

100+ Ways To Save Money & Make Money



By D.F Publishing

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Introduction

First, we had the Covid-19 crisis which put the world under major economic stress. It caused many people to lose their jobs, sources of income and many companies went bust. Now we are in the depths of a cost of living crisis.

As of July (according to the Office for National Statistics (ONS) the UK hit a 40-year high of 10.1% this is up from 9.4% in June and the first time it has been this high since 1982.

The largest contributors to the rising prices are food – in particular bread, cereals, milk, cheese, eggs and non-alcoholic drinks. The poorest of households could face inflation of 18% due to spending a larger proportion of their budgets on energy and food.

As it stands, we cannot see a light at the end of the tunnel and the UK could be forced into a recession by the end of the year. According to the Energy consultancy Auxilione, the energy price cap is predicted to reach close to £3,640 in October, then might rise to £4,722 in January 2023 before hitting £5,601 in April 2023.

It is now, more than ever; that we need to start reassessing our spending habits to make what money we have go that little bit further.

The good news is there are several money saving hacks that will help you save money and that is where I come in. I will help you tweak your spending habits and get you on the fast track to saving money in no time.





How To Start Saving Money

How To Start Saving Money

To be able to start saving money seriously you need to learn healthy habits, this involves making your *current wants* less important than your *future needs*. Making saving money your main priority.

Do you want to stop living payday to payday by budgeting? Budgeting is a simple act of knowing what you have coming in and listing what you have going out down to the last penny. By doing this you are creating a plan and you can see where your money is going and be able to see how much you can actually save each month.

Remember: It really doesn't matter how much money you make; what matters is how you *spend* and *save* the money you make.

Ready to start saving and reaching your money goals? Complete the [Contact Form](#) & enter "*Budget Planner*" if you want to be updated when my Budget Planner is available. With my *Budget Planner* you can keep track of all your budgeting in one place. It's every budgeter's dream! Don't take my word for it, see for yourself.

This eBook is an interactive guide containing tried and tested money saving ideas, including tips on things like reducing the cost of: food, heating your home, motoring, eating out and much more.





Save Money Using Cashback & Discounts

Save Money Using Cashback

1. Using cashback sites to save money. [Quidco](#) is the UK's Highest Paying Cashback and Voucher Codes Site where you earn money on your everyday spending online or in store (if you choose to register your card). From cosmetics to holidays, takeaways to appliances, with over 4500 street chains like: Amazon, eBay, Tesco, Groupon, Confused.com, Compare the Market, RAC, First Choice, EDF, BT, Uswitch, SKY, Expedia, Boohoo, MyProtein, there is something for everyone.

I have been a member since 2012 and to date I have earned £1486 from cashback to date (see below)

How [Quidco](#) works: Once you have signed up and before you buy anything online, log in to Quidco then do a search to see if the site you want to buy from offers cashback and whether there are any discounts available. If it does, click the link and it will then take you to the website where you can buy as normal. By doing this you will get a pop-up notification to confirm that your visit has been recorded and it will be shown in your activity list.

You can choose to have your cashback paid to you via your bank account, PayPal or gift cards for various retailers including Amazon, ASOS, Just Eat, Deliveroo, Tesco's, Sainsbury's, Costa, Pizza Hut, just to mention a few.

How much does it cost to join? Nothing, its *FREE* and on top of that, you get *£5 credit* for signing up.

If you want to ensure that you never miss out on a cashback [Quidco](#) has a browser extension (for Chrome and Safari users) that will prompt you when you land on a page where you can claim cashback – to install click [HERE](#). Quidco also has an app which is available on Android and IOS – To download, click [HERE](#)

Further on you will have the opportunity to claim cashback on many items including free sign ups, so be sure to register on [Quidco](#) before you continue reading.

Find out more: in this short video [Quidco explained](#).

The screenshot shows the Quidco website dashboard. At the top, there is a search bar and a user profile icon with the name 'Earnings £1,486.43'. Below this is a navigation menu with options like Home, Categories, Compare, Cashback Reminder, More, Support, and Viator - A Tripadvisor Company. A banner for 'Foresters Friendly Society' is visible, along with a 'Shop now' button. The user's account details are shown as 'Hey, MissMoneySaver Premium Account' with a balance of £0.00, £11.67 tracked, and a total earned of £1,486.43. The main section is titled 'Your Transactions' and includes a 'Missing Cashback? Raise a claim' button. A table lists various transactions with columns for date, retailer, status, and estimated payment.

Date	Retailer	Status	Estimated Payment
25 Jun 22	Photobox	Tracked	-
30 Apr 22	Quidco Compare Home Ins...	Confirmed	Paid 29 Jul 22
09 Mar 22	Protein Works	Confirmed	Paid 16 Jun 22
09 Jan 22	Toolstation	Confirmed	Paid 20 Apr 22
09 Jan 22	Toolstation	Confirmed	Paid 14 Apr 22
17 Dec 21	Uber Eats	Confirmed	Paid 14 Apr 22
16 Dec 21	Wowcher	Confirmed	Paid 24 Feb 22

continued.....

2. Using an app that constantly searches for the latest discounts for you. Not only saving you time but it also saving you £££'s

Honey takes all the hassle out of hunting for discounts & voucher codes. When you shop online Honey will automatically look for vouchers/discounts and apply the best one to your shopping basket for you.

Honey also has a reward program called Honey Gold where you earn Gold which you can use towards purchasing gift cards from a variety of stores.

Honey has a feature called "*Droplist*". This is where you can add items of interest and Honey will track them and notify you when the price is lowered, this way you will never miss a chance to save money.

Honey has a Google Chrome browser extension, which when you install it you automatically get awarded 500 Gold as a Welcome Gift. It gets better, once you earn 1000 Gold, you can exchange it for a £10 gift card!

If you want more information watch a short video [HERE](#)





How to Save Money on Your Heating

How To Save Money on Your Heating

3. Get an energy audit: Getting expert advice to help you save money needn't be hard work you can get your property assessed to use the Green Deal. A Green Deal assessor will visit your home, talk to you about your property and your energy use and help you decide if you could benefit from Green Deal improvements. Find out more: [Green Deal: Energy Saving for Your Home](#).

4. Lowering your energy bill. Turn off appliances/ lights when not in use. Not leaving you TV on standby. Buying energy-efficient light bulbs. Layering your clothing instead of turning the heating on. Find out more efficient ways to heat your home: [Home Heating Systems](#)

5. Turning the heating down: A simple and very effective way to cut your heating bills is taking control of your central heating thermostat. Did you know, you can reduce your heating bill by up £60 per year, according to the Energy Saving Trust, by reducing your room temperature by just 1°C?

