

Money saving tips

We asked colleagues to share tips that have helped them to save money, here's what they said...

Tips for saving money on food shopping

Meal planning and batch cooking is a great way to only buy what you need and reduce on food waste. Always freeze food when possible to reheat at a future date.

Although you have to pay to have your food shopping delivered, you are less likely to impulse buy food online so it can help you to save money.

Always look at price per size. Sometimes you can save money buying a larger pack size, however this is sometimes also a scam. Always make sure you intend to use the whole product if you do buy the larger sizes.

Always look for supermarket own brand items, they are often just as good quality and you will not be able to tell the difference.

Tips for saving on bills

Try to do a financial audit on bills like phone, sky, and utilities, sometimes it can reduce costs by up to £100 a month.

Never let insurance policies roll over, it's usually always cheaper to switch. Also call the company you're with to see what they can offer you.

Cashback sites often will give you money back for purchasing products like insurance and energy bills.

Tips for saving when buying non-essential items

Always search for a discount code when buying online.

For impulsive internet shoppers, save items into a wish list. If you still want them and can afford/budget for them after 30 days then allow yourself to buy them.

If you can, leave credit/debit cards at home. Instead make a list of everything you plan to buy and take the exact amount of money out in cash, this helps to stop any impulsive buys.

Ask everywhere you go if they do NHS discount.

Take advantage of cashback sites, it takes very little effort and you can save up a pot of money.

Whenever you use a discount code on an item, add the money you have saved into a savings account.

Always shop around to see if you can get a better deal on another site or in another shop.

Challenge yourself to no buy months, only buy essential items.

Tips for saving money at work

Stop buying coffee on the way to work, instead set a couple of minutes aside to make a flask of coffee in the morning. You'll be surprised how much you save.

If possible, cycle/walk to work to save money on fuel.

Always try to bring snacks and your lunch from home to stop yourself spending at work, it often works out a lot cheaper.

If you're working from home, put the money you would usually spend on petrol aside into your savings.

General tips for saving money

My best money saving tip would be to save £2 a day. I've been doing this for 15 months now and I'm up to £860 roughly!

Sell the things you don't use on sites like Facebook Marketplace, put that cash aside for days out.

Have a dedicated space for loose change, a money box/tin that can't be opened unless it is destroyed - it is a good thing to look forward to at the end of the year.

Days out with the family don't need to be expensive; bike rides, walks, parks, and beaches on your doorstep offer cheaper alternatives whilst still creating a lovely family day out.

Don't be afraid to make your own, homemade cards and gifts can be personalised and are often more meaningful. They also provide a cheaper alternative as well as a fun activity to do with the whole family.

See if your bank offers a save the change scheme or use a similar app. This will round up your transactions to the nearest pound and save it in a little pot for you.

Look at opening a Northumberland Community Bank account through the trust (more info [here](#)), this will deduct money directly from your pay every month and will place it into a savings account.

Set up standing orders. This means money will automatically be put into your chosen savings account every month allowing you to budget more efficiently. It also helps if the savings account can only be withdrawn from by physically going to your bank, rather than online banking or via a card.

Say no to 0870 numbers, instead find numbers that are secondary and local rate rather than premium.

Start a money saving challenge! The 52-week challenge involves putting £1 away the first week, £2 the second, and so on. This adds up to around £1400 by the end of the year!

For more information on the resources, support and advice available to support your financial wellbeing please click [here](#).

If you're worried, stressed or anxious about your finances, don't suffer in silence. Talk to those around you. Information on the services you can access for help is also available in the link above.