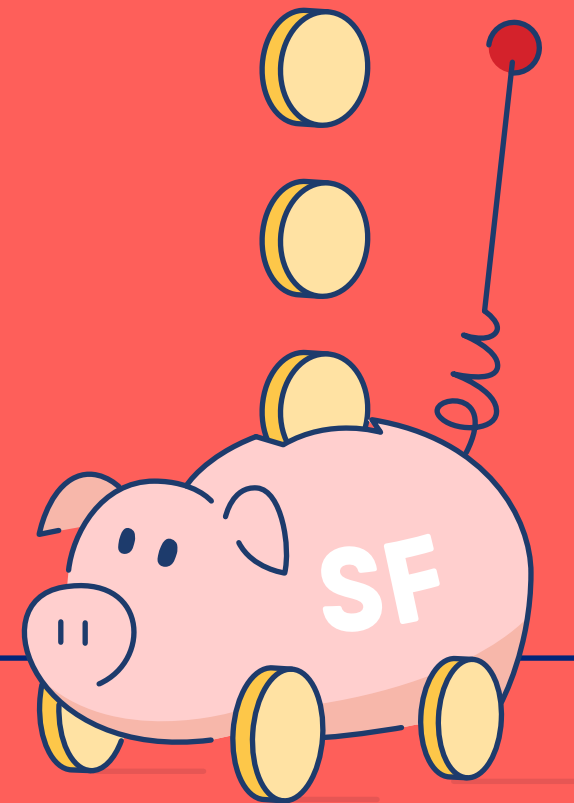


The Salary Finance

GUIDE

Savings edition



Practical tips to help you save and
make your money go further.

Since the cost of living squeeze hit in early 2022 we've been doing our best to support UK employees with tips, insights and ideas on how to make their money go further.

In this new and updated guide we show you how to make savings in three key areas.

The information in this guide is generic and is not personal financial advice. If you need personal financial advice please consult a regulated financial adviser.

You can get free personal money help from either:

Food

Family

Fun

Groceries make up a large slice of living costs, so it's a great place to start looking for savings.

Food

Family

Fun



Food



Meal plan

Planning your meals for the week ahead means you will only buy what you need and will use. It also reduces the risk of ordering takeaway food because you don't know what to cook. This range of meal plan [ideas](#) from the 'Save the Student' website can get anyone started. And if you hate the idea of cooking each day, why not cook several meals in one go? For inspiration see [Miguel Barclay](#) or [Mimi Harrison](#).

Shopping list

Whether you shop in stores or online, having a list of what you need and referring to your Meal Plan reduces the risk of impulsive spending. Shopping less often can help you think more carefully about what you buy and save you money. Doing your shopping online is a good way to manage your budget as you can see how much you are spending with every item you add in your basket.

Special offers and food apps

By combining Buy One Get One Free (BOGOF) offers, buying in bulk and using food Apps like [Olio](#), [Too Good To Go](#) and [Karma](#) you can make some serious savings. Food apps enable you to buy discounted food not only from supermarkets, but also cafes and takeaways. Simply register and wait for the offers to come in each day. To compare various offers check out this [website](#).

Ditch the brands

There's still a significant difference between well-known brands and supermarket own – label products. The same can be said for over the counter medicines and personal care products.

Increase plant-based meals

Switching out some meat dishes for planet-based options can be much cheaper and improve your diet. Pulses, beans, lentils, mushrooms, and brown rices all make for great core meal components. [Harvard Medical School](#) has some great pointers to get you going.