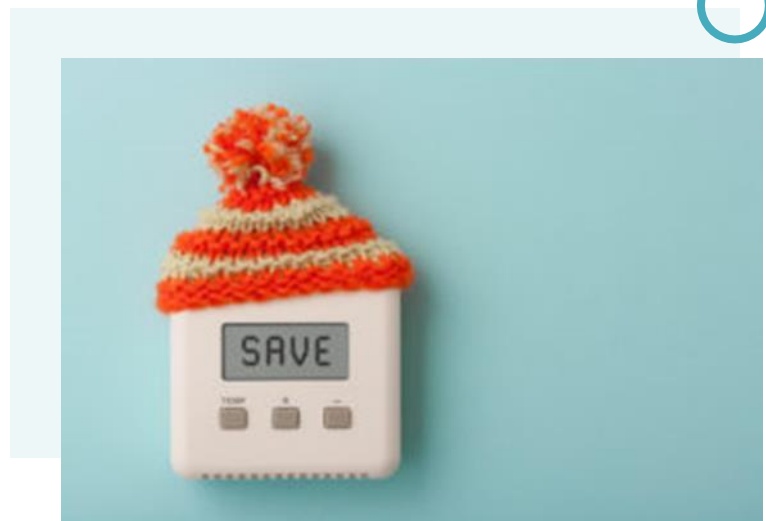
6. Adjusting your central heating timer to switch off about 30 minutes to an hour before.

you go to bed or go out. It should stay warm enough to be comfortable will minimise fuel consumption. Also fitting reflective foil behind radiators will also help to reduce the rate of heat loss in your rooms.

7. Using thermostatic valves on your radiators – this enables you to set the temperature appropriately in different rooms and turn off radiators in rooms when they are not required.

8. Look into installing smart heating controls – they allow you to control your heating/hot water from your phone/ computer.

9. Service your boiler –service your boiler annually this will ensure your boiler is working efficiently without any issues.



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10. Ensure your boiler is efficient: Installing an energy efficient boiler will lower your heating costs, especially if you buy a condensing boiler. According to the Energy Saving Trust, a condensing boiler could save you as much as £310 a year. Note installation costs can be higher than of a conventional boiler. But think about the money you will save in the long run. Find out more: [boiler reviews](#) - find out which brand of boilers are rated at Which? Best Buys.

11. Deal with draughts: Sort draughts by filling any gaps around window frames, door frames. This can be done using draught excluder strips or expanding foam fillers. I personally use [this window seal](#) and [this door seal](#), both are cheap and cheerful and do the job. Highly recommended.

12. Install insulation: Did you know that up to a third disappears through your roof? Adding insulation will reduce this and save you up to £130 a year in energy bills. Find out more: [how to buy loft insulation](#) with this expert guide.

13. Treat your water tank to a new coat: If you have an older house, you will be wasting money every time you switch on your hot-water if you have an uninsulated or poorly insulated hot water tank. Buying a British Standard Cylinder Jacket (at least 75mm thick) they can reduce heat loss by 70%. The one I use I bought for £30. It is 80mm thick, easy to fit & flame retardant.

I have noticed a big difference since using it. You can get yours [HERE](#). Find out more: [water saving ideas](#) and here is a list of [free tools](#) to help you save water.

14. Switching Supplier: A lot of people stick with the same supplier out of loyalty and do not realise that they can cut their heating bills by switching energy suppliers and getting cheaper deals. In 2021, the cheapest deal was £788 per year, a £339 saving on the current price cap.

Price comparison websites let you compare hundreds of financial products and ensure you choose the best one for your circumstances. Whether you're looking to buy car insurance, credit cards or a broadband bundle, there is normally a huge difference between the cheapest and most expensive providers, so it's worth browsing for the best offers on these websites.

When my contracts are within 3-4 weeks of renewal, I start shopping around. I check a selection of comparison sites and go for the best deal. The sites I check & switch through are: [Uswitch](#), [Confused.com](#) [Moneysupermarket](#) & [Quidco Energy Deals](#).

When I switched earlier this year, not only did I save £18 per month by switching but I also got cashback from Quidco due to switching through one of the previously mentioned comparison sites. Find out more about [Cashback through Quidco](#)



How to Save Money on Everyday Items

How to Save Money on Everyday Items

15. USE CASHBACK WEBSITES EVERY TIME YOU SHOP Get money for buying products you were already going to buy by going through cashback sites such as Quidco & TopCashback. I use both (mainly Quidco) and in 11 years I have received over £150 in cashback. Find out more: [Quidco](#) and [TopCashback](#).

16. Buy the cheapest insurance to get Compare the meerkat rewards and do it through Quidco to get cashback on top of it. You can get up to £18.75 cashback on car, travel, pet, bike & home insurance & broadband if you got to [Comparethemarket](#) through Quidco. For more info and to sign up to Quidco click [HERE](#). Along with cashback the bonus of taking out any sort of policy with Comparethemarket gets you 1 years' worth of Meerkat Meals - 25% of meals at a variety of restaurants & Meerkat Movies - 2 for 1 tickets on Mon/Wed.

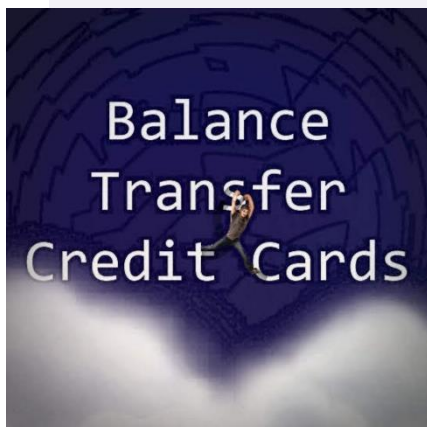
So what I did (and I would highly recommend you do it too) buy the cheapest item – single trip travel insurance for as little as £5.10. If you do it through Quidco you get £1.50 cashback, so in theory you will have paid £3.60 to get 1 year of rewards. I got my money's worth just by 1 trip to the cinema. [Find more info about Cashback through Quidco and to sign up](#)



17. Lower your mobile phone bill. Get rid of costly addons that you are not really getting value for money out of i.e., data plans, phone insurance and useless warranties. If you have your own mobile and are on a contract, consider switching to Pay as You Go (PAYG). Also look around for cheaper plans, and don't be afraid to haggle with or completely switch your service provider. I have a contract mobile and a PAYG mobile, both on O2. Recently I switched my PAYG to [Lebara](#) who do both 30-day and 12-month SIMO (Sim Only) plans from as little as £4.50 per month When you sign up you get 50% off for the 1st 3 months. If you really want to stay on contract: Find out: [how to get the best mobile phone deal](#).

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18. Ask about discounts (and pay in cash). My motto is “*You never know unless you ask*”—and I always ask. Next time you’re getting tickets at a cinema, eating out or buying clothes, ask if they have any special discounts for seniors, students, teachers, military or NHS. As a student and working for the NHS I know there are so many discounts available. NHS staff get 25% off their phone bill with O2 perks Find out more: [O2 Perks for NHS staff](#). Other NHS discount sites are [Health Staff Discounts](#) & [NHS Discounts](#). There is also Blue Light Card which is a discount service for the emergency services, NHS, social care sector and armed forces. Costs £5 for 5yrs membership and entitles you to discounts: online, discount gift cards, high street discounts and more Find out more: [Blue Light Card](#) . TOTUM (Formerly NUS) is a student discount card. Find out more: [Totum Card](#).



19. REMOVE YOUR CREDIT CARD NUMBERS FROM YOUR ONLINE ACCOUNTS. When your credit card information is stored in an account online it is so easy to spend, few clicks and you have spent money. To break this habit, delete your card from these accounts. That way, when you’re tempted to spend, you’ll have to go and get your card, giving you that extra time to think whether you really need to make the purchase.

