



Spend
*a day taking
these 25 tips*



& save
*yourself a
pile in 2009*

IT'S GOING TO BE THE TOUGHEST YEAR YET SO..

EXCLUSIVE

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THE signs are the recession will be even tougher this year than

the last – but there is plenty you can do to soften the blows.

A little thought and planning can



save you thousands. Here are the 25 best ideas on how to control your cash and survive the economic storm.

1 CREDIT CARD DEBTS: Transfer your balance to an interest-free card or consider taking out a loan to clear your debts. According to moneysavingexpert.co.uk a credit card bill of £2,200 with 15 per cent APR will cost you £545 in interest. A six per cent loan for the same amount will cost £209.

2 MORTGAGES: Take note of the deals available and prepare to switch lenders. If you can find some extra cash to overpay, you could save thousands in interest.

3 FUEL BILLS: Costs are rising but the market is still competitive. You may get a better deal with another provider. Use comparison websites such as uSwitch.co.uk. If your bill is an estimate, check meter readings to make sure you are not paying over the odds.

4 MOBILES: Many people stick to pay-as-you-go but with a contract you could save big-time. Topping up by £10 a week is a total spend of £520 a year. Alternately T-Mobile's Flex 35 deal gives 1,000 minutes or 2,000 texts for £25 a month - saving £220 - plus a free phone.

5 DIRECT DEBITS: Use them for regular bills. It helps you keep track of spending and many utility providers offer a discount. Some will also offer small savings if you opt for paperless billing.

6 DISCOUNTS: Sign up at myvouchercode.co.uk and get weekly emails about discounts being offered by retailers and restaurants. It is particularly good during January when many are cutting back on spending.



7 GRANTS: Try to check if you qualify for a grant for efficiency improvements such as cavity wall and loft insulation. Just making a few changes to your home can lead to lower energy costs. Go to www.est.org.uk/myhome

8 WATER BILLS: It might be cheaper if you had a water meter. See www.ccwater.org.uk to check if you could benefit by switching from a standard charge.

9 PHONE BILLS: Landline and internet providers bring out new offers so it pays to keep checking regularly. See www.homephonechoices.co.uk. Phone cards can offer savings too.

10 STORE CARDS: Make the most of store loyalty cards. Have as many as possible and make a small saving each time. The Boots Advantage card gives four points per £1 spent in store plus offers on selected goods. It adds up.

11 RAIL TRAVEL: Many network operators offer discount cards. A £20 Network Railcard will save you 30 per cent in the South East.

12 BANK CHARGES: Don't give up reclaiming bank charges. More than £1 billion has so far been claimed back. Further claims are on hold pending test cases but



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those in hardship - including people charged more than £500 in fees per year and the unemployed - will be processed. For more information look at money guru Martin Lewis's website www.moneysavingexpert.com/reclaim/bank-charges

13 SELL: Raise cash by selling anything you don't need or have not used for ages via sites such as eBay or www.gumtree.co.uk. Be realistic - if you haven't used your bike in over a year, sell it.

14 FOOD: Don't stick to your favourite supermarket out of loyalty. If you are a sucker for impulse

buying, shop online to avoid temptation in the aisles. Don't be a slave to brands. Often there's little difference in quality so be open-minded. Plan properly so you don't have to resort to higher costs at a corner shop.



15 INSURANCE: Switch your car insurance. As long as you have not made any claims, many insurers will cancel your policy and refund outstanding money. If you pay a penalty, it is likely to be less than you save. Look at the comparison websites such as moneysupermarket.co.uk

or gocompare.co.uk. Some insurers, such as Direct Line, opt out of appearing on comparison sites so have a look at them separately. Don't just renew your home insurance. Shopping around can save you hundreds.

16 TREATS: Look at what you treat yourself to and see if you can go without. Buying two £1.80 coffees every day adds up to £611 over 47 weeks. If you spend just £3.50 on lunch it means an annual



layout of £822.50. It should be a good deal cheaper to bring your own or skip one of your regular treats.

17 ENERGY: Turn off electrical items. Up to 10 per cent of electricity use is from things left on standby.

18 DEBTS: Don't ignore them. You will have to sort them out eventually so it is better to do it sooner. Contact the people you owe money to and be honest. If you feel stuck see a Citizens Advice Bureau www.citizensadvice.org.uk

19 CAR: Use it only when you have to. Save money by making sure the tyres are correctly inflated and not filling the tank completely - which makes it heavier. Look for cheap fuel at www.petroprices.com



20 CASHBACK: Use cashback schemes that pay back money as you spend on everyday items including our own Mirror Cashback scheme. Look at www.mirrorcashback.com.



21 WAIT: Follow the four-day rule. If you want to buy something and it is a bit pricey, leave it for four days. In that time look around for better deals and if you still want it after the four days, buy it.

22 OFFERS: Don't be fooled by offers and discounts. For instance don't convince yourself that you will slim down to fit your dream dress just because it is in a sale at half-price. The chances are you won't slim down and the dress will just take up space for years until you grudgingly give it to a charity shop.

23 SAVE: Having savings is the way to recession-proof your life. With a direct debit on payday it is gone before you notice it. Even if you put by just £25 a month and then forget about that money it will add up.

24 FRUIT AND VEG: Prices are often cheaper on market stalls than in large stores. You can save on waste by using only what you need from a pack of frozen vegetables. Have a look at box schemes. Paying £10 a week for veg might seem like a lot but if you end up buying fruit and vegetables throughout the week, using half and throwing the rest away, it might end up saving you money. Also, box schemes often come with recipe suggestions for what is inside.

25 BOOKS AND DVDS: They are usually cheaper online. Try the websites amazon.co.uk or abebooks.co.uk. You can sell your unwanted stuff there too.