

Be Money Ready

Savvy shopping

Pay less with Smarterbuys

There are some great places to look online to get cheap deals on everything from fridges to car insurance. For example, you could check out the offer of the day here www.offeroftheday.co.uk or take a look at the deals others have found and what they thought of them at www.hotukdeals.com



One site that it's definitely worth taking a look at is www.smarterbuys.org.uk which offers great deals on essential home items, like furniture, electrical items and white goods.

Each month there are different deals on offer for washing machines, sofas or freezers, all items that you might need at home.

Smarterbuys makes deals available online for a set amount of time – usually four weeks. The cost can work out a lot cheaper than shopping at a high street store that offers a low weekly price for goods but where the interest rates are high.

Smarterbuys was designed for people who live in social housing but it's open to anyone who wants to buy essential household products with impressive discounts. There's no fee for customers to register with or use Smarterbuys.

Pay less with Smarterbuy

How do I pay?

If you have a bank account you can pay online with a credit or debit card. Or you can print off a barcode, and then pay in cash at a Paypoint or Post Office.

Smarterbuys also helps to direct you through to your local credit union to apply for an affordable finance loan.

How do I apply for affordable finance?

You can apply for affordable finance through your local credit union. You can find out about credit unions you can join at www.findyourcreditunion.co.uk, or contact Bristol Credit Union or Somerset Savings & Loans to find out more. Both these credit unions will offer membership to any Knightstone resident wherever they live. You can find out more about borrowing from a credit union on the Be Money Ready website.

How does delivery work?

The product supplier will make arrangements for your delivery. Once you've paid for your goods, the supplier will contact you to arrange delivery time that suits you.

So there you have it, a cheap and easy way to buy goods online. Remember to shop around though, to make sure you're definitely getting the best deal for you.



Savvy shopping

Top tips for saving energy

Heating our homes, boiling our kettles and watching the TV all use energy – energy that we have to pay for!

Who you get your energy from and how you pay your bills can affect costs.

The best way to keep the bills down is simply to use less energy.

Here are some tips:

- Turn down the thermostat on the heating and wear jumpers
- Turn lights off when you leave a room and use energy-saving light bulbs
- Defrost the fridge and check it's not on too high
- Don't leave electrical goods on standby. If it's warm or has a light on, it's using energy that you're paying for and this could be costing you £30 a year
- Shut doors between rooms
- Boil a kettle with only as much water as you need
- Cover pots and pans when cooking so they boil faster
- Use a microwave to heat up small amounts of food
- Wash clothes at 30 degrees, unless they're really grubby
- Run your washing machine (and dishwasher) with a full load
- Get into the habit of switching off lights every time you leave a room.

Top tips for saving energy

Dual fuel isn't always cheapest

Dual fuel means you get your gas and electricity from the same company. It's often cheaper than signing up to separate gas and electric companies, but not always. Compare costs by looking at energy comparison websites like www.comparethemarket.com, www.moneysupermarket.com and www.uswitch.com

Pay by monthly direct debit

Setting up direct debit payments with your bank or credit union could save you 5-10%. These pay your bills automatically every month and because companies know you won't miss a payment they charge you less. They pay you back any overpayment at the end of the year.

Do a meter reading every time

Every time you get a bill, take a meter reading and contact your energy supplier with it - don't just rely on their estimate as they're often wrong. If they've under-estimated, you'll have a big bill to pay at the end of the year, if they've over-estimated they've unfairly got your cash. If the bill is wrong, your supplier should change your bill. You should also change your direct debit amount by speaking to your bank or credit union.

Switch to online billing

Most energy companies offer online billing/tariffs. This means you get your bills emailed to you instead of posted. Switch and you will usually save up to 10% over the standard tariff.

Avoid pre-payment meters if you can

They cost more than paying by direct debit. Find out if you can switch to a billed meter - you may have to pay to get one but the savings are usually worth it.

Check out the Warm Home Discount scheme

If you're on a low income, you might be able to get a discount of £140 on your energy bills through the Government's Warm Home Discount. It's definitely worth checking it out. You can find out more www.gov.uk/the-warm-home-discount-scheme.

Get free loft insulation

Good loft insulation can save you up to £150 on your fuel bill, according to British Gas. You can claim free loft insulation if you get certain benefits or tax credits or if you live in low-income areas. Find out more here www.freeinsulation.co.uk

Consider a financial hardship tariff

If you're having money troubles some companies offer special tariffs, which help. Don't assume these will be the cheapest though - check the cheapest tariffs online as they often beat many hardship deals.



Savvy shopping

Are your contents insured?

If you're a Knightstone resident or leaseholder, we normally insure the building you live in, but not your personal belongings like furniture, clothes, carpets and curtains.

It's important that you insure your belongings, or you could face a big bill if something happens like a water leak or a fire.