20. TRANSFER YOUR DEBT. If you are making large interest payments on your credit card it would be looking at transferring your outstanding balance to a 0% interest balance transfer card. These types of credit cards will not charge any interest on transferred debts for a set period of time, which gives you an opportunity to repay money owed at no extra cost. Find out more: [0% balance transfer credit cards](#).

continued.....

Benefits Checker

Find out more



21. Turn on your debit card cashback. Many major banks & building societies have tailored cashbacks up to 15% when you spend with your debit card in-store and online. Santander's is called Retailer Offers, Halifax offers Cashback Extras, Lloyds Bank has Everyday Offers, Nationwide has Simply Rewards, while HSBC and First Direct have Visa Offers. The cashbacks are tailored to your spending habits you do need to activate the cashback through your online banking or mobile banking app. I bank with Lloyds and there are currently 34 cashbacks of which I have activated 11 that I would be interested in. [Best bank accounts for cashback](#)

22. Reclaim lost cash: do you know according to the UK government there is around £330m left in dormant accounts? You could have money sitting in a forgotten bank/savings account. This guide explains what steps you need to take to reclaim your cash. Find out more: [How to find lost bank and savings accounts](#).

23. Save the change – I bank with Lloyds who have a feature called “Save the change” once you subscribe to it, whenever you buy something with your Lloyds debit card, they'll round up the amount

you spend to the nearest pound and transfer the difference into your nominated Lloyds savings account. Its worth checking if your bank has this feature.

24. Do not use credit to pay your bills. It may make things easier, but in the long run using credit only increases your monthly payments.

25. CHECK YOUR BENEFITS. Bet you didn't know that there are plenty of government benefits available that can help boost your finances. The problem is knowing which you're eligible for. I used a [benefits check-up tool](#) on [Entitledto.co.uk](#) it only took a few minutes to confirm my entitlements. It then provided the link for me to apply for the benefit. A benefit I didn't know existed let alone that I was entitled to. Also, you can apply for an advance payment if you are entitled to a benefit. It is definitely worth using the check-up tool.



continued.....

30. Recycle your old clothes. Marks & Spencer & Oxfam run a scheme called 'Shwopping' The way it works with M&S is you can fill up a bag with any old clothes/ textiles & take them to your local M&S store. With Oxfam you can take in your unwanted clothes and receive a £5 M&S voucher off a £35 spend on clothing/home and beauty products in any M&S store. You must be donating at least one M&S labelled clothing or M&S soft furnishings to qualify. Find out more: [Oxfam and M&S Shwopping](#)

31. Cancel automatic subscriptions and memberships. Do an audit of your direct debits and standing orders. Are you paying for services that you do not use regularly or no longer use at all? Things like gym memberships, streaming services subscription boxes etc If so, it's time to cancel. Find out more: [how to cancel a direct debit or standing order](#). Many streaming services have the option for multiple subscriptions so you could look at pairing up with family or friends and sharing the cost. That way, it's a win win situation where everyone saves! Also make sure that you turn off auto-renew when you make a purchase.



32. Learn to haggle. With my contract with my mobile, I would always contact the provider just before my contract was up and haggle. Telling them that I have found a better deal elsewhere and that I want to know what they will offer me to stay with them. They will more than likely ask what you have been offered, always say you prefer not to say. Without fail I would always get a deal which is only for new customers. Little secret, I never had any intention of leaving them, but they didn't know that. Ssshhh, mums the word. Find out more: [haggling](#) - learn how you could save around £500 a year.

CANCEL IT!

continued.....

26. Tax relief for work expenses – Did you know that you could be entitled to tax relief for; working from home (even if you only worked one day) during the pandemic, travel & overnight expenses, professional fees & subscriptions. You can also claim tax relief on Professional memberships that are required to do your job and annual subscriptions relevant to your job. A list of approved professional bodies/societies can be found [HERE](#). To see if you are entitled to claim for any of the above, click [HERE](#)

27. Save money automatically - Did you know that you can save money without thinking about it? Yes, you can. I have a main account and also a savings account with the same bank. What I have done is set up a standing order to transfer a set amount to my savings account on my pay day.

28. Test products for cash or gift vouchers. Interested in testing new products before they are launched - from food to the latest technology? – by giving you opinion on them and get rewarded with either cash payment or gift vouchers. There are several sites online that you can sign up to. The ones I personally use are [Paid Product Testing](#), [Boots Volunteer](#), [Philips Product Tester](#) and [SavvyCircle](#). Looking to register at [Elemis](#) as soon as they reopen registration.

29. Use smartphone apps that make you money - There are a plethora of free smartphone apps that

can make you money, the more you use them. We tested eight of the most popular apps to explore how much you can expect to make. Find out [more: smartphone apps that make you money](#)- eight apps reviewed.

30. Get paid to browse the web - If you're a regular online surfer, you could get paid to click on adverts, visit websites, and open emails using websites such as [Qmee](#) and [Inboxpounds](#). Qmee, for example, pays you when you search online. It works through a browser extension that pops up with a set of results each time you use an engine like Google or Amazon. If clicked, you bank the money until you want to cash out.

31. Earn money from receipts. You could earn money from your next trip to the supermarket with [Quidco's ClickSnap](#) , [Shopmium app](#). and [Checkout smart app](#) . With Checkout smart, not only do you earn cashback but you have a chance to win £10 per day by uploading a receipt. All 3 list common household groceries (from your well-known supermarkets) that can earn you some cashback when purchased. All you have to do is take a picture of your receipt and upload it to the app to bank the money for your food shop. Don't forget to sign up to [Quidco Cashback](#) if you haven't already! More info [HERE](#)

continued.....

32. Try mystery shopping. Mystery shopping allows you to get paid for things you already enjoy doing. Like going out for meals, hotel stays, clothes shopping. Mystery shoppers are regularly used to test supermarkets, retailers, restaurants and hotels. Not only do you get paid for each assignment but you also get reimbursed for what you have spent. Register with [Mystery Shoppers](#) and [Market Force](#) to see what assignments they have going.



33. Recycle your mobile phone, old gadgets, books, DVD's, computer games & CD's. You can get an instant quote for smartphones – even if they're damaged, from sites like

- ❖ [Envirophone](#), ([Quidco cashback – 0.75% /up to £3.75](#))
- ❖ [Mazuma Mobile](#),
- ❖ [We Buy Any Phone](#) ([Quidco cashback - 3.75%](#))
- ❖ [Compare and Recycle](#)
- ❖ [Sell My Mobile](#).

Some of these sites will also buy old gadgets including tablets, Kindles and smartwatches. [MusicMagpie](#) offer instant cash valuations for DVD's, computer games & CD's – all of which need to be in good working order – to get a price all you do is type or scan in the item's barcode number.

continued.....

34. Recycle your old clothes. Marks & Spencer & Oxfam run a scheme called 'Shwopping' The way it works with M&S is you can fill up a bag with any old clothes/ textiles & take them to your local M&S store. With Oxfam you can take in your unwanted clothes and receive a £5 M&S voucher off a £35 spend on clothing/home and beauty products in any M&S store. You must be donating at least one M&S labelled clothing or M&S soft furnishings to qualify. Find out more: [Oxfam and M&S Shwopping](#)

35. Cancel automatic subscriptions and memberships. Do an audit of your direct debits and standing orders. Are you paying for services that you do not use regularly or no longer use at all? Things like gym memberships, streaming services subscription boxes etc If so, it's time to cancel. Find out more: [how to cancel a direct debit or standing order](#). Many streaming services have the option for multiple subscriptions so you could look at pairing up with family or friends and sharing the cost. That way, it's a win win situation where everyone saves! Also make sure that you turn off auto-renew when you make a purchase.



