



101 ways TO START saving money TODAY!

WRITTEN BY CASS BAILEY

There are so many different ways that you can save money every day!

Some you'll be doing naturally because they're really just common sense, some that you know you should be doing but never actually do and some that have probably never even occurred to you.

I'm going to share 101 different ways that you can save money and I hope that you'll get plenty of great ideas so you can start saving money right now!

Let's start with paying your bills....

Calculate your monthly budget

Work out your monthly budget so you know what, if anything you have spare each month. There are lots of free budget planners online but here's the [free downloadable budget planner](#) that I use if that helps.

Take action if you can't afford to pay

If you can't afford to pay your bills, don't just ignore the fact like a lot of people do - it won't go away but you can take action to help yourself. The first thing to do is to contact all of the companies you owe money to and let them know that you're struggling. They'll be able to discuss your options with you and may be able to sort something out with you straight away.

If you can't get something sorted then you can contact the Citizens Advice Bureau or StepChange who will give you free impartial advice about your situation.

Make sure you know where all of your money is going each month

If your monthly budget is telling you that you should have more money left over than you actually have each month then you need to find out where your money is going. The best way to do this is to keep a spending diary for a month which involves writing down EVERY purchase you make. You'll be surprised to see where your money is actually going!

Pay your debts off in the right order

Use the snowball method to repay any debts in the quickest and most efficient way possible. Snowballing is all about paying your debts off in the right order so that you pay the least amount of interest on your debts and pay them off as quickly as possible.

The best way to do this is to pay the minimum payment each month on all of your outstanding debts and use any extra money you have leftover in your monthly budget to pay more to the debt with the highest interest.

Once the next debt is paid off, move on to the next one and so on until you're all paid off and debt free (in an ideal world). Then you can then start paying extra on your mortgage or just enjoy having the extra money in your bank account each month.

Overpay your mortgage

If you have any money spare each month then it's definitely worth considering overpaying your mortgage each month as even a little bit extra can make a huge difference to the overall amount you'll even up paying and it could reduce your mortgage term.

Make sure you're on the best deal possible for all of your utility bills

Prices can fluctuate so much from company to company and even the company you're with will usually have more than one tariff so it's best to check every six months or so if you're on the best deal for your family.

It's really easy to check – just have your bills to hand and use one of the many price comparison websites online to check the best deals. And don't forget that if you are thinking of switching that you might even be able to get cashback through a cashback website like Quidco or TopCashBack.

Check that your house is in the right band for council tax

Apparently up to 400,000 houses in the UK have been assigned to the wrong council tax band and it's really easy to check if your house is one of them. If it is, you could have your future Council Tax payments reduced and get a rebate for any past overpayments.

You can check first of all what Council Tax band you and the rest of your neighbours are classified as by entering your postcode [here if you're in England or Wales](#) or [here if you live in Scotland](#). If you find that you're in a higher bracket than any of your neighbours (as long as they have a similar size house to yours) then you have a good case for asking your local council to arrange for your band to be reassessed.

Consider a water meter if you're not already on one

Do you have more bedrooms in your house than people living in it? If you do, the chances are you could save money on your water bills by getting a water meter installed and actually, even if you don't, you still might be able to save some money with a water meter.

A water meter basically measures the amount of water you use. Your water company will then charge you for that amount rather than charging you a fixed amount which is based on the rateable value of your home. They're usually free to install and they're not intrusive or visible (ours isn't anyway – it's under the manhole cover in the front garden). Your local water

company should have a calculator on their website to help you work out how much you could save

Pay by Direct Debit

Paying your bills by Direct Debit ensures that they're always paid on time and that you get any applicable discounts for paying this way. It also makes life easier as it's one less thing to think about.

Consider going paperless

Lots of companies these days give a discount if you opt to receive online bills rather than paper ones so it's worth checking if any of the companies you deal with do this.

Don't automatically renew any insurance policy

Never renew any insurance without checking if there are any better deals available first using an online price comparison site. It's not always worth changing as some companies give you loyalty discounts to stay with them but it's certainly worth a quick check as you could save a lot by switching. Again, if you are switching then make sure you use a cashback website where possible to save even more!

