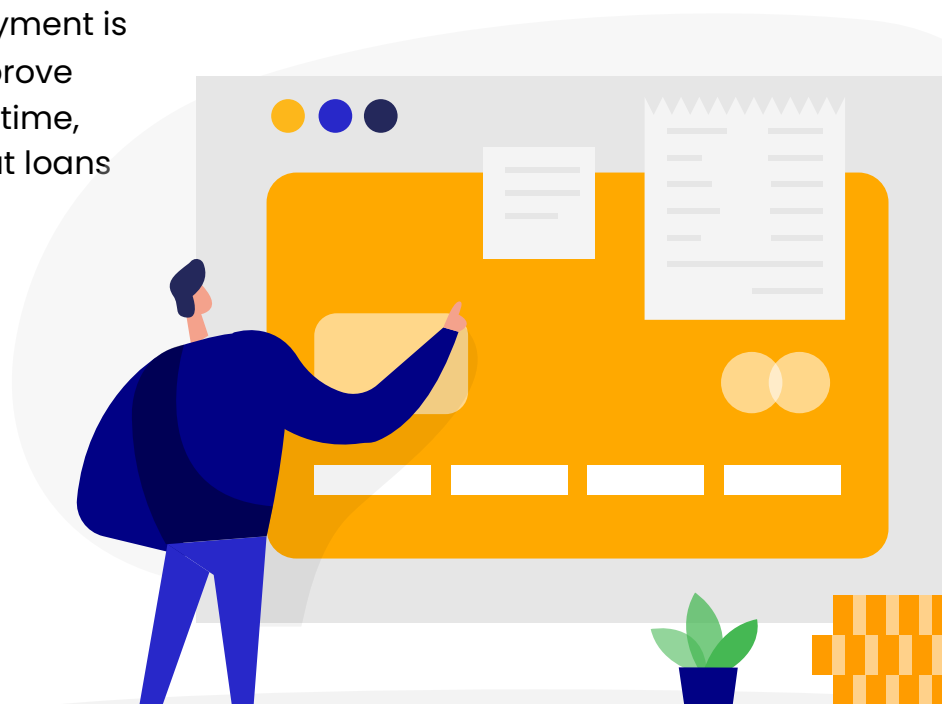
52. Balance Transfer

One way of dealing with mounting interest rates on your credit card is to take advantage of a balance transfer.

This involves transferring some or all of your debt to another credit card with lower, or even 0% interest rates.

This means that you can avoid gathering additional interest on what you owe for a short amount of time, allowing you a grace period to get your finances in order.

However, you should be aware that there will sometimes be a fee for the transaction so you should make sure that your savings will be worth it once the fee is taken into account.



53. Avoid Withdrawing Cash

Many credit cards will charge a fee for withdrawing cash, and might even charge higher interest rates on it too.

Certain other transactions, such as buying foreign currency and paying with credit card cheques will also attract fees and higher interest rates. Therefore, to save a bit of money in credit card fees, make sure to be mindful of your provider's policies, and how you are making your transactions.

3b – Budgeting Tactics

54. Keep Track Of All Your Accounts

The most important budgeting skill to have is keeping track of all of your spending.

Free budgeting accounts like [Money Dashboard](#) allow you to monitor your spending on all of your different accounts in one place.

This means that you can keep track of how your current spending patterns differ to usual and identify exactly where your money is going. .

55. Use Budgeting Apps

Digital banks such as Monzo and Starling allow you to track your spending, and create 'saving spaces' for particular purchases.

They allow you to automatically round up the cost of all your purchases and save the extra in a separate space.

They also offer advanced insights into your spending patterns so that you can better understand where your money is going and subsequently target these areas.

You can also choose to use these cards as 'spending cards', by transferring a set amount of your income every week or month, and only spending that amount.



56. Have a Budgeting Plan

A great way of keeping track of your savings is to come up with a ratio of spending that works for you.

For example, split your salary into percentages, and spend a portion on your rent and bills, a portion on having fun, and set aside the remaining portion to save for your future.

If you can stick to this, then you should have a good idea of what your projected savings will look like, and you can plan accordingly.

57. Have A Spend Free Day

Singling out one day a week to not spend any money (or as little as possible) can be a good way of both saving a few extra pennies, and resetting your spending habits.

Try bringing your leftovers from dinner into work as your lunch, and bringing your own beverages in a Keepcup, rather than buying them out.

Make your meals and snacks out of what you have in your cupboards and, if you can, walk to work instead of taking public transport.

With any luck, this will build some good thrifty habits, and you will end up eventually spending less every day of the week.



58. Don't Spend Everything on Payday

This may sound obvious, but when people don't have a budgeting plan, they often end up spending a huge amount of money on the day they get paid.

We are much more likely to make spontaneous purchases when it feels like there is more money in the bank, and we often buy things that we wouldn't later on in the month. Being aware of this, and putting some kind of budgeting plan in place, will help avoid making unwise decisions on payday.

59. Delay your purchase

Some people find that something as simple as waiting 30 seconds before making a purchase can help them reconsider whether it is something they really need.