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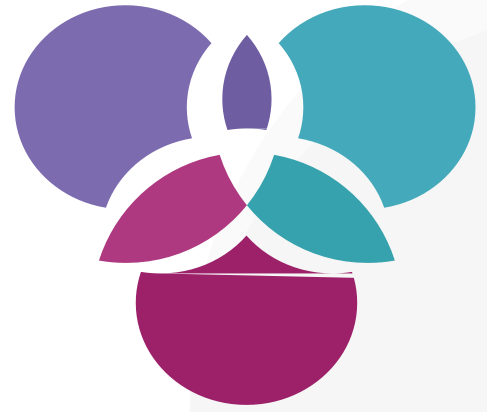
37. Cut ties with cable TV. As you will more than likely have noticed the prices of these services are rising like mad. To save money you could download your services. But there are more ways to watch your favourite shows these days like network apps and streaming services. I cancelled my TV package with Virgin Media, cancelled my Netflix. Discovery Plus and Disney channel and have never looked back. I invested in 2 Amazon Firesticks from Amazon and I can honestly say it was the best investment I have made. Best of all, there are no subscription fees. Get yours [HERE](#) Also, if you do not use your home phone due to using your mobile and only have it as you have to have a phone line for broadband. Look at broadband packages where you do not have to have a phone line. Find out more: [Compare broadband without a landline](#)

38. DIY . . . Everything! Before you dishing money to pay for some wall art, a new backsplash for the kitchen, coat hooks, fancy light fitting or table, consider doing it yourself! During a lockdown took up DIY projects to ease the boredom and maintain my sanity. I found that TikTok, Pinterest & YouTube were good for inspiration.

39. **FOR THE LADIES** - Tried & tested & highly recommended. Women Washable Hygiene Reusable Sanitary Pads, which are made up of 4 layers: 1 x bamboo charcoal fibre inner layer which is healthy and soft on your skin, 2 x microfiber middle layer & 1 x PUL (waterproof) outer layer which helps to prevent leaks. The pad size is 25.4 by 7.5cm. Wash as you would normal clothes and use them again and again. 10-piece pack which includes 2 storage bags. All for £17.59, which when you think of how much you spend on sanitary towels or tampons in a year, it's nothing really. Excellent alternative to the disposable towel, avoids tons of waste & saves you money whilst also protecting the environment and reducing waste. Which is what we all want, don't we? To read more or buy your own, head on over to [HERE](#). Also I recommend these Heavy duty [Period pants](#), no one says you can't look sexy when you aren't really feeling it.



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40. Check your insurance policies. Review the coverage for all your plans. Are you paying too much and wasting money or are you paying too little and not being covered adequately.

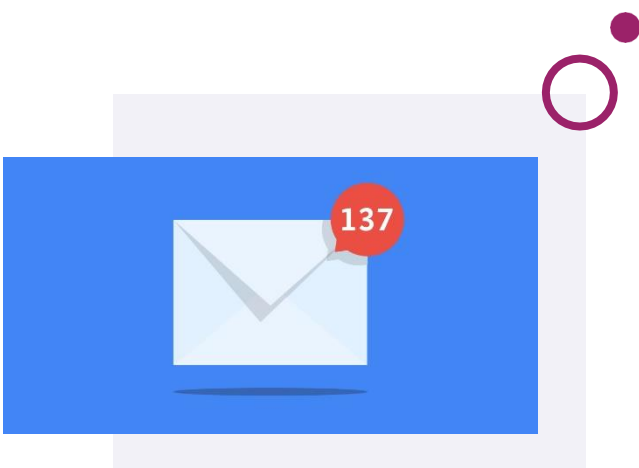
41. Unsubscribe from emails. - Email marketing is my No1 bug bare! You buy something & unknowingly you have subscribed to marketing. Or you enter a competition and hey presto you have signed up to get bombarded with special offers for that you aren't really interested in. You are then left fighting the over whelming temptation to spend, spend, spend! If you just can't resist shopping when you see a special offer, click the unsubscribe link which is normally at the bottom of the email. Look closely as a lot of the time the link is well hidden. *Do it!* You'll be less tempted to spend, *and* your inbox will be a lot less cluttered. Win-win!

42. Stay away from impulse buying. During the past year what with the numerous lockdowns, I became very good friends with Amazon. Buying thing I needed, but also buying things I liked the look of or thought I may need in the future. Not good! While you may feel good while you are spending the money, you may wish you hadn't and may need that money later.

43. Check your credit file on a regular basis. If you don't, you should do. In a time where there is online fraud etc, it's wise to check regular for any irregular activity and you can also check your credit score for free on these sites:

- ❖ Equifax,
- ❖ Experian (Quidco cashback - £7.50)
- ❖ Clearscore. Quidco cashback - £3

I personally use Clearscore as it is *Free*, its user-friendly and I got £3 £3 cashback for signing up for something that was *free!!*. You can also use Checkmyfile where you can see your multi agency credit report. They offer a 30-day free trial then £14.99 a month after. You can cancel at any time.



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44. Save money with a prescription prepayment certificate (PPC). If you know you'll have to pay for several NHS prescriptions, you can save money by buying prescription prepayment certificate (PPC) – effectively a prescription "season ticket".

A PPC covers all your NHS prescriptions, including NHS dental prescriptions, no matter how many items you need.

There are 2 PPC options to choose from:

- ❖ The 3-month PPC costs £30.25 and will save you money if you need more than 3 prescribed items in 3 months.
- ❖ The 12-month PPC costs £108.10 and will save you money if you need more than 11 prescribed items in a year.

How much can you save?

If you need:

- ❖ 2 items each month – you can save £116.30 with a 12-month PPC
- ❖ 3 items each month – you can save £228.50 with a 12-month PPC
- ❖ 4 items each month – you can save £340.70 with a 12-month PPC

There are several payment options available. If you choose the 12-month PPC, you can pay for this upfront, or by 10 monthly direct debit instalments. [Source](#)



45. Bad credit file? Vanquis helps people repair bad credit scores. To date they have helped millions of people with bad credit improve their credit rating. Apply for and when accepted make your first transaction & get £25. Sign up to Vanquis Credit Card [HERE](#)

46. Get paid to switch bank account switching bank accounts has never been easier since the introduction of the Current Account Switching Service. Some banks will pay you cash or vouchers worth up to as much as £175 to switch your current account to them. Find out more: [the best bank accounts for cashback](#) or [compare bank accounts](#).



How to Save Money in The Kitchen

How to Save Money in The Kitchen

47. Keeping the oven door shut when in use as constantly opening the door during results in loss of heat.

48. Consider which appliance to use when cooking. Microwaves, use far less energy ovens & slow cookers use much less energy.