Save money with just one phone call

You don't get it if you don't ask! Try ringing your credit card companies to see if they have a better rate of interest, ring your TV/Broadband provider and ask if they can reduce your price and even try calling your mobile provider to see if they have a better deal you could be on. The best deals can usually be given if you say you're thinking of cancelling your account but do be careful not to go too far if you definitely don't want to cancel.

Would you benefit from a balance transfer?

Do you have a balance on a credit card that you're currently paying interest on? It might be worth looking at other credit cards to see if you qualify for a 0% deal that you could use to transfer your balance to so your payments are reducing the balance rather than mostly paying interest. Choose carefully though and be wary of applying for more than one card as credit searches can impact your credit rating.

Make sure you're claiming everything you're entitled to

Make sure you're claiming everything you're entitled and that you're not missing out on financial help available to you by checking online at a site like www.turn2us.org.uk/Find-Benefits-Grants.

Do you wear a uniform for work?

If you [wear a uniform for work](#) then you should be able to reclaim back some tax for taking care of it. Speak to your employer for advice on how to do this as you may need a letter from them to confirm that you are responsible for taking care of your uniform. We got a letter like this and sent it to the tax office and then got a rebate.

Now we've looked at saving money, let's look at ways you can reduce your bills....

Get rid of the tumble drier

I've read that a C rated tumble drier costs around 50p per cycle to run so if I used mine four times a week that came to an annual cost of £104.00, which works out to £8.66 extra on my monthly bill. Household appliances are rated on a scale of A-G and the average rating for a tumble drier is C, some are worse so you could be even paying out more than this for the pleasure of using yours. The better rated appliances cost are much more expensive to buy so you'll probably know if you have one of those!

Save money on your laundry

There's lots of ways to save money on your laundry:

- Save your washing until you have enough for a full load, even if your washing machine has a half load option. A half load will use less water but most machines will still use almost the same amount of electricity as a full load.
- Usually the shorter cycles are fine for all but heavily soiled clothes to save energy.
- Wash at the lowest temperature you can, again this is fine for all but really dirty clothes and is another easy way to save energy and money.
- If you buy one of the big name detergents, you're probably paying a premium for the packaging, the branding and the advertising, why not downgrade and buy your supermarket's own brand version and see if you notice the difference. If you already buy your Supermarket's own brand, try their value version and see if your washing still comes out clean. I had a quick look on Mysupermarket.co.uk at one major supermarket and was quite surprised by the difference in prices – big name detergents work out on average around 25p per wash, own brand costs around 12p a wash with the value brand slightly lower at 11p a wash.
- Make sure you don't overfill your washing machine drum – it's the jiggling about in the soapy water that gets things clean.
- You don't necessarily have to use the amount of washing detergent that the packet tells you to. I use about two thirds of the recommended amount and have never had a problem with anything coming out dirty.

Save money on your gas and electricity

- Only boil as much water as you need in your kettle and you could save up to £7 a year.
- Unplug your chargers when you're not using them – if they're plugged in and switched on then they're using power whether they're attached to a device or not.
- Did you know that Energy saving light-bulbs use 80% less energy and last up to 10 times longer? I have been told that they can save £6.00 a year each so a house with 10 bulbs will save £60 a year. Why not buy one bulb a week when you do your shopping?
- Switch off your appliances when they're not in use because leaving them on standby costs you around £37 a year.
- Turn down your thermostat because lowering the temperature by just one degree will save around £65 a year.
- Fit a cylinder jacket if you don't already have one - a cheap, easily installed jacket on your hot water cylinder will cut heat loss by up to 75% and save you £10 year.
- Insulating your loft with just 270mm of insulation could save you £205 a year.