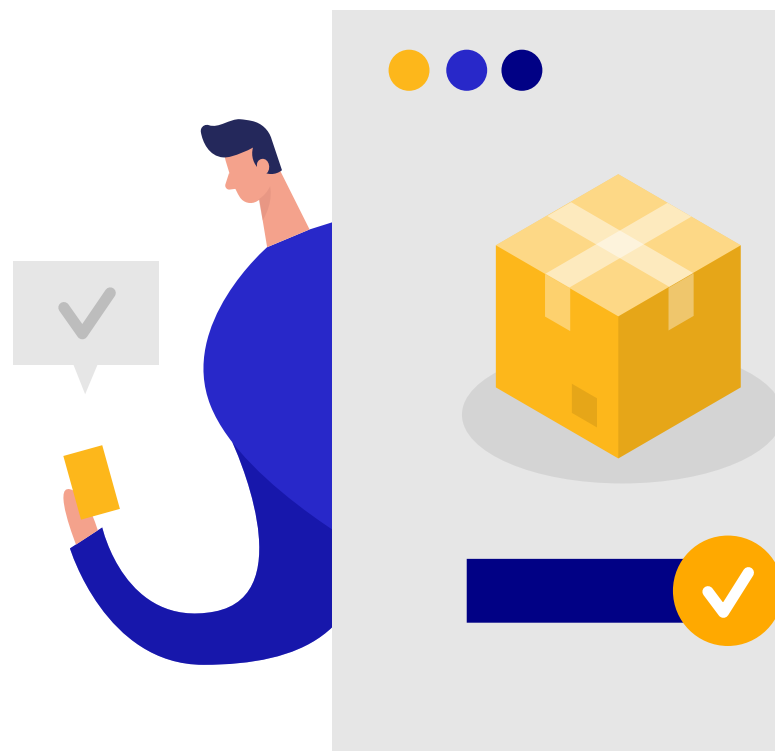
You could also try removing your card details from your browser so that it is more complicated to complete a transaction. The additional effort required sometimes offers enough pause to reconsider our spending.

60. Make The Most of Vouchers

If you have an insurance plan, check whether it comes with any perks or discounts.

For example, when you buy a plan with Compare The Market, you can benefit from 'Meerkat Meals'. This gives you discounts of up to 50% at qualifying restaurants and 2 for 1 cinema tickets at certain cinemas.

Check your plans and make sure that you are not missing out on any great deals or discounts.



3c – Earning Extra Income

61. Make Use Of Survey Apps

Survey apps like YouGov are very popular due to the fact that anyone can do them and all you need is an internet connection.

It is not the most efficient way of making money but if you have some spare time on your hands, and would otherwise be mindlessly scrolling, it is a good way to make a little bit on the side.

The surveys will usually ask you questions about brands that you are interested in.

They can take 5-20 minutes and you will probably earn about 25p – £2 per survey.

YouGov is one of the most popular as the questions can range from anything from television to politics. However, you will have to stick with it as YouGov doesn't let you withdraw money until you have made £50.

Sometimes google offers surveys, targeted to your specific interests and demographic. The money earned from these is usually collected in your google play store account.

62. Tutor Online

Online tutoring will take a lot more effort and initiative to get started with, but it can be very lucrative.

Depending on your experience, you can expect to earn between £15 and £40 an hour to tutor from the comfort of your own home.

If you think that you could teach a subject, or if you speak a foreign language and think that you could offer conversational classes, check out some free tutoring websites such as Tutor Hunt or My Tutor.

It can be a great way to make some cash on the side, while building your skills at the same time.

63. Trade In Old Technology

At the rate at which new phone and laptop models are released, it is unsurprising that so many of us have old devices gathering dust somewhere in our home.

Throwing away old technology can be bad for the environment, so the best thing to do is to make some money from it.

Websites such as [Music Magpie](#) and [Mazuma](#) will accept your old devices even if they are broken, and they will aim to recondition them and sell them on.

Shipping should be free too, so there is nothing to lose. You should always make sure to restore your device to factory settings to make sure that nobody can access your photos or your website logins.