49. Cover your pans when cooking. Covering a pan of boiling water will mean you use less time and energy heating it.

50. Unplugging electrical items at the mains. Anything plugged in - like a microwave or washing machine - is consuming electricity, even when they're not being used.

51. Turning your oven off 10 minutes early before the end of your cooking time - the oven will still cook your food.

52. Try batch cooking bigger portions, freezing them and defrosting them as and when required instead of using different appliances throughout the week.

53. Filling the kettle with the required amount of water - it'll save you money and time.





How to Save Money on Your Food Shop

continued.....

56. Shopping online: Not only is this time saving it is also money saving. Yes, you have to pay for delivery, but it costs as much as petrol to drive there/back or taxi fare. But the great thing about shopping online is that someone else is doing all the hard work. Also, if you are anything like me, despite having a shopping list you can guarantee I end up coming out with several things that were *not* on the list. There is none of that with shopping online.

57. Ban the name brands and buy generic: Buying name brands you are just paying for the name & the fancy packaging. Granted there are some food items that do warrant sticking to the name brand – for me I have to have branded baked beans, salad cream, mayo, & certain cereals, but I have switched many other items to shop's own brand and the taste has not been compromised.

58. Buying “best before date” food. The difference between “use by” dates & “best before” dates is “use by” dates you have to go by the date, but “best before” dates are just recommendations that after that date the item is still edible/safe to consume, but may not taste as good. I have not used any of these stores but I know people who have and they have saved up to £70 on a shop. Find out more: [Cheap food & Best B4 Foods](#).

59. Make your own: Stop buying coffee & lunches and paying extortionate prices. If you are spending an average of £6 a day, that's *£30 a week!* Make your own. For the price of a sandwich & a coffee from the well-known shops, you can buy a jar of coffee, a loaf of bread and filling which will last you days. Get more for your money.

60. Buy in bulk: Buying in bulk is an easy way to save. If you own or manage your own business or an individual that like to bulk buy, it's worth signing up with a wholesale retailer or membership club such as Costco, which has 28 warehouses in the UK. There is an annual membership fee of: £15 for online shopping, £26.40 for Trade membership & £33.60 for Individual membership. Find out more: [Costco](#). Other wholesale retailers & Cash & Carry to consider include [Booker](#), [Makro](#) and [Bestway](#).



continued.....

61. Using vouchers & discount codes: You can save huge amounts by looking for vouchers and discounts. There are a number of very good discount deals, voucher and cashback blogs which post a variety of offers. Find out more: [HERE](#)

62. Buying cheaper cuts of meat: Buying braising steak instead of fillet, doesn't alter the taste of the meal. A slow cooker can gradually break down the fibres in cheaper meat, giving great taste at a lower cost. Slow cookers are great for making stews, soups, and casseroles . Interested in buying a slow cooker, you can get a small slow cooker for 1- 2 people (1.8litre) for as little as £15 - get yours [HERE](#) or if you require a bigger one I recommend the one I have [Morphy Richards 3.5 litre Slow Cooker](#)

63. Buying fruit and veg that doesn't meet strict cosmetic and quality requirements. Oddbox (as seen on TV) Oddbox is a food delivery service that aims to reduce food waste by rescuing surplus and misshaped fruits and vegetables that don't meet the strict cosmetic standards of supermarkets. These produce items, which would otherwise be discarded, are delivered directly to customers' doors on a weekly or fortnightly basis. Oddbox provides these fruits and vegetables at a lower cost, along with recipes, helping to promote sustainable consumption and reduce environmental impact. The service highlights the value and quality of produce that may not look perfect but is still fresh and nutritious. Sign up to Oddbox [HERE](#)

64. Get rewarded for your spending: Tesco's have a reward scheme called Clubcard and Sainsbury's have one called Nectar there are the ones I use. Co-op, Morrisons, Iceland's, Lidl, Asda & M&S also have their own. For a list along with their perks & downsides – click [HERE](#)

You collect points when you spend and then you can either spend them instore/online to save money on your shopping or you can use them against purchases You can get rewards from some credit card companies too. Find out more: [top reward credit cards](#)

65. Surplus food

The Good To Go app is a popular mobile application designed to help reduce food waste by connecting consumers with surplus food from local businesses at a discounted price. Here are some key features and reasons why it's worth getting:

- Get surplus food at discounted prices.
- Find meals, baked goods and groceries.
- Easy-to-use interface for ordering.
- Contributes to environmental sustainability.
- Shows nearby food deals using location.
- Receive alerts for new deals.
- Save money on food purchases.
- Combat food waste.
- Support local businesses.
- Convenient pickup options.
- Explore new culinary experiences.

Sign up to The Good To Go [IOS](#) or [ANDROID](#)



How to Save Money on Transportation

How to Save Money on Transportation

66. Cut the cost of your MOT. The standard government price for an MOT is £54.85 for a car and £29.65 for a standard motorcycle. But if you shop around you can find garages putting on special offers to attract new customers. There's a maximum test fee of £54.85 set by the government for car MOTs, but service centres often run half-price deals. Check what's on offer in your area before you book. Find out more: [Which? Trusted Traders](#) also if you sign up to [Quidco](#) you can get up to £48.15 if you book a serviced through the Trusted Traders site.

67. Buy your car insurance online. Make you sure you review your insurance costs

annually and look at switching to get cheaper rates. Buying online is also cheaper than buying over the phone. So, shop around. Check out the following article on "Recommended Providers" to see which insurance company is rated the best. Find out more: [Best and worst car insurance](#).

68. Fix your bike for less: Do you have an unused bike that is in need of a repair? If yes you can apply for a £50 voucher from the government to get it fixed. As there are a limited number of vouchers apply as soon as possible. Find out more: [Fix your Bike Voucher Scheme at gov.uk](#) .



continued.....

69. Get a car insurance refund Due to customers changed driving habits during the pandemic some insurers have been offering refunds. If you've been made unemployed, or otherwise suffered financially as a result of the pandemic or if you've been driving less this past year its worth calling them to see if you are able to get a refund. If they are not giving refunds it is worth calling them or going online to reduce your annual mileage, this could get you a cheaper premium.

70. Walk or cycle to work instead of driving – Many companies have a Cycle to work scheme where employees benefit by saving 25-39% on bikes & accessories (and even more if you use cashback sites or discounts. You pay nothing up front. Payments are taken from your salary weekly or monthly as a salary sacrifice. Not only will you save money, you won't struggle with finding a parking space at work and you can get fit too.



71. Save on train tickets Booking your train tickets in weeks or even months in advance can save you up to 87%. Note that there is a set number of 'advance' tickets' and it is on a first-come, first-served basis. You can save money by either buying a railcard, travelling during off-peak hours or taking a longer route. Also My Trainpal allows you to travel further for cheaper by showing you how you can split your tickets to save up to 90% off your travel. Sign up to [My Trainpal](#) & use code "4e51415e" to earn £3 credit.



Save Money When Going Out To Eat

Tips for saving Money When Going Out To Eat

72. Cut down on take-out ordering. Getting regular take outs add up in the long run. It may be a cheap meal but if you are ordering takeaways frequently it will all add up and end up being very costly A £15 Chinese once a week will cost you over £700 a year. Stick to one take out a month as a pay day treat.