Cut out waste

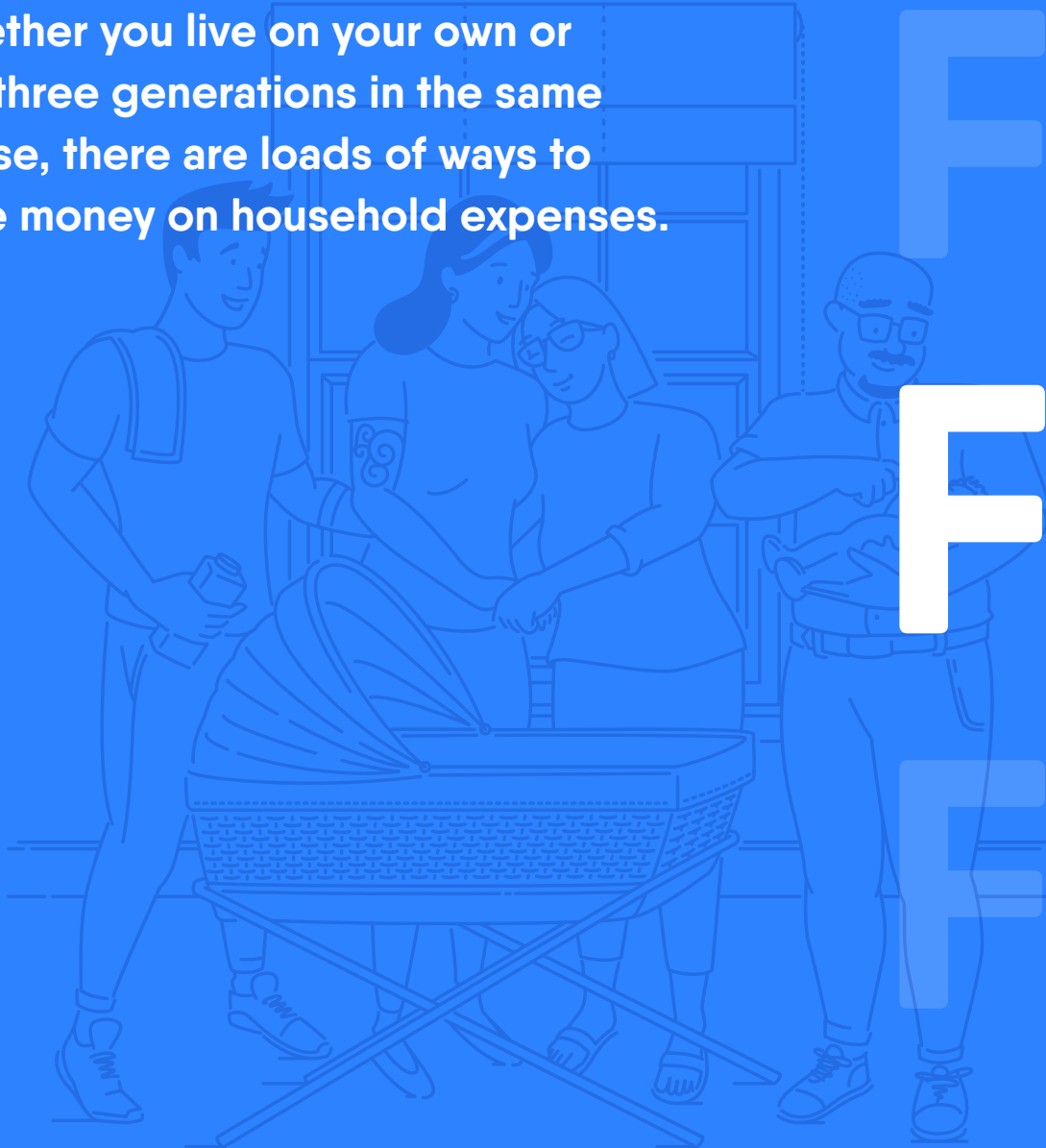
It's estimated that 33% of all food produced globally is lost or wasted each year. So make it a habit to use up leftovers in different dishes. Avoid buying more fresh food than you are likely to use. Cook and freeze food before it goes off. For more inspiration and ideas on how to reduce food waste check out this [website](#).

Limit your food delivery app use

These apps have gained immense popularity in recent years due to their convenience and ease of use. However, these can be quite costly and may not be the most cost-effective way to buy food. These apps can quickly add up, including delivery fees, service fees, and handling fees. Consider the costs before placing an order to ensure that it is a financially feasible option.

Whether you live on your own or are three generations in the same house, there are loads of ways to save money on household expenses.

Food Family Fun



Family



Reuse and reclaim

Why not repurpose your existing furniture, buy second hand products on [Facebook Marketplace](#) or find hidden gems at your local recycling centre. It's a great way to freshen up your home, without breaking the bank.

Check your energy efficiency

The less heat and energy you waste, the lower your bills will be. Check out the tips from the [Energy Saving Trust](#) to make easy and low cost changes to your home. [Help with home improvements](#) article from the Citizens Advice Bureau explains what financial support is on offer for home and energy efficiency improvements. And agreeing to pay your utility bills via direct debit is usually cheaper than via bank transfer or card, especially if you have a smart meter and choose to pay for what you use each month.

Get rid of expensive debt

Debt can weigh you down and stop you getting ahead. If you are falling behind with payments (or think you might do so soon), check out what debt solutions are available to you on StepChange's [website](#).

If you have high cost debt and want to explore consolidating, Salary Finance may be able to help you save money by paying off more expensive debt at a lower rate. Visit [Salary Finance](#) to find out about the support available to you.

Check out social tariffs

Water, broadband and mobile phone providers all offer social tariffs which are cheaper than standard deals, for those in receipt of certain state benefits. Speak to your provider to find out if you qualify.