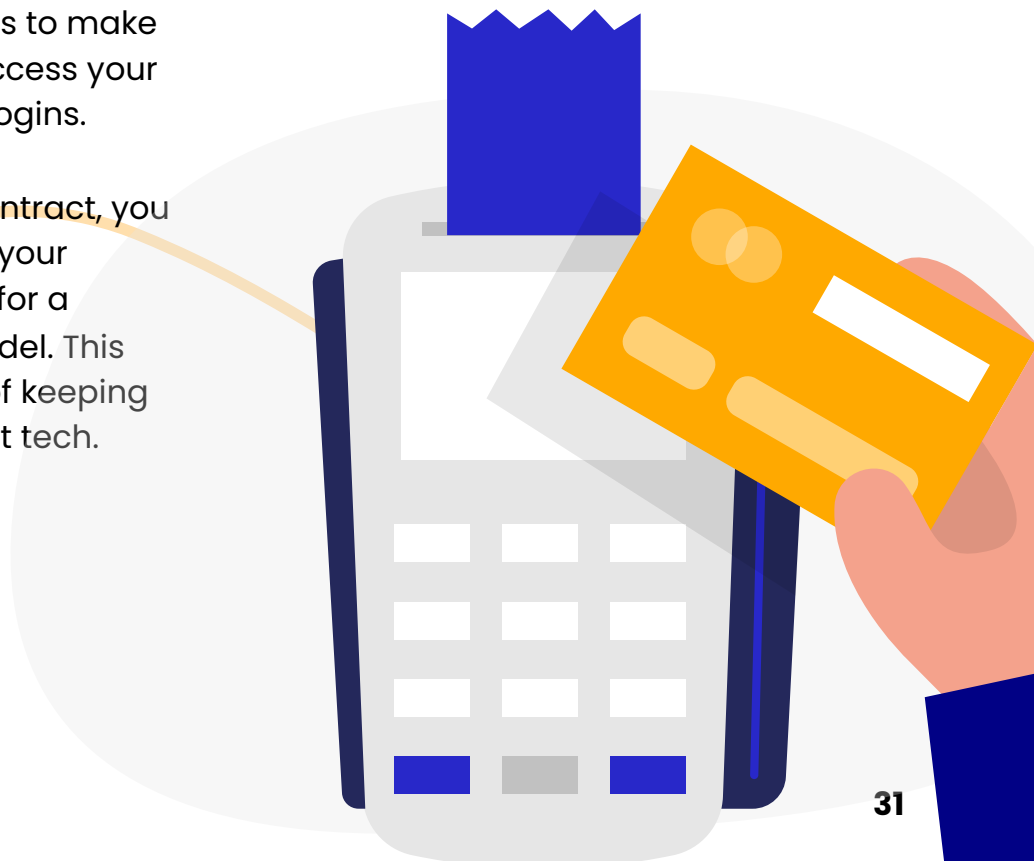
If you are on a phone contract, you may be able to trade in your existing model in return for a discount on the new model. This can be a cheaper way of keeping up to date with the latest tech.

64. Debit Cards With Cashback

A very easy way of making a little bit of extra cash on the side, is taking out a debit card which offers cashback.

Different banks will offer different rates of cashback, and some will have caps on how much you can make in a month. Some cards will offer you 1% cashback on all debit card spending for your first year.

So if you think that you are about to make some big purchases, for example if you are moving house and about to buy lots of furniture, this could be the perfect time to take out a Cashback account, and make the most of that 1% cashback.



65. Get Free Cash By Changing Bank

Switching banks can be a very easy way to make some quick money and it is easier to do than people often think. Often you can earn around £150 simply by switching.

Switching banks is easier than people often imagine and most of the process is managed automatically.

All of your direct debits and standing orders are transferred, and your salary will be paid into the new bank account automatically. Any charges that may occur due to something going wrong with your payments should be covered by the bank too.

You may find that by switching you can also take advantage of better interest rates and other features provided by your new bank.

66. Bag Recycling

If you shop online, you may be able to financially benefit from recycling your plastic bags.

Ocado offers 10p back per Ocado bag that you return to the delivery drivers.

This may not sound like much but it can be a great way of decluttering your home and you can consider the money as a discount off your next grocery shop.

If you want to maximise the rewards potential, you could even go round your friends and neighbours and offer to recycle their bags for them.



3d – Managing Your Subscriptions

67. Family Memberships

Monthly subscriptions such as Spotify and Netflix can really take their toll on your bank account.

Of course, the best thing for your finances would be to do without them completely, but sometimes that just isn't feasible.

If you want to cut down on how much you pay for these services, however, consider taking out family memberships. This means that you pay one set fee for a subscription, but you can add multiple family members onto the account. This normally ends up being considerably cheaper than each person paying separately.

The same approach can be taken with phone bills – if you can get your whole family onto the same phone contract, the total cost will end up being cheaper and you may just benefit from some loyalty rewards from the company too.

68. Monitor Your Bank Account

This is a very simple way of keeping track of your expenses and making sure that you are not being overcharged.

There are so many services available to subscribe to these days and sometimes it is easy to lose track of what we are paying for.

Often it is tempting to sign up for free trials, but then we forget to cancel them, or we don't notice that they have gone up in price.

Sometimes, online payments even get charged twice and you would never know unless you monitor what is going out of your bank account.

Mistakes like these can often be very simply fixed by ringing up and asking for a refund, so make sure to stay on track of your online transactions to avoid unnecessary extra payments.

69. Rethink Charity Subscriptions

Giving to charity is an admirable and worthwhile use of money, but only if you can really afford to do it.

If you sign up to give to charity via Direct Debit, but later feel financially stretched, it is perfectly acceptable to pause your subscriptions.

If you want to continue to help that charity, consider volunteering your time instead of your money. There are hundreds of charities that can benefit from a helping hand each month, and you may find this even more fulfilling than offering them your financial support.

3e – Government Allowances

70. Warm Homes Discount

If you are on a low income, you may be eligible for the **warm homes discount**.

This would allow you £140 off your electricity bill between October and March.

You are eligible if you get the Guarantee Credit element of Pension Credit, or if you are on low income and meet your energy supplier's eligibility for the scheme. Your energy supplier will tell you how you can get the credit if you are eligible.



71. Work From Home Tax Relief

If you have been working from home, as many have been for the past couple of years, you could apply for working from home tax relief for some of your bills.