Save money on water

Saving water is good for the environment and for you bank balance if you're on a water meter and the things you can do to save water are really easy to start:

- Take showers and not baths where possible.
- Turn of the tap while brushing your teeth.
- Put one of those inflatable bags in your cistern - I'm sorry but I don't know the technical name. I just know we got ours free from our water company and it means less water is needed to fill our cisterns.
- Only use your washing machine and dishwasher when you have a full load.
- Use a watering can rather than the hosepipe to water your garden.
- Even better, buy a water butt for your garden so you can use collected rainwater to water.
- Fix any dripping taps - those drips mount up to wasting a lot of water over a period of time.
- Keep a jug of chilled water in the fridge to save having to run the cold water tap for a few seconds to get super cold water.

Use a mobile app that gives you free texts and calls

For those of you who have a Smartphone but don't have unlimited free texts or calls there's some great apps around that allow you to get free calls or free texts to other users who also have the app downloaded. The three apps that I use most are Facebook Messenger, Whatsapp and occasionally Skype.

Reconsider your TV package

Reconsider the package you currently have with your provider and decide if you could get rid of any of the channels to save money. Even better go down to the basic package and just watch Netflix!

Save money when you're spending money....

Use this tip before you buy anything

First of all, work out how much your hourly wage is - just for the sake of having a nice round figure let's say it's £10 an hour.

Now, every time you're trying to decide whether to buy something, work out how long you would have to work to pay for it. So if you're thinking about a family takeaway for £20 ish, you would have to work for two hours to pay for it. Do you really want to spend money you've worked for two hours to earn on a quick takeaway?

Change the way you shop to save money

If you currently buy a branded version of something or the shops finest range, try the shops own brand and if you like that, you could try and save further by changing down to the value version or you could stick with the own brand knowing that you've already saved. If you're already buying the shops own brand then try the value version, just once, and you may find you can't tell the difference and are happy to stick with it.

Use cash back websites whenever you make a purchase online

There are a few cashbacks sites out there but the main two that I know of are Quidco and TopCashBack. Once you've signed up with a cashback site, earning cashback is really easy – you just visit the online retailer via the cashback site and when you make your purchase, the site receives a commission from the retailer for sending you their way all of which they then pass back to you as cashback. It's not necessarily a quick process but the money's better in your pocket isn't it?

Make the most of store loyalty cards

Retailers are getting wise to the fact that we, as their customers, like to be rewarded for our loyalty and more and more of them are starting their own loyalty schemes. Some companies reward you with money back in vouchers, some with free products and some just offer discounts and special offers but if you shop somewhere regularly then you really should take advantage of the loyalty scheme.

Pick up the free supermarket magazines

Not only are the free supermarket magazines often quite a good read these days, they'll usually have a few money off vouchers which can come in handy.

Check out voucher sites for discounts

There are so many voucher sites popping up these days that you'll often be able to find a discount off something that you're planning to buy, even if it's just free postage. Rather than search particular sites, it's easier just to google the name of the company followed by the words discount or voucher.

Don't forget to check eBay

I think the eBay app is the most used app on my phone! I always check what's for sale near where I live as you can get some great bargains when you look at the collection only things and I recently managed to buy two almost new Flickr scooters for £20 each when the same model is still selling in the shops at £50!

Be prepared for Birthdays with a present bag

Buy presents in the sales and save a fortune! At one point it felt like we were going to a party practically every weekend which could have been a massive drain on our budget if I didn't have a present bag filled with presents that I bought in the sales.

Save money on food....

Meal plan

Planning your meals in advance sounds like such a simple thing to do but so few people actually do this. You could save a fortune by doing a quick check of your fridge, freezer and cupboards each week and planning your meals based on what you have in already. You can then write a shopping list for everything else you need and if you stick to that then you'll save money on shopping, reduce waste as you'll only be buying what you need and cut out midweek trips to the shop to buy something you need.

Get the family involved in meal planning

I think it helps to get the family involved in meal planning by letting them choose a few favourite meals to include in the week's meal plan. I also have a wall planner to keep track of our meal plans and I get one of the kids to write up my meal plan on there each week for me. I've included a handy meal planning template at the end of this book for you to use to plan your meals.

Learn when your local supermarket reduces the price of items

I know that my local supermarket reduced the price of food that's about to go out of date at around 9pm on a night. They reduce it before then but this is the time that they do the last round of reductions where you can pick up some real bargains. I often pop along then and buy things to pop in the freezer – a six pack of bread buns for 1p and sausages for 20p were last night's bargains and they're both in my freezer now ready for when we want them.