If you're not insured, check out the simple and affordable policy we've negotiated with the National Housing Federation for Knightstone residents.

The policy covers your household contents and personal belongings for risks like theft, vandalism, fire, flooding and escaping water. It also covers accidental damage, freezer contents, lost or stolen keys and personal liability. It can also include extended cover for accidental damage and personal possessions, garden structures, hearing aids and wheelchairs.

The cost depends on where you live – here are the average costs our residents pay:

| Sum insured | Fortnightly | Monthly | Annually |
|-------------|-------------|---------|----------|
| £9,000 | £2.19 | £4.26 | £46.13 |
| £14,000 | £3.18 | £6.40 | £71.76 |
| £17,000 | £3.77 | £7.68 | £87.14 |
| £21,000 | £4.56 | £9.39 | £107.64 |
| £27,000 | £5.74 | £11.65 | £138.40 |
| £35,000 | £7.32 | £15.37 | £179.45 |

You can pay fortnightly or monthly by payment card, monthly by direct debit or annually by cheque or debit or credit card.

Insuring your contents will give you real peace of mind and avoid some painful bills or losses.

If you're a Knightstone resident, contact us to find out more. We can tell you how much it will cost you and give you an information leaflet and application form.



Savvy shopping

Paying for children's costs

We all love our kids and want them to have everything other children have – but this can put real pressure on our pockets, especially at certain times of the year.

Here are some ideas that might help:

Cut the cost of birthdays by:

- Selling unwanted old gifts for cash
- Having a party between lunch and dinner so you won't have to feed hungry hoards
- Having the party in a park with fun games instead of paying out for bowling or soft play



And school uniforms – they can be expensive! So find out if your school recycles unwanted uniforms, talk to other mums and swap uniforms that older kids don't need anymore, or buy school clothes at the supermarket – this could be much cheaper than specialist shops.

You can budget for school trips by asking the school what's planned for the year. Think about what's essential and what's not. Then set aside a bit each week to pay for the trips.

School holidays can be costly too, so check out www.netmums.com for 101 ideas for free family fun, or cash in your supermarket loyalty points for discounts on days out.

You can cut the cost of games, toys and clothes by selling, buying or swapping through Facebook and other social media websites, or shopping at charity shops. You'd be amazed what some people no longer want and are happy to give away or sell cheaply.

And make sure you claim the benefits you're entitled to. Get in touch with us if you're not sure what you could get.



Savvy shopping

Save up to £1,000 a year by shopping online

Do you shop online? If not, you could be spending as much as £1,000 more a year than you need to. You can get all sorts of deals online that aren't available elsewhere, so it's definitely worth trying to see what you can find.

Comparison websites

Shopping for insurance online, using comparison websites, can almost always make you a saving of 15% or more, compared to doing it over the phone or automatically renewing with your current provider.

That's a hefty saving! Use websites like www.comparethemarket.com or www.moneysupermarket.com to find the best deal.

Discounts and sales

Online shops often have sales on, from 10% to 50% off. Sometimes they have online only sales, so they're cheaper than on the high street. And there are plenty of online discount codes available too – search sites like www.myvouchercode.co.uk for discounts before you spend to get money off.

There are cashback websites, like quidco.com too, where you actually get money for buying things! Only use these if you'd be buying something anyway though, or you're not really making a saving.

Save up to £1,000 a year by shopping online

Food shopping

You can even do your food shopping online and it's much easier not to overspend if you don't go into the shop and spot the tempting things you don't really need – that magazine or tin of biscuits can't slip into your trolley if you're not actually there!

Try writing a list and ordering your food shop online – you can pick your own delivery slot and they'll deliver any day of the week! Remember there might be a small delivery charge, but you should still be saving overall.

So, go on, give it a go – you might find you save a fortune!





Savvy shopping

Save money on your weekly shop

It's easy to save money on your weekly shop. Here are some tips to help you cut costs:

- It's really useful to make a weekly meal plan and shopping list. This will mean you'll make fewer shopping trips and impulse buys and waste less food too
- Buying in bulk and cooking batches of meals and freezing them can also save you money
- Why not try a cheaper brand? Own brands and value brands can be just as tasty and a lot cheaper, try one in your next weekly shop
- Try different supermarkets: the discount ones like Aldi and Lidl are often cheaper. The website mysupermarket.co.uk is great for comparing prices, so you always get the best deal. Check out your local market too - you may find things like fruit and veg are cheaper here
- Know when to BOGOF (buy one get one free). Remember, don't buy it if you don't need it. And if you do buy it, make sure you'll use it or can store it for later. Only buy these when they won't go off, you can freeze the food, or you would normally buy it, otherwise you're not really saving!
- Avoid pre-packaged fresh food – loose fruit and veg are cheaper and you can buy exactly what you need. Or if you have a freezer, try the frozen stuff as it'll keep much longer
- Vouchers and coupons are also a good way to save some money – look out for these online or in store
- Finally - try not to shop when you're hungry – you'll be tempted to buy more, especially treats, which will expand your shopping bill and your waist line!