You are eligible for this if you were not working from home out of your own choice and you are not already receiving any expenses from your employer.

You could claim relief on £6 a week, or alternatively, your exact bill, so long as you provide receipts.

The amount of money you receive back will depend on the rate of tax you are paying.

You can use the following link to make your claim. It only takes about 10 minutes -

www.gov.uk/tax-relief-for-employees/working-at-home

72. Marriage Allowance

If you are married, or in a civil partnership, you may be able to benefit from the Marriage Allowance.

In order to be eligible, one of you must earn below the personal allowance threshold, and the other must pay income tax at the basic rate.

If eligible, the allowance would let the lower earner transfer £1,260 of their personal allowance to the higher earner, thus reducing the higher earner's tax bill by up to £252 in that tax year.

You can also backdate your claim to include any tax year since April 2018 that you were eligible for Marriage Allowance. This can be a great way to free up some extra money that you are entitled to, with minimum effort.

To make the claim, please go to this site - www.gov.uk/apply-marriage-allowance



73. Universal Credit

If you are on a low income or out of work, universal credit is a great way to get help with your living costs.

How much you can receive will depend on a number of factors, such as your age, your earnings, your health and general situation, and whether you have any children.

You will have to have regular meetings with a 'work coach' who will check up on your employment status and help you to get a job or improve your earnings.

Applying for Universal Credit may affect your eligibility for other government allowances, so be sure to research online at GOV.UK to make sure you are choosing the best benefit for your situation.

3f – Savings and pension

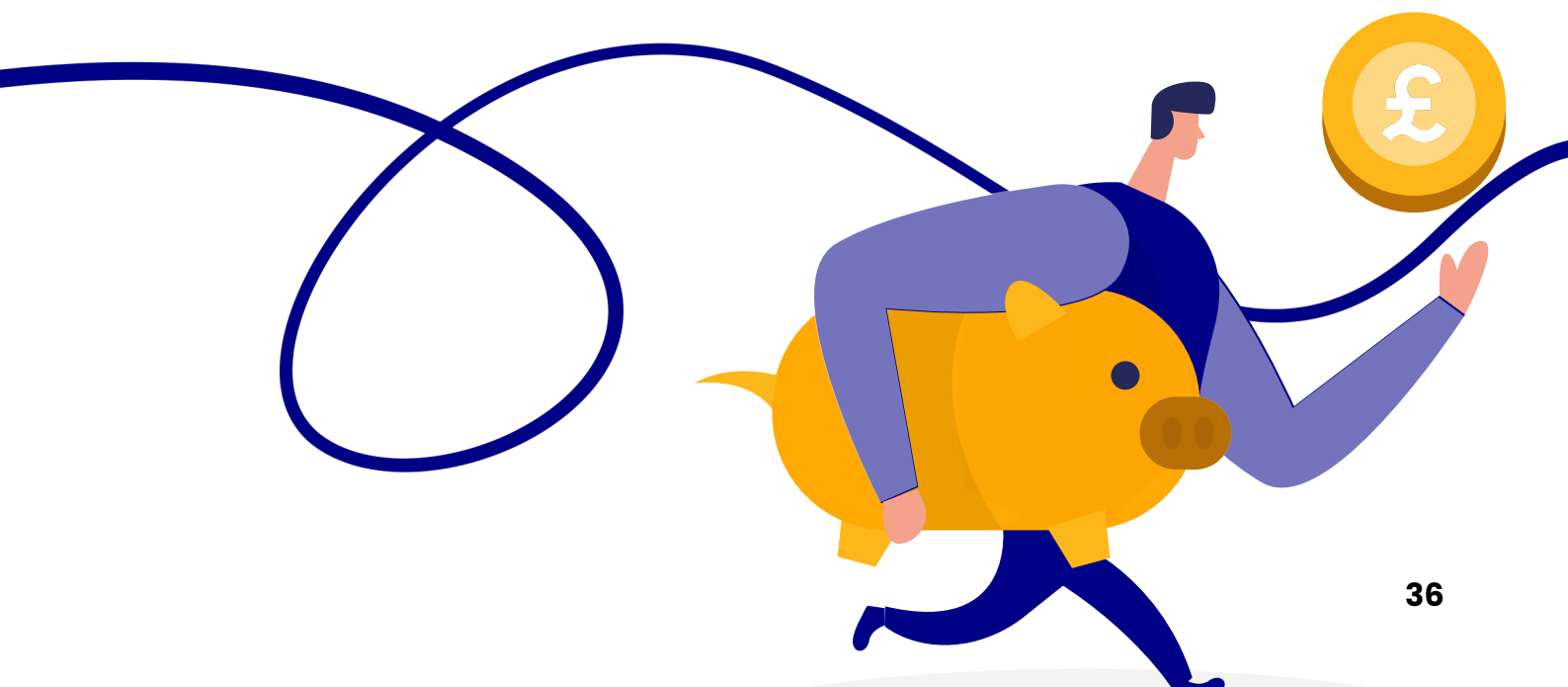
74. Recover Lost Savings

A surprising amount of cash is lying unclaimed in old UK bank accounts, pensions and investments.

There is so much of it that the government actually has an initiative, in which they use unclaimed dormant funds to fund community projects around the UK.

