

10 Easy Ways To Save Money

We have teamed up with money saving blogger Emma Drew to provide you with her top 10 tips for saving money around the home.

1 - Meal plan

If you want to see immediate results for your efforts then meal planning is going to start saving you money straight away. Start by checking your fridge, freezer and cupboards for what you already have and try to base your meals for the next week or longer using up these items. Then meal plan by coming up with a list of meals you will have for the next week. You can be as rigid or as flexible as you like - I can't stand knowing what I have planned to eat next Friday, so I come up with a list of seven meals for the week and pick one every day. Create a shopping list from your meal plan and you will stay focused whilst shopping and save yourself money. Meal planning is also great for reducing your waste.

2 - Shop your home

Starting with your kitchen, have a look around your home for what you already have. Do you have a pile of unopened toiletries that will save you from having to buy new ones for a while? What about cleaning products and even new clothes that you have stashed at the bottom of your wardrobe? You'll be surprised at what you already have within your home.

3 - Take out free trials

There are so many great free trials to make use of, including Netflix, Amazon Prime, Hayu and many more. These free trials will provide you with a month's entertainment for free to test out whether you like the service or not. Don't forget to set yourself a reminder to cancel the free trial before you have to pay full price, or you won't be saving any money.

4 - Take your own lunches to work

A meal deal might only set you back £3 a day, but that soon adds up over the week. If you are going out to restaurants or pubs for work lunches then you're going to spend even more. Taking your own lunches to work can save you a small fortune, and if sandwiches aren't your thing then there are plenty of other options. Salads, soups and even last night's leftovers are great money saving lunch ideas.

5 - Make fakeaways

The cost of a weekly takeaway is increasing so you might want to consider turning to fakeaways. A fakeaway is where you create a takeaway at home for a fraction of the cost. You can recreate almost any takeaway from home from [fish and chips](#) to your favourite curry.

6 - Switch your energy provider

When was the last time you looked at your energy prices and looked to see if switching could save you money? It takes just a few minutes, and you'll need a recent bill (you can usually access them online) to see how much you will save. The switching is all done for you and you'll be kept up to date throughout the process. You can save hundreds of pounds per year by doing this.

7 - Cancel unwanted subscriptions

Make yourself a cuppa and grab your latest bank statement (or log in online) and really scrutinise your Direct Debits and standing orders. Are there any that you don't actually make enough use out of, like a long-forgotten gym membership, or a credit score subscription? Make a list of all the ones you don't use and make a plan to cancel them. Most of them can even be cancelled online, saving you time.

8 - Switch to paperless billing and pay by Direct Debit

Did you know that some companies charge you for a paper statement and charge you more when you don't pay by Direct Debit? Some phone companies charge as much as £5 per month for not paying by Direct Debit. Look at your bills closely to see if you are being charged any extras.

9 - Shop in charity shops

Charity shops are just getting better and better, with more options available. Whether you want a new outfit, a new piece of furniture or something else entirely, you never know what you will find at a charity shop for a fraction of the cost. Shopping in charity shops allows me to find high end brands at a great price, and if you don't fancy second hand clothing then you can also find items that are brand new with tags.



10 - Haggle on your bills

If you are paying for a TV subscription service then you might want to consider haggling for a better deal. All you have to do is ring up and ask (or sometimes you can even haggle on live chat) for a better deal. It doesn't hurt, and most of the time some savings can be made.