Try online shopping

Online shopping reduces the temptation to buy things you don't need and also gives you more time to consider any changes to your meal plan if you find a good deal on something.

Use your slow cooker more

A slow cooker uses a similar amount of electricity as a lightbulb so it's cheaper to use than your oven or hob. It also means that you can use cheaper cuts of meat as the slow cooking process makes everything so tender. And add to that the fact that you can just fling everything in there on a morning and it will be ready by teatime and you'll see why I think you

should use yours more. If you don't have one then it's well worth investing in one – you can get them cheaply enough.

Consider batch cooking

Batch cooking is as simple as cooking double portions when you make something and freezing one for next time. There are people who are much better at batch cooking and they'll spend a day every now and again simply cooking food to put in the freezer. This is a really cost effective way of cooking but does require some thought. Search how to batch cook on google or even better, Pinterest and you'll be inundated with ideas!

Make the most of leftovers

Before ready meals and ready-made sauces were popular, cooking from scratch was a necessity and my Nana could stretch her meals like you wouldn't believe. A ham joint would do a gorgeous meal with Yorkshire puds, a lovely soup with dumplings for tea at least another two nights and sandwiches for lunches.

Learn the difference between 'Use by' and 'Best Before'

I would never recommend eating anything that has passed the use by date on the packaging as the use by date is there to tell you that must use it by that date or risk becoming ill but the best before date is completely different. You don't need to throw something out because it's passed its best before date because that just means that the food will start to lose some of its quality.

Once you've learned the difference between 'Use by' and 'Best Before' then you can start to take advantage

Some stores specifically sell food that has either passed its best before date or only has a short time to go before it reaches the best before date. These stores can save you a fortune so it's well worth having a look online at sites like Approved foods.

Grow your own

Even if you only have a small garden you can usually find somewhere to grow some of your own food. I choose things that I can grow in containers rather than in the garden itself as the kids play a lot in our garden and I know anything in the ground would get trampled!

Make your own lunches

Consider switching the kids to packed lunches if they're currently on school dinners because you can easily make a healthy and nutritious packed lunch for less than half the price of a school dinner. It's not just the kids though, make sure you take your lunches to work rather than buying them!

Check your portion sizes

Cook and serve the right portion sizes - Pasta and rice are the main foods that I regularly over estimate the amount I need to cook but I try to work on around 75g of uncooked weight per person unless we're really hungry!

Bulk it up

Bulk out your food to make it go further - grated veg, lentils and even Quorn mince can be used to bulk out lots of meals to stretch them further.

Save money around the house....

Thrifty cleaning

Rather than fill the cupboard under your sink with numerous products for cleaning your home, learn to use vinegar, bicarbonate of soda and lemons. A quick google or Pinterest search will show you lots of tips and tricks for using these three things to make your home spotless without the chemicals.

Make do and Mend

Make do and Mend is a philosophy that I think lots of us have forgotten. It's not only a case of sewing up a hole or sewing back on a button but what about if you get a hole in something? I remember my Mam patching the holey knees in my trousers with some cute iron on rainbow patches whereas these days lots of us would just throw them out and replace them.

Don't replace it if it's not broken

How often have you replaced something that's working perfectly well just to upgrade to the next model? I know I have in the past but it really isn't necessary to have the latest model or the newest features – especially when you consider that you probably wouldn't even use them that much.

Save on toilet rolls

I always squish toilet rolls a little bit so they don't spin as easily when you go to pull some off. I started doing this when my son was little as he used to pull loads off at once and I've done it automatically ever since.

Use things up

Use things up before you buy something else that's just going to do the same job. This applies to everything in your house from cleaning products to toiletries.

Save money when you're Out and about....