However, if the money is yours, you could still be able to claim it. Use a website like [My Lost Account](#) to see if you have any forgotten savings waiting to be reclaimed.

Remember that you will never have to pay to reclaim lost funds – if you are contacted and asked for money to recover an old savings account, be very wary as it could potentially be a scam.



75. Recover Lost Pensions

It is important to keep track of all of your pensions as it might affect your ability to claim pension benefits when you retire.

The HR department at your old workplace should be able to help you find the details of your account, but you could also try the [government pension tracing service](#).

This is a free tool on the GOV.UK website, which will allow you to track down the contact details of an old pension provider.

76. Make Use of ISAs

Putting cash into an ISA can be a very cost effective way of saving money.

Every tax year you can put money into one of each of the four kinds of ISA.

You do not have to pay interest on any cash in an ISA or any income or capital gains made from investment in an ISA.

You do not need very much money to invest and they are simple to manage, so it is a great way to start out with investing if you are new to it. To find out more information about ISAs and how to open one, have a look on the GOV.UK website.



4 - Saving On Travel Costs

4 - Using Public Transport

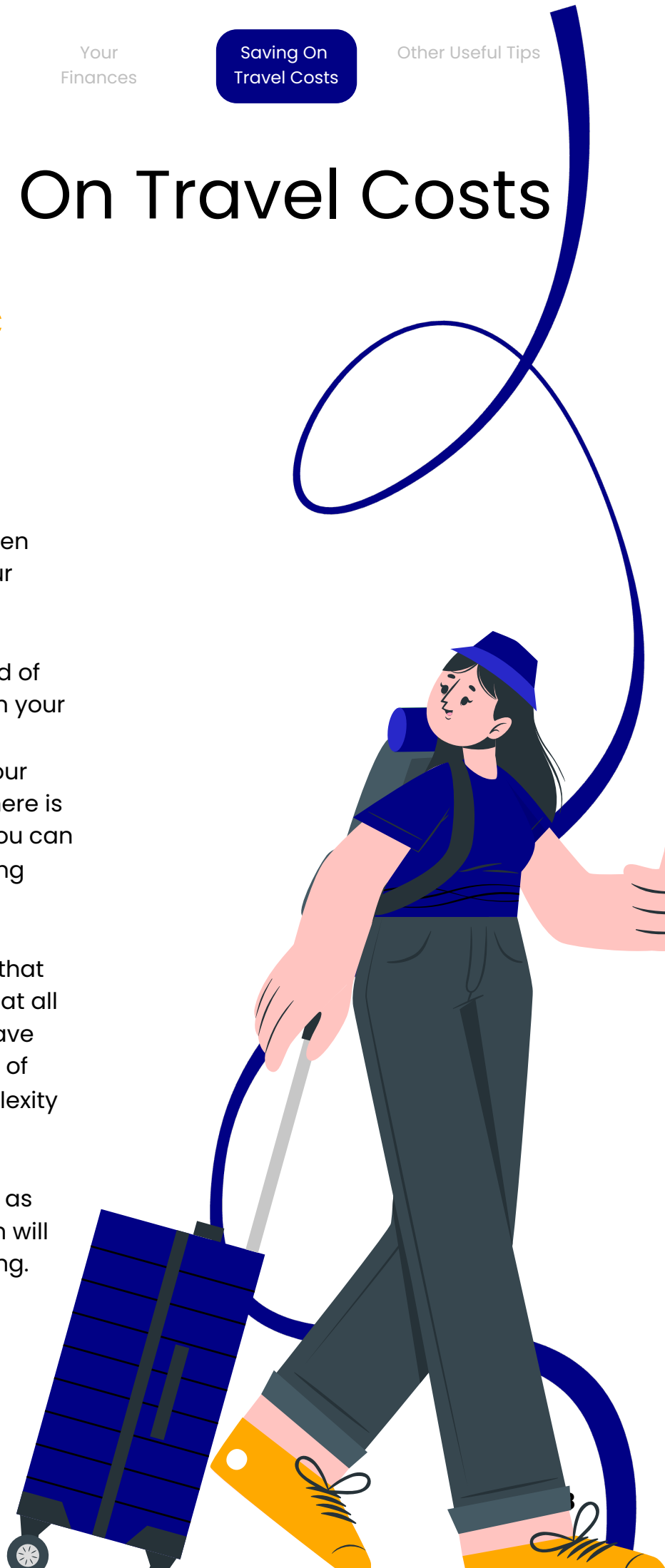
77. Split Tickets

A good way to save money when travelling by train is to split your tickets.

What this means is that instead of buying a ticket all the way from your start destination to your end destination, you can split up your journey into multiple tickets. There is no need to change trains, so you can travel as normal while benefiting from the cheaper fare.

The only thing to remember is that the train you are on must stop at all of the stations for which you have split tickets. This is a great way of taking advantage of the complexity of the UK railway system.

There are many websites such as www.splitmyfare.co.uk, which will help you with your ticket splitting.



78. Pay In Advance

It can sometimes be difficult to know exactly when you are going to travel but, if you can, booking early is a great way to get hold of cheap train tickets.

You should be able to buy train tickets up to twelve weeks in advance, but often great deals can be found even a couple of days before you intend to travel.