73. Click and print restaurant vouchers. These can be found in newspapers and on daily-deals websites like

- ❖ [VoucherCodes](#),
- ❖ [HotUKDeals](#)
- ❖ [MyVoucherCodes](#),
- ❖ [Groupon](#)
- ❖ [Wowcher](#) (Quidco cashback up to 6.75%)

74. Sign up for chain restaurant discounts. Large chains such as Pizza Express, Gourmet Burger Kitchen, Wagamama and La Tasca have their own clubs that you can sign up to for free via email. Once you are on their mailing list you will be sent also offers straight to your inbox.



75. Join a dining club. With [Gourmet Society](#) (Quidco cashback – £1.87 you can get: 50% off pizza delivery, 2 for 1 or 50% off meals nationwide, member perks, 10% off Delivery & Collection, digital member, free app giving instant access and Free trial for 60 days, cancel anytime or continue at £5.99 per month. With a [Tastecard](#) you can get virtually the same as with the Gourmet Society membership but also: 25% off food and drinks, Up to 33% off movie rentals, Up to 30% off cinema tickets, Up to 50% off outings. Free trial for 60 days, cancel anytime or continue at £6.99 per month

76. Don't buy expensive bottled water. Venues that serve alcohol are required by law to provide customers with free tap water. Go ahead & ask for tap water.

77. Remember your doggy bag. There is no stigma attached to asking to take home your leftover food. You paid for it, so don't waste it.

78. Be social. Do you eat at a particular chain restaurant? If yes, sign up to their Facebook or Twitter pages so that you do not miss any of their deal & special offers.



Ways to Make Money Online

How To Make Money Online

79. Buy at police auctions. When the police are not able to find the owner of stolen good the items are sold at auctions. So, in theory you can buy stolen good legally! Find out more: [buying stolen goods legally](#).

80. Selling your unwanted items online. There are several online sites where you can sell your no longer needed items and also buy more useful stuff. eBay is most popular auction site on the internet, where you name it, you can sell it! As PayPal is the preferred method of payment on eBay and it offers buyers peace of mind, it is wise to set up a free account. Just be mindful of the eBay & PayPal fees.

81. Sell on Gumtree and Facebook Marketplace - The internet has taken over from newspapers and notice boards as the place to put classified ads. Gumtree

and [Preloved](#) ([Quidco cashback - 22%](#)) and more recently, [Facebook Marketplace](#) and [Vinted](#) where you can advertise items you want to sell, complete with images and descriptions – free of charge.

82. Have a strong opinion? Why not share them in surveys and get rewarded for it. - There's a fair number of research agencies that pay a small amount to people who complete surveys online. All you have to do is answer the questions. [Panelbase](#), [Valued Opinions](#) and [Toluna](#) are among the bigger agencies. You can expect to earn anywhere from 50p to £5 a survey.

83. Review music for cash - If you're a music enthusiast, you might jump at the chance of getting paid to review unsigned artists. [Slicethepie](#) allows you to do just that. Users get paid based on the quality of their reviews, and there is no limit to the number of artists you can review. It shows in dollars but it is UK & USA.



continued.....

84. Enter competitions. Since I started entering free competitions in the UK, I've won over £20,000 worth of prizes, including holidays, tickets to world premieres, shopping vouchers, clothes and numerous smaller prizes.

It all began around 10 years ago after I'd been signed off work by the doctor, Sat at home unable able to do anything whilst in recovery. Getting cabin fever, I searched online for something to do and found competitions. You don't need to pay to enter – here are places to enter free competitions: [Magic Freebies](#), [Loguax](#), [MSE Competition Forum](#), [Di Coke's competition Blog](#), [The Prize Finder](#) and [The competition Database](#). Also [Miss Money Saver](#) has regular competitions. Winning competitions meant we could have new things and great experiences, without having to worry about money.





Ways to Make Money from Home

Ways to Make from Home

85. Have a car boot sale - sell your unwanted items the old-fashioned at a car boot sale. You can find your nearest car boot sale by visiting the online car boot sale directory [Car Boot Junction](#). The cost to pitch your vehicle ranges between £5 and £20.

86. Use your garden to grow food If you have a large and unused garden, you could put it to work by setting up your own smallholding. You can grow your own plants and vegetables, or keep chickens. It can reduce carbon emissions by cutting food miles, cuts your food bills, and can be a good money-making opportunity. The biggest challenge, after successfully growing your produce, is finding a place to sell it. You could set up a stall in your front garden, local fête, local allotment association sale, or a school event. You could even contact local farmers to see if they'll sell your produce in their farm shop.

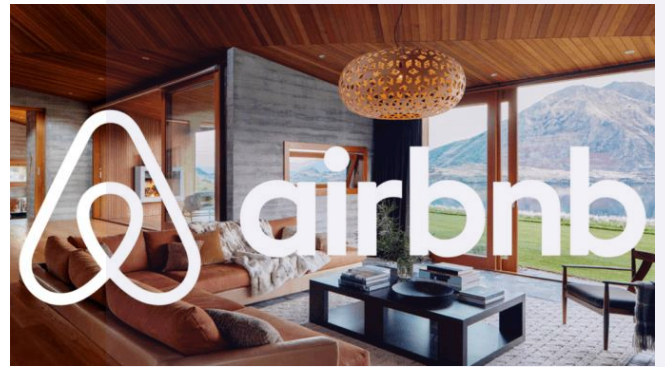


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87. Make money from your driveway. Do you have a driveway or garage which is not in use? You can earn money from motorists looking for a cheaper /guaranteed parking space. You can list your driveway/garage on sites like

- ❖ Just Park (Quidco cashback – up to 4.5%)
- ❖ Your Parking Space (Quidco cashback – 2.25%)

The rate you can charge is dependent on location, demand and things like lighting/security. You can earn up to £300 a month. You can register free of charge and both sites also have apps available on both IOS and Android. Empty garages can also be rented out as storage space. Storemates free to register and list, but they do take 15% of the monthly rent if you find a match.



88. Use Airbnb to make money from travellers. You can make money renting out your home on a flexible basis through Airbnb which allows you to list a room or a whole house from a few nights to weeks to travellers. Handy for renting to revellers attending festivals/sporting events like Wimbledon & Glastonbury.

89. Host an international student. Use your spare room to accommodate foreign students needing a place to stay whilst they are studying from a couple of days up to a year. For a standard room you can get at least £100 per week. Find out more: Host an international Student



continued.....

90. Rent out your spare room. The government's Rent-a-Room scheme means you can earn up to £7,500 a year tax-free by getting a lodger. You can register your room free of charge on sites such as [Easyroommate](#) and [Spareroom](#). The room needs to be furnished and you will need to get a tenancy agreement in place. Find out more: [Rent out a room in your home](#) .

91. Advertise on your car - If you don't mind driving around with a logo on your bonnet, you can make money by advertising on your car. You could make hundreds of pounds a month through websites such as [Carquids](#). What is [CarQuids](#)? [CarQuids](#) matches drivers with advertisers, helping brands connect with millions of people every day. Drivers get paid



each month, earning money as they drive, and for advertisers it is a unique form of advertising that creates a buzz and sparks conversations in towns/cities around the UK. Registration is simple, you will be asked questions about your car, lifestyle and driving habits so that they can get you matched to one of their advertisers. Find out more [HERE](#)



Recycle for Cash

Recycle for Cash

92. Sell baby and children's clothes. Children grow out of their clothes so quickly and unless you have a younger child that you can pass them down to, you end up with nearly new clothes that your child can no longer fit into. If you've got lots of baby clothes and toys to get rid of, take a look at [National Childbirth Trust sales](#) community website [Netmums](#).