Learn how to drive efficiently to save money on fuel

Petrol can be a large part of your budget but it's really easy to change your driving habits a little to save money:

- Keep your tyres inflated to the correct pressure. As well as making your car more fuel efficient, it's also safer for you and your passengers.
- Don't use your air conditioning unless you have to – just wind a window down.
- Turn your engine off as soon as you reach your destination.
- Accelerate smoothly without over revving and keep an eye on your rev counter. You should try to stay under 3000 revs when driving and should be changing up a gear when you hit 2,500 revs on a petrol and 2,000 on a diesel.
- Drive along speed-humped roads at a steady 15-20mph rather than accelerating between speed bumps and having to brake each time you get to one
- According to the Department for Transport, if you drive at 70mph you are using up to 9% more fuel than at 60mph and up to 15% more than at 50mph. 80mph can use up to a massive 25% more than you would use doing 70mph.
- Don't use your car for journeys where you could just as easily walk – popping to the local shops or going on the school run are great examples of when people don't always need to drive.

Save money on days out

- Make sure you are getting the best possible price for wherever it is you're going. Google the name of the theme park along with the words special offers and again with the name and the word vouchers so you can see if there's any offers around. If you can't find any offers around then look at the theme park's own website to see if they have off peak days that you can go on to save a little bit and also if they offer a cheaper price if you book online or in advance.
- Take a picnic but bear in mind that you'll probably be carrying it around for a while so don't take too much and if I were you, I'd take in in a lightweight bag that will fold up when it's empty or carrier bags that you can bin when you're done. That way after, lunch you don't have anything to carry.

- Pack some sweets or some snacky treats in your handbag that only you know about so later on in the afternoon when people are getting hungry for snacks you can whip them out and avoid the choice between spending a fortune and saying no!
- At theme parks we find it good value to buy the re-fillable drinks cups which usually cost around £5-£6 and you can refill them for free all day – we buy one between us and just get it refilled but this means we don't have to carry drinks around with us and we don't have to spend a fortune on drinks while we're there. Not all parks have them though so check if you're not planning on taking drinks.

Consider annual memberships

Some of your favourite places might have an annual membership which will work out cheaper if you plan to visit a few times so it's worth asking about this. Also the National Trust and English Heritage offer great value annual memberships which allow entry into hundreds of properties across the UK. We pay less than £8 a month for our family English Heritage and we use it at least twice a month for a day out.

Plan school holidays in advance

Plan in advance what you'll be doing over the school holidays so you can take advantage of free and cheap events. Check out your local library and museums sites to see what they're planning over the holidays.

Start Geocaching

Geocaching is a brilliant way to explore your area and it's free which is brilliant. You basically use the GPS on your phone to guide you to a certain spot and there are thousands across the country so there's definitely one near you.

Buy a railcard if you travel by train

We bought our Family and Friends railcard for the purposes of one journey originally as it saved more of that journey alone than it cost to buy. We now renew it every year as we use it quite often to travel by train because we like the fact that the journey is more relaxing and we don't have to worry about parking etc when we get where we're going.

Book hotels in advance

I'm sure that most of us know that train tickets are cheaper when you book them in advance but did you also know that hotel rooms often are too? Companies like Premier Inn and Travel Lodge release their cheaper rooms early and as they book up, the price gets higher.

Take food and drink with you if you're going out for the day

We always pack picnics when we leave home because it can be so expensive to buy when you're travelling. When we're away we generally find our closest supermarket and buy picnic things for the day from there.

Save money when you're entertaining the kids at home....

Pinterest

Pinterest is a great source of inspiration for kids crafts and there are literally millions of ideas in there for keeping the kids occupied. I usually have a vague idea of what I want to do with them so I just put that in the search and I get hundreds of ideas in seconds. If you're not sure what you want to do then just search more generically for kids crafts or activities.

Free Xbox games

If you or the children are members of Xbox live then you Microsoft give you one free game every two weeks (first two weeks of the month and last two) which you can download on to your console – once you've downloaded them, they're yours to keep as long as you don't delete them as you can't re-download them again outside of the free period.

To download the free games, you just need to turn your console on and sign in to your Xbox Live account go to the 'Best on Gold' icon. Here you'll find the free game and if you scroll along you'll find some great discounts on games

Cinema moneysaving

It can cost a fortune for a family trip to the cinema these days so take advantage of any family screenings that your local cinema does. Our local cinema is Cineworld and they do a Movies for Juniors morning every Saturday where they show a slightly older film for just £1.50 per person. Give your local a call to see if they do anything similar.