Use a website such as Trainline to check out how the prices vary at different times and on different days. Often it can be better value to buy two separate tickets for your outward and return journey if you can find a cheap deal for both trips.

You should also be able to use your railcard to benefit from further discounts on your advance single.

The main drawback is that you will have to take that exact train at that exact time, so you must make sure that you are able to stick to this. Advance singles are usually not eligible for a refund, but, if the train is cancelled or delayed, you should be entitled to a full refund.

79. Railcard

A railcard is a great investment for anyone who travels frequently by train.

It will save you money on every trip that you take and you will most likely make your money back after only a few trips. They are usually priced at around £30 for one year, and offer you 30% off your rail fare.

There are nine different types of UK railcard available and they cover all different age groups so you should always be able to benefit from discounted rail travel.

To really make the most of your discount, it is well worth getting a three-year railcard. This normally costs around £70, which works out at around £23 a year, making it a worthwhile investment in your future travel savings.

As well as railcards for different age groups, you should also check whether there are any regional railcards available in your area. This can be a great option if you commute to work by train as you can benefit from discounts when you travel in the same area.

Some bus operators will also offer discount cards, meaning that you can benefit from cheaper bus fares on your commute. Once you reach the age of 60, you can also travel for free on buses within London.

80. Season Pass

If you commute to work and make the same journey multiple times a week, you may find that a season pass offers better value than buying individual tickets every day.

They are normally available for short or medium distance journeys, since they are aimed at those who commute to work or school. You can buy them for a period of seven days, for a month, or even up to a year.

There is also an option to buy a flexi season ticket. This allows you to travel on any eight days within twenty eight days. If you are able to plan your trip in advance, this can be a good way to save money.

If you are planning on making a number of very long train journeys over a short period of time, whether for a holiday or for work, you could benefit from buying an **All Line Rail Rover Ticket**. This allows you unlimited off-peak travel for a period of seven or fourteen days.

81. Discounted Train Tickets

There are certain websites which allow you to find cheap train tickets. For example, www.raileasy.co.uk, searches all ticket providers and all times of day to help identify the cheapest possible fare.

They also offer a ticket splitting service to allow you to break your journey down into affordable chunks.

Using a website like this takes the pressure off you to check the prices of every other provider, and allows you peace of mind when attempting something like split ticketing.



4b – Travelling By Car

82. Rideshare To Work Or School

If you travel to work or school every day by car, you could be spending a lot of money on petrol and parking. Ride sharing can be a great way to save money on your commute every day. If you live near a colleague or a classmate of your child, consider teaming up and taking it in turns to drive.

As well as saving money on petrol and parking, this is better for the environment and more sociable. If you end up using your car less as a result, you could even reassess your insurance policy and save more on that too.

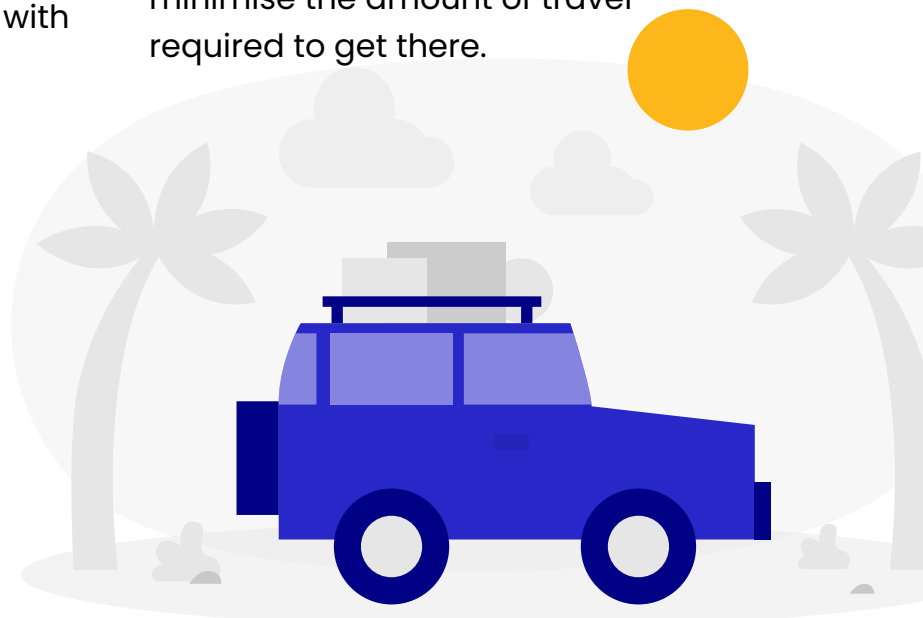
You can save in a similar way when taking taxis. Uber offers a rideshare option which allows you to ride with others who are travelling in the same direction, in return for a discounted fare.

83. Travel To Get The Best Petrol Prices

Sometimes it can be worth going a little bit more out of your way to benefit from cheaper petrol prices.

Small changes in price can make a big difference when you are filling up regularly, so it is worth getting to know the petrol stations in your local area, and making a mental note of the cheapest one within reasonable travelling distance.