Switch to SIM only mobile

Buying a lower cost new or used mobile phone means you can take a SIM-only contract for data and calls, and pay as little as £5 per month, rather than the typical £50-£100 per month of a device inclusive deal. This [Which? article](#) explains all you need to know about individual deals while [this one](#) gives you tips on how to save on family deals.

Cancel or share subscriptions

Cancelling subscriptions can help you save money on unused apps and streaming services. Some subscription services also offer the option to pause your membership, that way you're not wasting money on something you don't use but can restart when you want.

Family



Use a Price Comparison website

The main comparison websites include: [Comparethemarket](#), [Gocompare](#), [Confused.com](#), and [MoneySupermarket](#). These are great for comparing household costs like insurance, broadband, mobile phones, loans and savings accounts. Before policies and services renew, make sure you know what alternatives are available to negotiate with your existing provider. This [Experian article](#) gives some negotiation pointers.

Use cashback platforms

By routing household purchases (or any other spending) with major retailers through cashback/discount apps like [TopCashback](#), [Quidco](#) and [Groupon](#) you can make meaningful savings.

Review your council tax

You might be able to get a [reduction in council tax](#) if you meet your local authority's criteria. And if you think your house is too high on the band scale, you might be able to get it [rebanded to a lower level](#).

Review your mortgage deal

You might be able to save on interest by switching to a better deal. [Moneyfacts](#) has a list of current best buys, but remember to take advice from a [regulated mortgage broker](#) using websites such as 'unbiased.co.uk' if you're unsure what's best for you.

Trade down your car

Trading down to a cheaper model could enable you to get rid of car payments or other expensive debt. Services like [WeBuyAnyCar](#), [Motorway](#), [Cazoo](#) and [CarWow](#) offer a safe and fast route to selling your car, but remember that they don't always offer the highest price.

Sell unused clothes and items

The average household has around £3,000 of unused and unwanted stuff that they could sell for cash. Check out [Vinted](#) for clothes, [Abe Books](#) for books and [Zapper](#) for digital devices or use generalist sites like [Ebay](#) or [Facebook Marketplace](#).

School uniforms

Find out if you are entitled to a school uniform government grant [here](#). You can also check out ways to cut costs on uniforms as outlined in Metro's article [here](#).

Times may be tough but you can still enjoy entertainment and leisure, while spending less. Here are some ways to have guilt-free fun.



Food Family

Fun

Fun



Enjoy the great outdoors

A walk in the local park, a jog along a footpath, cycling to a beauty spot or a day trip to the coast all offer free or low-cost pleasure. And studies show that our wellbeing is improved by spending time with nature. If you want to make things more social, why not check out your local [ParkRun](#) events.

Do a house swap holiday

A change is as good as a rest, so why not swap your home with someone else, either in the UK or abroad for free? For overseas stays, check out [HomeExchange](#) and for a UK staycation visit the [Guardian Holiday / Home Exchange page](#).

Consider a camping holiday

Camping can offer a fun, affordable and more authentic holiday experience. New to camping? Read this [article](#) from Set to Camp.

Free library e-book or audiobook apps

If your local library is signed up to an online service like [Borrow Box](#), [RB Digital](#) or [Overdrive/Libby](#) you can read or listen to lots of books for free. Each library's online service differs by local authority – [click here](#) to find your library's website.

Visit free museums and art galleries

There are lots of free museums and art galleries that you can visit for free. Here's a list of the [top 25 museums](#) from the UK museum resource site. You can also locate a free [museum or art gallery by region](#) via the Money Saving Expert website.

Holiday shopping

Shopping immediately after the holidays is one of the smartest ways to save money for the upcoming year as leftover items will be offered at a discounted rate.

Watch a TV show live for free

You can be in the audience and watch the recording of a range of TV shows and it won't cost you a penny. BBC shows can be booked [here](#). Booking for shows made by other broadcasters can be booked via this [Lost in TV website](#).

For more financial insights and ideas visit:

To read our first edition of the G.U.I.D.E where we talk about how to save money on groceries, utilities, insurance, debt and energy, visit:

You can also check if you qualify for state financial support by using this anonymous [calculator](#) from the 'Entitled To' website.

All information included in this GUIDE is correct as of 24-05-2023.

Important: This is an option, not a recommendation. Your employer does not benefit from offering this service and all your communications will be with Salary Finance. Loan applications will be assessed to ensure the loan is appropriate and affordable for you. "Learn" content is for guidance and educational purposes only and is generic in nature. Salary Finance does not offer regulated financial advice. Please seek independent financial advice.

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