







Top tips for making your money stretch

1. Heating - Don't dry clothes on your radiator. It makes your boiler work harder than it needs to. Set your heating to come on before you get up or return home to avoid heating an empty house. 
2. Fridges - You will save electricity if you regularly defrost your fridge. Don't leave the door open any longer than necessary and avoid putting hot food into a fridge/freezer.
3. Washing machine - Wash clothes on an economy setting with a low heat, Most washing powders work at 30°C or 40°C. Dry outside if the weather is fine.
4. Saving energy - Use energy saving light bulbs and unplug electrical items when they are not in use. 
5. Only fill kettles and saucepans to the level that you need and use saucepan lids to save energy.
6. Plan early for Christmas. Learn from last year and look at how you can improve. Manage expectations as to what you or Santa can afford. Shop around for the best price. Only buy safe, tested products. Remember to keep up with your everyday bills. 
7. Don't rely on an overdraft, talk to your bank first. (There may be accounts available with small interest free overdrafts along with interest free credit cards.)
8. **However tempting, avoid popular loans as advertised on TV.** Also look out for door to door loans (people who are not licenced and work outside of the law). Read the small print however attractive an advert might be. Make sure that you pay bills on time, even if it is only the minimum or else you will be faced with additional charges.

Top tips for making your money stretch

1. Heating - Don't dry clothes on your radiator. It makes your boiler work harder than it needs to. Set your heating to come on before you get up or return home to avoid heating an empty house. 
2. Fridges - You will save electricity if you regularly defrost your fridge. Don't leave the door open any longer than necessary and avoid putting hot food into a fridge/freezer.
3. Washing machine - Wash clothes on an economy setting with a low heat, Most washing powders work at 30°C or 40°C. Dry outside if the weather is fine.
4. Saving energy - Use energy saving light bulbs and unplug electrical items when they are not in use. 
5. Only fill kettles and saucepans to the level that you need and use saucepan lids to save energy.
6. Plan early for Christmas. Learn from last year and look at how you can improve. Manage expectations as to what you or Santa can afford. Shop around for the best price. Only buy safe, tested products. Remember to keep up with your everyday bills. 
7. Don't rely on an overdraft, talk to your bank first. (There may be accounts available with small interest free overdrafts along with interest free credit cards.)
8. **However tempting, avoid popular loans as advertised on TV.** Also look out for door to door loans (people who are not licenced and work outside of the law). Read the small print however attractive an advert might be. Make sure that you pay bills on time, even if it is only the minimum or else you will be faced with additional charges.



Top Shopping Tips



Avoid shopping as and when, you may end up buying more.

Every day items may be placed at opposite ends of store to encourage you to purchase other articles along the way.

Consider leaving children with someone to avoid buying extras.

Eat before you go!

Make a meal plan for the week to create a shopping list.



Do most of your decision making at home to avoid impulse purchases.

Try a supermarket's value range and watch out for the well known, brands; they are often placed at eye level.

Stock up on sale items, but don't purchase food you may end up throwing away.



Top Shopping Tips



Avoid shopping as and when, you may end up buying more.

Every day items may be placed at opposite ends of store to encourage you to purchase other articles along the way.

Consider leaving children with someone to avoid buying extras.

Eat before you go!

Make a meal plan for the week to create a shopping list.



Do most of your decision making at home to avoid impulse purchases.

Try a supermarket's value range and watch out for the well known, brands; they are often placed at eye level.

Stock up on sale items, but don't purchase food you may end up throwing away.