Make sure not to travel too far, as you will only waste more petrol on your way there, and if your car has poor fuel economy, it could end up not being worth it. See if you can incorporate your stop at a petrol station into your commute to minimise the amount of travel required to get there.



84. Buy Petrol From Supermarkets To Benefit From Points

Choosing a petrol station which is connected to a supermarket can be a great way of getting additional benefits when you spend.

Often supermarkets will let you collect points which you can then spend in store on your groceries. Sainsburys allows you to do this with their Nectar card scheme, and Tesco offers a club deal whereby your spends in store get you money off fuel.

Morrisons and ASDA also offer some incentives to buy fuel from them. Some credit cards, such as American Express, offer a cash back option when you spend so you can make a small return on your money when you fill up your car.

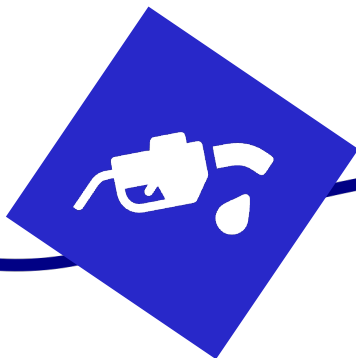
85. Change Your Insurance

Car insurance can be a significant expense for many people but you shouldn't have to settle with the price you are offered.

Have a look on [comparison websites](#) to see how well your plan compares with those offered by other insurance providers. Before you accept the renewal of your insurance, give your provider a call and see if you can negotiate a lower price.

If you find that you are not driving as much as you used to, make sure that you are not paying too much for your insurance.

There are some plans available which allow you to only pay for the miles you drive. This can be a great way of saving if you do not use your car very much over the course of the year



86. Insurance Discount For Good Driving

If you pride yourself on good driving, you may find that you are able to benefit financially from it.

You can have a black box installed in your car which monitors your driving and allows your insurer to treat you as an individual, and offer you discounts accordingly. This can be particularly useful for younger drivers who normally have to pay higher rates.

The app [DriveScore](#) collects data on your driving, and after you have driven a minimum of 150 miles, while being tracked, it will give you a score out of one thousand.

It will judge your driving on certain things such as acceleration, cornering and braking to see whether you are considered a safe driver. You can then share this score with one of DriveScore's insurance partners and they may offer significant discounts on your insurance.

87. Use Apps To Find Free Parking

If you frequently drive in urban areas, you might find that it is easy to spend a small fortune on parking.

Additionally, it can often be difficult to understand parking restrictions and wind up with hefty fines.

Consider using a parking app to help you find free parking spots in cities.

Some apps will include an interactive map which lets you plan out where to park, when it is possible to do so, and how much it will cost, if anything.



4c – Walking and cycling

88. Get Paid To Walk

Walking can, of course, save you a great deal on public transport fares and fuel costs, but it can actually unlock other financial benefits as well.

A number of free apps will record your walking and running activity and reward you with vouchers to be spent in big retailers or on leisure activities such as cinema tickets.

The apps such as [sweatco](#) and [betterpoints](#), track your location via GPS tracking and partner with brands to offer you discounts. They might not make you a huge amount of money but if you walk a lot anyway, or need motivation to get more active, vouchers are an additional perk which could end up saving you money each month.

89. Get Health Insurance Discounts

Insurance providers such as Vitality offer plans in which your daily activity is tracked and used to offer you discounted health insurance.

You can earn points by tracking your steps, going to the gym every day, or taking part in Park Run events.

If you sign up, you will also be able to get a smart watch such as an Apple Watch or a Garmin for a discounted price. If this was something that you were already thinking of purchasing, and you are a relatively active person, this could be a great option for saving money while keeping active.



90. Cycle To Work Scheme

As part of the UK government's drive to make walking and cycling a more common method of transport, there are a number of grants which you can access to lessen the cost of buying cycling equipment.

Cycle Scheme's can save you up to 40% on the cost of buying a bike. You don't have to pay anything upfront and the payments are taken out of your salary by your employer in a tax efficient way.

Cycling to work can save you a lot of money on petrol, parking and car insurance and is also great for your general health. If you combine it with one of the health insurance schemes detailed above, you could save money on your health insurance at the same time.

Ask your employer if they have a cycle to work scheme.

4d – Holiday Travel

91. Flight Insight Tool

If you are planning to go on holiday abroad, it is a good idea to make use of flight insight tools such as [Momondo](#) or [Skyscanner](#) to help you get the best deal.

These sites will allow you to compare prices of all the different airlines at all times of year so that you can see what the cheapest available option is.

These sites work best if you can be flexible as sometimes the cheapest times to travel are during off-peak months. School holidays and bank holidays, for example, are likely to be more expensive.

Often, if you book at the very last minute, it is possible to get some great cheap deals.



92. Manage Your Travel Insurance

When booking travel insurance for a holiday, make sure that you do not double book.

You may find that when you sign up to a new bank or credit card, you get offered travel insurance as part of the deal. If you didn't realise this, you may end up taking out a separate plan and run into complications when it comes to the claims procedure.

Make sure that you call up your insurance provider before you make a trip and get clarity on the following things; whether the plan covers the country you are travelling to, what activities you are covered for and what the excesses are.

If you travel a lot, it may be worth getting annual cover rather than an individual plan for each trip.