93. Recycle printer cartridges . You can recycle empty printer cartridges for cash or Tesco Clubcard points. Some sites pay as much as £2 per cartridge. Compare what you can get try Cash For Cartridges and [Infotone](#). Alternatively, you can recycle empty cartridges with Tesco and earn up to 125 Clubcard points with The Recycling Factory.

94. Sell your gold. Gold jewellery can fetch a fair bit of money, but getting the best deal isn't always easy. Use our guide 7 tips for selling gold jewellery at the best price to make sure you land the most money for your bling.

95. Recycle old CDs, DVDs, Books and computer games for cash Make money recycling old books. for cash on sites such as [Ziffit](#), But also, sites like Amazon let you sell second-hand books via its virtual bookstores. It's almost impossible to estimate the number of old CDs, DVDs, computer games and other home entertainment items there are in the UK, but around 2,500 tonnes of CDs alone are thrown away each year.

Whether you're upgrading technology or want to revamp your collection, make money recycling old CDs, DVDs and computer games instead of throwing them away.



continued.....

There are lots of websites that offer instant cash valuations for these items, including [Ziffit](#), [CeX](#) and [MusicMagpie](#). ([Quidco cashback - up to 0.75% / up to £3.75](#)) Get a value for your item - which needs to be in good working condition - by typing in or scanning its barcode number.

96. Recycle your mobile phone. Sites including [Envirophone](#) ([Quidco cashback - up to 7.5% / up to £11.25](#)) and [Mazuma Mobile](#) offer an instant quote for smartphones – even if they're damaged. But don't stop there. [Mazuma Mobile](#) and [MusicMagpie](#) will pay you for other old gadgets including tablets, Kindles and smartwatches. Find out more: [mobile phone reviews](#) – these guides will help you pick the perfect replacement for your old tech.





Make Money From Your Side Hustle

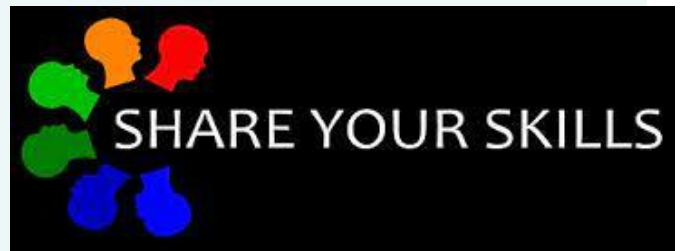
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97. Set up your own blog with ads If you like to share your thoughts with the world on a blog site and you've got a few followers, you could make money out of it. Using Google Adwords you can put advertising on your site and make money every time people click on the ads. The more people click, the more you make.

98. Share your skills. There are loads of online sites that can help you make money from your skills in your spare time. I personally use Fiverr. Fiverr connects Businesses/Individuals with freelancers offering digital services in 300+ categories. Fiverr have over 100,000 Professional Sellers offering unbeatable value. So, if you are great at web design, graphic design, proofreading or something else, why not sell your services Sign up to Fiverr HERE If you can take a decent photo, you may be able to earn money from selling your photos online. Shutterstock, Alamy (Quidco cashback – 7.5%) and 123RF you when members download images that you have uploaded.

Canva is a free-to-use online graphic design tool. Use it to create social media posts, presentations, posters, videos, logos and more. You can then sell what you create to make money on places like Etsy or Ebay Sign up to Canva HERE



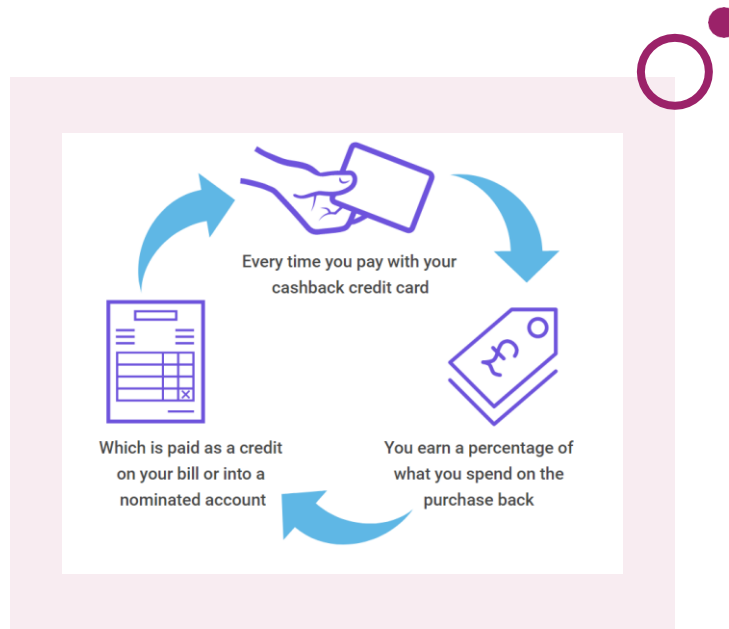


Make Your Money Work Harder

continued.....

99. Get paid to switch bank account - The introduction of the Current Account Switching Service has made it easier than ever to change bank accounts, which has made providers keen to tempt switchers. Some banks will pay you cash or vouchers worth up to £175 to switch your current account. Find out more in: [the best bank accounts for cashback](#) also some banks can gain you cashback through QUIDCO as well, so a double bonus. If you haven't sign up to Quidco, go [HERE](#) for more information.

100. Use a credit card that pays you - Cashback credit cards reward customers every time they make a purchase. You receive a percentage of your spend back on your card as credit. By putting your everyday spending on the card, you could potentially earn hundreds of pounds a year. However, it's important to avoid spending more than you can afford to pay back at the end of the month, as the interest charges are likely to outweigh any rewards. You can use Which? Money Compare to search for the right cashback credit card for you.





Cashback & Discounts to Save you Money

Cashback & Discounts to Save you Money

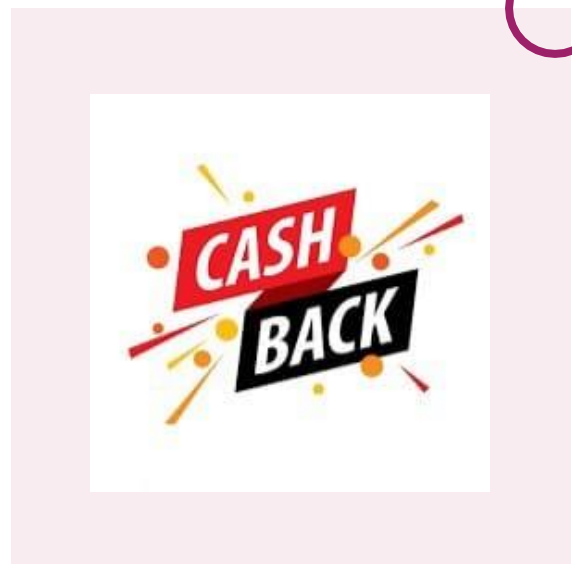
With food, energy and petrol/diesel prices going up the UK are in the midst of a cost-of-living crisis and heading towards a recession. People who are still struggling from the effects of the 1st year of Covid are in a worse situation and finding it hard to make ends meet.

