

Tips on making and saving money

- ⤴ If you don't use your driveway or garage, consider renting it out. Try www.parkatmyhouse.com or www.yourparkingspace.co.uk for more information.
- ⤴ If you can play a musical instrument or speak a foreign language, have you thought about teaching others? Hourly rates for home tutors are usually very good.
- ⤴ Become a secret shopper. There are websites that you can register on, such as www.secretwebshopper.com and www.mystery-shoppers.co.uk and you are sent out to try things like restaurants and entertainment venues and to report on the service you receive. Usually you will be compensated for your time, and sometimes you can earn extra too in cash, or money-off vouchers.
- ⤴ For haircuts and beauty treatments, why not try your local college? Their beauty departments are usually on the look out for models and you will find that their services are cheap or free.
- ⤴ Think about car sharing with people who live and work near to you. That way, you can share the petrol costs, and if you take in turns, people get to have a break from driving every now and then.
- ⤴ Before you go food shopping, write a list, and only buy what is on it! It sounds simple, but a great deal in the supermarket will still mean that you spent money you weren't intending to, and that soon adds up when you have a trolley-full of goods.
- ⤴ Plan your week's meals in advance, so you have plenty of food. Being hungry and having nothing to hand leads to snacking and ready meals, neither of which is cheap.
- ⤴ Save by using supermarket own-brands. Try different products and see which of them your family could use instead of the famous-name equivalents. For example, you can very easily save on bread, tinned goods and breakfast cereals.



- ⤴ Look at the way you use things in your household. Do you put the dishwasher or washing machine on when it is only half-full? Only using these appliances when they are full will save you money on energy bills and the amount of detergent you use. It may also be cheaper to use these appliances overnight.
- ⤴ Switch off the light when you leave the room. Sounds daft I know, but this will have an effect on your electricity bill!
- ⤴ Shop around for deals on electricity and gas suppliers. It is often cheaper to use the same supplier for both.
- ⤴ Transfer your credit card balance to one with a lower rate, or 0% period, or one which gives you cash back.
- ⤴ Have a clear out. Do you have any items which you could sell? Consider boot fairs, e-bay, gumtree or even local auction houses if you find something that might be of value.
- ⤴ When buying a large item, do not be afraid to ask for a discount. Also use the sales when you know you need to buy a big item that is not urgent.
- ⤴ Don't miss payment dates on credit and store cards, or you will be charged. Make the minimum payment only if you can't afford to repay more, as the longer you owe money on a card, the more you will end up paying back.