93. DIY Holidays vs Pre-packaged

Package holidays can sometimes offer some great deals with all flights and accommodation included.

They often get access to good deals from hotels and airlines and they can take the pressure off you for organisation. But you should be careful not to assume that they are always the cheapest option.

Make sure to check how the cost of the same trip, or a similar trip, would differ if you organised it yourself instead.

Check out options on all booking websites, such as [Airbnb](#) and [Booking.com](#) to see if there are any deals that you can take advantage of.



94. Go Incognito when booking

People often find that when they are browsing for flights online, the cost seems to go up after viewing a particular flight.

If you are looking at flights and holidays online, make sure that you turn on incognito mode in your browser.

This has the effect of deleting your browser history which means that companies cannot track your activity and put their prices up on a flight which you are interested in!

You can enable incognito mode by pressing ctrl shift 'p' on Windows.

If you do not have an incognito option, the best thing to do is search for your holidays on one device but then use another to book the holiday.

95. Be Wary Of Cheap Airlines

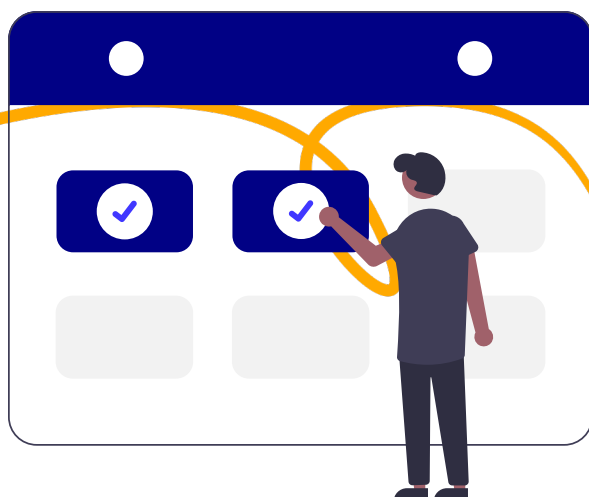
Cheap plane tickets from budget airlines can be very tempting but they often come with hidden costs.

You should always do a thorough check of what is included (or not included) in the cost of the ticket.

Often, checked-in baggage is charged at an extortionate rate, and some airlines don't even let you bring carry-on baggage for free.

It is also well worth planning your route to and from the airport at both ends to see how much you will end up spending on transport.

Cheap flights can often leave very early in the morning or get in late at night, and the cost of travelling to the airport may well exceed the cost of a more expensive ticket at a more reasonable time of day.



5 – Other Useful Tips

5a – Workplace benefits

96. Mortgage advice

The Club offers all Staff access to free mortgage advice through Charles Cameron and Associates.

The mortgage service is available to all and can help first time buyers both get themselves in financial shape to apply for a mortgage and also find the initial mortgage.

For Staff that already have a mortgage, Charles Cameron can help you remortgage and find a better deal, if there is one available.

The good news is that this mortgage service is also available to your friends and family. All they need to do is say that they have been recommended by someone that works for the Club.

97. Individual Savings Account (ISA)

The Club has partnered with Cushon to make available a range of ISAs for Staff.

This includes a Stocks and Shares ISA, a Junior ISA and Investment ISAs.

The Club has also agreed favourable charges with Cushon, which means that the cost if the ISA is very competitive when compared to the high-street.

98. Digital GP services

As a reminder, the Club has two private GP services that you can access at no cost.

Best Doctors UK Limited

They provide support if you have a serious or worrying medical condition or if you have questions about your diagnosis or treatment, and want to speak to a medical professional.

Please phone 0800 085 2088 or 0203 608 9377, which is available 24 hours a day, every day

Doctor Line

This is available, 24 hours a day.

Phone 0345 612 3861 from the UK. From abroad or from a mobile, call +44 (0) 203 858 9094.

99. Employee Assistance Programme

The Employee Assistance Programme, provided by Westfield Health gives access to a confidential 24 hour 'Advice and Information' line.

This is a free and confidential helpline and they will be able to either give you the support that you need or point you in the direction of additional support.

The helpline number is 0800 092 0987 or 0145 525 5123.

5b – Healthier Lifestyle Choices

100. Reduce Your Alcohol Consumption

Alcohol can be very expensive, especially if you are buying it out at bars and pubs. According to www.drinkaware.co.uk, the average UK household spends around £18 on alcohol a week, which comes to nearly £1,000 a year.

Calculate how much you spend a week on alcohol and see if you can cut back just a little bit at a time. You may find that as well as saving money, you feel more energetic, sleep better, and even lose weight.

In addition to this, if you find that you spend a lot of money drinking out with your friends, consider entertaining them at your home instead. You will find that you save a lot of food and drink, and even save on transport costs at the same time.

101. Quit Smoking

Quitting smoking is no easy feat but it will make a huge difference to your finances if you can manage it.

Even reducing how much you smoke just a little each week will give you a fraction more in your pocket each month.

As an incentive, you could consider putting aside the money saved and keeping it for a big purchase. This is a great way of seeing exactly how much you are saving. Quitting smoking will also bring a number of health benefits which will almost certainly save you money in the long term as well.



We hope you found these tips useful.
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