We need to start reassessing our spending habits to make what money we have go that little bit further. One of many ways of doing this is by utilising cashbacks and discounts

- Cashback is a rewards program where customers can earn back a percentage of the money they spend while shopping.
- Discount is *a deduction from the usual price of something*

Below is a list of retailers and service providers that are providing cashback or discounts and in some circumstances even both

But before you continue, if you haven't already – SIGN UP TO QUIDCO



SERVICES

Ola is a taxi service that arranges transportation at short notice and at unbeatable prices (I have found it to be cheaper than Uber). They have an app which is available on both IOS and Android. Sign up [HERE](#) and use referral code BQZKC4U to get up to £20 free credit.



Just like Ola, Bolt provide taxis at affordable prices. They also offer discounts automatically applied in the app. Download the Bolt app [HERE](#) and use code DEBORAHFJ8 to get a discount.



With the cost of living on the increase now is the best time to look at cheaper mobile plans. Lebara do both 30-day and 12-month SIMO (Sim Only) plans from as little as £4.50 per month. When you sign up you get 50% off for the first 3 months. Sign up to Lebara [HERE](#)



Do you want to reduce your phone bill? Download [Airtime Rewards](#) for free & enter code TVK76A7Q and start saving money off your phone bill every time you shop with brands like Boots, Greggs, Wilko, Argos and loads more. Earn your first £1 if you shop at any of the shops within 7 days of download. Sign up to Airtime Rewards [HERE](#)



SERVICES

Revolut is a fintech company founded in 2015, known for its range of financial services including banking, currency exchange, and cryptocurrency exchange. It offers features like prepaid debit cards, current accounts, budgeting tools, and investment options. Users appreciate its user-friendly mobile app and fee-free transactions. While not a traditional bank, Revolut has gained popularity globally, serving millions of customers. Sign up to Revolut today [HERE](#)



Virgin Media supply Fibre broadband, Digital TV, Landline phone and Mobile services. If you are thinking of switching provider for any of the above, switch today and bag yourself up to £50. Sign up to Virgin Media [HERE](#)



Pick My Postcode formerly known as Free Postcode Lottery. All you do is sign up with your name and postcode. Does not cost you anything. If your postcode is picked you win a share of the jackpot with anyone else at that postcode area who has also signed up. Sign up to Pick My Postcode [HERE](#)



Cash App is a mobile app that allows you to send money to friends, relatives or co-workers. Cash App users can get an optional Visa debit card that will allow you to withdraw cash from a cashpoint from your Cash App account. Sign up to Cash App [HERE](#) and earn £5



RECIPE BOX COMPANIES

GOUSTO deliver fresh boxes of ingredients and delicious recipes 7 days a week. When you sign up you get 60% off your 1st order then 25% off all orders for 2 months (offer subject to changes) You can cancel or pause your membership at any time. Sign up to Gousto [HERE](#)



Simply cook is a company that deliver flavour ingredients to your door with the ingredients for you to make 4 meals for two people. (Fresh ingredients are not included, so just the recipe, seasoning, oil etc) Sign up to Simply Cook [HERE](#) and claim your FREE BOX. Change, pause or cancel your subscription at any time online. No commitment and hassle-free



Hello Fresh a recipe box delivery service which is delivered every week to your door, packed with fresh ingredients and recipe cards. They deliver everything you need to create delicious dinners from scratch so you spend less time shopping! Sign up to Hello Fresh [HERE](#)



Oddbox supply fruit and veg that doesn't meet strict cosmetic and quality requirements. They provide free weekly or fortnightly deliveries. Why not help fight food waste with a box that's perfect for you. Sign up to Oddbox [HERE](#) & not only will you receive a surprise selection of fresh fruit & veg (& recipes) but you will also get £10 off your first order.



RETAIL

Discover the latest trends in skincare for men & women, Make-up, get advice to achieve your best skin goals, learn about our products and much more. Sign up and receive £10 off their first order* when using the link below. *Minimum spend of £20 Sign up to No7 Beauty [HERE](#)



Shopmium is an app where you can get cashback by buying products that are on offer in the app from supermarkets such as Tesco, Asda, Sainsbury's, Morrison's, Waitrose and others, online or in store. All you do is uploading the receipt and scan the product bar code. Within 48 hours, you will receive your cashback directly to your bank or PayPal account. Download the Shopmium app [HERE](#)



Groupon is a global e-commerce marketplace connecting members with local merchants by offering travel, goods, activities, services and many other items in 15 countries. Groupon offers deals of up to 70% off. Groupon can save you money by means of virtual coupons Sign up to Groupon [HERE](#)



I Want One of Those (IWOOT) have a huge range of novelty /fun gifts and gift ideas for any occasion. They also sell clothing, tech, toys, and home decor. Sign up to IWOOT [HERE](#)



HEALTH & FITNESS

The Protein Works are the No1 place for all your finest grade whey Protein needs, Shakes, bars, powder etc. Place a 1st order of £10 or over and earn 1000 points which can be used to get discounts off future purchases. Also, you will get some protein free of charge. Sign up to The Protein Work [HERE](#) use this referral code DF1171135 when you register



Fancy 2 pairs of Glasses from £15? Check out Glasses Direct The glasses are of excellent quality, delivered promptly, A1 customer service and you can get a free home trial too so you can try them before you buy. All you do is upload a copy of your prescription (which can be obtained on request for free from your current optician) Sign up to Glasses Direct [HERE](#) to get £35 off frames



Graze deliver healthy snacks right to your door for free. All suitable for vegetarians. Over 60 snacks to choose from. All free from artificial nasties. Pause or cancel at any time. Sign up to Graze [HERE](#) and get your 1st box for £1



FASHION

With so many styles, there's something for everyone. 15% Off First Order. Shop Online Now! Available in a Wide Range of Styles, Colours and Fabrics. Promotions up to 85% off. Sign up to Shein [HERE](#) to receive a 15% discount

SHEIN

Lookfantastic is an online premium beauty retailer. The one stop shop for all your vegan and organic beauty brands. They have skin, hair and body care to suit every person's needs. Sign up to Look fantastic [HERE](#) and you receive up to 25% off your first order. Also, a chance to WIN a holiday to a destination of your choice, PLUS £500 to spend on your beauty essentials and £1,000 spends

lookfantastic®

TAKEAWAYS

Find your favourite takeaway and have it delivered directly to your door with Deliveroo and UberEATS. Order food online or with the app. Thousands of restaurant menus offering Pizza, Chinese, Caribbean, Balti, Burgers and loads more



Sign up to Deliveroo [HERE](#) and you will get £10 off across your first 4 orders and I get £10 too.

Sign up to UberEATS [HERE](#) and use code: eats-deborahf5579ue to get £20 off your order (minimum spend £15)



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If you would like to be kept up to date with new tips, details of new budget planning products and exclusive subscriber competitions, sign up to the newsletter to be kept in the loop.

(Quote - "eBook - Newsletter Subscription Request")

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 Miss

MONEY SAVER