Savvy shopping

Cutting the cost of Christmas

Christmas can be a time of great fun, but it can also be stressful, especially if you're tight on cash. There are lots of ways you can cut the cost though – here are some top tips:

- Buy food and gifts during the year to take advantage of discounts and sales and spread the cost
- Buy things over the internet and look for great discounts using sites like offeroftheday or popvoucher, or by looking for discount codes on Google
- Have a pre-Christmas clear out. Sell your stuff on Ebay or in local papers to raise funds. If you time it right, you'll find plenty of people looking to buy second-hand gifts – you could even pick up some cheap ones that way too
- Buy one good joint present instead of separate ones
- Get the kids involved in making decorations and cards, so you don't need to hit the shops for them
- Agree not to buy pressies for the adults or maybe do a Secret Santa instead.
- Give something handmade – it'll cost less and mean more
- Split the cost of food and drink with the people you're sharing Christmas with

- Send e-cards. If you plan to send 30 cards this year, you could save over £15!
- Search the charity shops – they don't just do great pre-loved items, they often have good low priced gifts
- Give a small gift and a Christmas IOU so you can buy the bigger presents a few days after Christmas, in the sales
- Remember, set a budget and stick to it and for next year, start saving a bit each week to avoid the post-Christmas money blues.





Savvy shopping

Your car can **save** you money

We all know cars cost and with fuel prices as high as they are, it's worth checking if you could save money by changing the way you drive. Here are some super simple things you could do to help cut your travel costs:

Pump it up:

You'll use up to 3% more fuel with under inflated tyres, so check them often.

Blitz your boot:

You'll use more fuel if your car's heavy, so keep your boot as empty as possible.

What a drag:

Keep your windows closed and take off your roof and bike racks if you're not using them - they create drag, which uses up fuel.

Smooth operator:

Speeding up and slowing down eats up fuel. Slow down gently and pull away gently too to use less fuel.

Your car can **save** you money

Gear up:

Make sure you're in the right gear. If your car has a rev counter, try to keep your revs between 1,500 and 2,500.

Slow down:

Be the tortoise not the hare! The faster you go the more fuel you use, going over 70mph uses 38% more fuel.

Finally:

When your car insurance is due don't settle for the renewal quote you get - shop around and renegotiate. Use comparison websites like www.moneysupermarket.com or www.comparethemarket.com to find a great deal for you.



Savvy shopping

Cutting mobile phone costs

We spend more and more time using our mobile phones these days, making calls, texting, playing games and surfing the internet. But could your mobile be costing you more than it needs to? Could you save money by switching your contract or by avoiding calling premium rate numbers from your mobile? Three quarters of all mobile phone users could save an average of £200 a year, so it's definitely worth thinking about!

Here are our top tips for cutting the cost of your mobile phone

Work out your monthly phone, text and data usage.

Billmonitor.com analyses your bills showing you what minutes, texts and data you've used against your allowance. You can see if you're wasting money on your data, text or call allowances, by not using as much as you pay for. For example, if you have an allowance of 300 minutes on your contract but only use 200, it'll recommend contracts with 200-250 minutes. Clever, isn't it?!

Shop around

Once you know what you need and what make and model of phone you like, don't just buy the first one you see. Shop around for the best deal. Try all the different high street shops and call your existing network to see what deal they can give you for being such a good customer! Or look on Omio.com where you can compare thousands of deals by price and the monthly text and minutes allowance you need, as well as the phone you want, to find the cheapest contract on offer.

New or refurbished?

Do you really need a brand new phone? If you have a SIM-only contract you could buy a refurbished phone to put the SIM in. These phones have been restored by the manufacturer to their original condition and are sold at a reduced price. They might have little scratches, but you can get a real bargain so don't turn your nose up. Sites like www.purplegossip.com sell a range of refurbished phones – definitely worth a look.

Cutting mobile phone costs

Sell your old phone

If you already own a mobile phone but you just want an upgrade, try selling your old one on sites like www.mazumamobile.com, www.envirofone.com or ebay or trade the phone in as a deposit for your new handset.

Ask about discounts

A lot of larger employers, like supermarkets and the emergency services, have negotiated discounts for their employees with mobile networks. You could get as much as 30% off the contract price. So if you work, ask the network if your employer is on their list.

Cut the cost of dialling 0870 numbers

Many companies use 0870, 0800 or 0845 for customer service lines, which can cost as much as 50p per minute to call if they're not included in your mobile package. Enter the number on www.saynoto0870.com, to find their alternative, and often free, standard landline numbers. If you have an iphone, you can download the 0870 app which will turn these numbers into 01 or 02 numbers for you. Magic!