Save on batteries

If your children are constantly using batteries for all of their electronics then invest in some rechargeable batteries or even better for the games console controllers you can buy a plug and play battery pack for about £8 that will recharge the controller directly from the console and save a fortune on batteries!

Christmas moneysaving....

Do you need to buy all presents before Christmas?

Don't forget you don't necessarily have to buy a present in time for Christmas. If you think it's going to be reduced in the sales why not wait a few days and see how much you can save. It's probably best to agree this with the recipient ahead of time though just so they're not disappointed. Also, if you know that you're not going to be visiting someone until after Christmas, buy their presents in the Boxing Day sale.

Check your loyalty cards

Check your store loyalty cards and use whatever points you have to buy presents / Christmas food. Lots of people save their rewards for this time of year.

Set your budget

Make sure you know what your Christmas budget is and stick to it. It's a long time till the next pay day in January if you overspend and run out of money! And once you've done all your shopping resist temptation to buy extra little bits - no matter how much you think someone will like something.

Set spending limits

Agree a spending limit with family and friends who you usually buy for and consider just buying for the kids - they'll probably be just as grateful as you that they don't need to spend as much.

Consider a secret Santa

Setting up a secret Santa with friends and family is great for saving money as you'll only need to buy one present. You can set a spending limit and even a theme if you want to – we set a low spend limit at work and see who can buy the silliest present in budget.

Take advantage of offers

Shops like Boots and WHSmiths often do a buy 2 get 1 free offer on gifts so consider buying your presents from there to save. A few years ago when I was buying a Baby Annabel that my daughter desperately wanted, I bought three on the three for two offer and sold two for just less than the RRP so mine ended up costing me £15 instead of £30 (I know, a ridiculous amount for a doll).

Don't be afraid to buy second hand

When my children were younger I bought a lot of their presents from e Bay, car boot sales and charity shops. It saved me a fortune and as long as the gifts were in good condition the kids never knew where their presents were from.

Save on postage

Hand deliver cards to people who live near enough to you rather than posting them - save on a stamp and catch up with someone at the same time.

Don't send out stacks of cards

Have a charity box at work and give a few pounds to that instead of buying cards for everyone - saves money, time and it's for a good cause.

Homemade is good

Make some homemade gift tags using last years old Christmas cards and consider making some gifts yourself. I always find that fudge goes down brilliantly at Christmas – especially for teacher's presents.

Don't buy what you don't need

Don't be tempted to buy food you don't enjoy - none of us eat Christmas cake but until a few years ago we used to buy one anyway for visitors to nibble on.

You don't have to buy a turkey

Leftovers aren't compulsory so don't feel that you have to buy a huge expensive turkey, just buy the size you need. Even better, don't buy a turkey at all. Buy a cheaper (and probably tastier) joint of meat.

Share the cost

If you're having people over share the cost of food and drink by asking them to bring a plate of something with them - like a Christmas Come dine with me kind of thing.

Don't panic buy

Don't over buy - the supermarkets are only closed for one day this year (ours are opening Boxing Day) so you really don't need to cram your cupboards with food.

I see people with trolley's piled high in the shops just before Christmas and it's really not necessary to spend so much extra on food and drink. You can start stocking up on snacky food and any drinks now by adding a little bit to your shopping each week which will reduce the spend for your Christmas shop.

Keep your receipts

Keep all of your receipts in one place in case anything needs to go back as it would be awful to give a gift that's broken and can't be returned. I'd feel obliged to buy another one I think.

Remember what it's all really about

Remember that the best part about Christmas is spending time together as a family. Nothing beats Christmas movies and board games or walks around the neighbourhood to look at the Christmas lights. You don't have to spend money to have fun.

Lets cook!



Sunday

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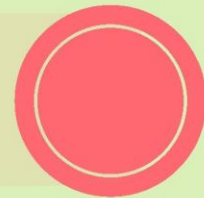
Monday



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Wednesday



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Thursday

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Friday



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