

# YOUR HANDY BUDGETING GUIDE

WE ALL LEAD BUSY LIVES NOWADAYS AND KEEPING ON TOP OF OUR MONTHLY BUDGET CAN BE TRICKY. EASE THOSE MONEY WORRIES WITH OUR USEFUL TIPS...

## GO SHOPPING DURING THE SALES

There are some bargains to be had in the sales, so check them out before paying full price. You could buy presents and household essentials ahead of time for a fraction of the price.

When a seasonal holiday ends, that is the best time to buy the necessities for next year's event. Christmas wrapping paper and Halloween costumes can be picked up for very little after the event ends, so keep an eye out for some bargains. The same applies for summer and winter clothes!

## THINK ABOUT YOUR WEEKLY SHOP

If you shop around for your groceries, you could save a fair chunk of money. Look online for new customer offers and vouchers that could help ease your spending.

We'd recommend bulk buying the everyday foods (rice, pasta and tinned goods) and keep an eye out for multibuy offers that you may be able to save or freeze for another time.

Pop into your local supermarket just before they shut and see what discounted deals there are. You could save a lot on things like bread, vegetables and meat.

## KEEP COMPARING YOUR UTILITY BILLS

Switching energy supplier has never been easier and a quick online check could save you hundreds of pounds. Check out the [Citizens Advice Comparison Tool](#) and start saving!

Some of the main providers have signed up to the [Energy Switch Guarantee](#) which makes switching supplier that much easier, so take advantage today.

## OUR QUICK MONEY SAVING TIPS

- Are you cold at home? Pop on extra layers before turning up the heating.
- Be bright about your lights. Use energy saving bulbs and turn them off when not in use.
- Batch cook to save time and money for upcoming meals.
- Have a night out, in! You'll save so much money and can still have a great time with friends.
- Keep active and clear your mind of any worries. A walk at lunch can make a big difference.
- If you have any concerns, talk to someone. A problem shared is a problem halved!

We hope you have been inspired to be savvy with your finances.

If you need help with money worries, get debt help online at: [www.payplan.com/debt-help](http://www.payplan.com/debt-help) or call one of our advisers on **0800 280 2816**.