

Other ways to save

- **Control binge spending**

Let's be honest we've all had a big night out and spent a lot more than we intended to. Credit Cards make it too easy for us to overspend when we've had a few too many to drink. There is a simple solution and it's surprisingly old school. Withdraw the amount of cash you intend to spend on a given night and keep one card hidden away for emergencies. Once your cash is spent, the evening is over and it's time to head home. Your head and wallet will thank you for it in the morning.



- **Embrace Charity Shops**

You will be amazed at what you can find at ridiculous prices. Plus, each charity shop diverts an average of 30 tonnes per year of textiles from landfill, so you're helping the environment too!⁹

- **Switch to own-brand products**

You can also save money at the supermarket till by switching to own-brand products. Take a look at some basics - a loaf of Warburton's Danish bread is 90p, but Tesco's own Danish bread is just 50p; and at Tesco, a 433ml bottle of Fairy Lemon washing-up liquid will set you back £1.00, but a bottle of its own 450ml lemon washing-up liquid costs just 41p. (Prices correct as of 18th May 2020)

- **The Thermostat myth**

Believing that leaving the thermostat set low and keeping the heating on constantly is more efficient than turning it on and off. While many of us believe this to be true, all it actually achieves is an empty home being heated when there is no-one around to feel the benefit.¹ And when you are inside it's always going to be too cold. It's far better to use a thermostat programmer to control the timing of your heating – keeping you cosy when you are at home, and saving you money when you're not.



- What was the cost of last month's phone bill? If it was too much, here are some easy ways to cut your phone bill:
 - If you're happy with your current mobile phone, instead of forking out £35 a month for a new phone - you might want to consider switching to SIM-only deal once your contract is up for renewal. These start from as little as £4.95 per month and with some providers, there is no minimum contract. You simply need to work out how much data, minutes and texts you need each month then visit Uswitch and find the cheapest SIM-only deal for your needs.
 - Try to use Wi-Fi where you can, especially when you're at work or at home. And don't stream any films, music or YouTube videos unless you're on Wi-Fi. It can be easy to go over your data allowance so keep an eye on your monthly limit and sign up for alerts by adjusting your phone settings. It will give you a warning when you're about to exceed your limit!
 - Popular messaging apps like WhatsApp, Facebook Messenger, Skype and Viber let you send texts, make calls to anyone and video chat for free from your mobile phone.

