

# Saving Money this Winter





This winter the cost of living is rising a lot. This means that we will all need to budget to make sure we are safe this winter.



This booklet has lots of different tips on how you can save money and keep safe this winter.

# Saving money on your shopping



- Stop buying branded food, buy own brands, like Tesco's value or Asda's own.



- Buy “wonky” vegetables, as they are cheaper.



- Plan your meals for the week, so you can budget how much money you will need for shopping.



# Saving money on your shopping



- Look at different shops and supermarkets to work out where you will save more money.



- See how much food you have at home before you go shopping, so you don't buy more than you need to.



# Saving money on your gas and electric bills



- For people with gas and electric on the meter make sure you have plenty of money on for the winter months.



- Don't leave things on standby, turn them off at the plug.



- Turn off lights you don't need in the evening.

# Saving money on your gas and electric bills



- Try to wear more layers and use blankets if you're feeling cold. Only put the heating on if you really need to.

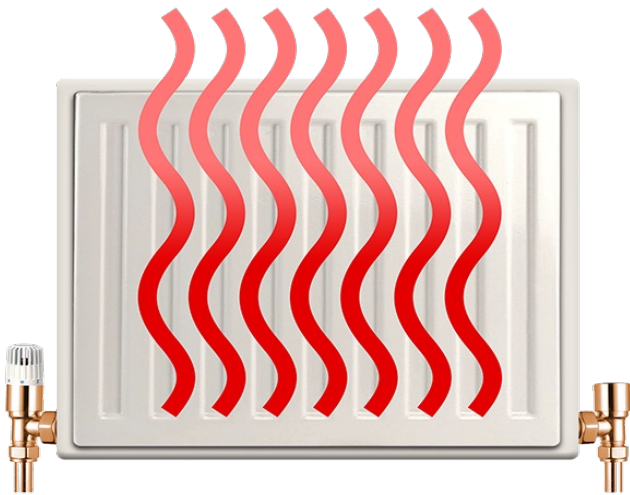


- You could put your boiler on a timer so it comes on at a time you've picked and goes off at a time you pick.

# Saving money on your gas and electric bills



- If you have a microwave try to use it instead of the oven.



- While you shouldn't have your boiler on all the time it is important to have it on at least once a day so the pipes don't freeze.



# Christmas



- Begin putting money aside for Christmas or start Christmas shopping early.
- Look out for sales at shops to save money on presents.
- Try to buy presents a little at a time, not all at once.
- Save and reuse any present bags you have been given.





# More money saving tips



- Have a jar for spare change, this adds up over time.
- Open a savings account at your local bank and put some money in, as if needed this can be used to tide you over. If you are not sure ask someone you trust to help you.
- Think about what you are buying before buying it.
- Have a think about if you need a non-essential, like a video game item before you buy it.

# More money saving tips



- You could have a bank account for paying for food and bills and another account for separate payments. If you are not sure ask someone you trust to help you.



- Budget yourself for each week.
- Always put a bit of money aside for unexpected events.

# More money saving tips



- Try using the Plum app, which rounds up the change from money spent on your card and puts the change into an account on the app. If you are not sure ask someone you trust to help you.

# Other money saving tips



- Try to buy second hand items where possible to save money, they are just as good as brand new and are cheaper.



- If you have an electric oven turn the oven off ten minutes before your food is ready and let it cook on its own.



# Other money saving tips



- Try to batch cook meals, like stew in a slow cooker as this could last a few days, or freeze food.



- If you live in a small household you could buy an air fryer to save money.



- Put a hot water bottle in your bed for a few hours before you go to bed to warm the bed up. Be careful not to burn yourself.



- When buying a new appliance like a fridge check it has a good energy letter like A or A\*. You could ask someone you trust to help with this.

# Other money saving tips



- Buy long life milk, cartons of milk or evaporated milk to keep in the cupboard in case you run out of milk.



- Keep some tinned food in the cupboard, you could also try to keep pasta and rice in the cupboard, you could also freeze some bread.



- Try to find vouchers for different shops in the newspaper or on the internet.

# If you are worried...



- If you are worried about being able to afford food contact your local food bank.



- Contact your energy supplier if you are behind on your bills.
- You could also contact the citizens advice if your really struggling.



- If you are worried you could also contact your advocacy service for advice or ask someone you trust for help.