

Making your money go further

There are lots of ways to make the most of your money, such as:

Recycling – this is not just about recycling bottles, cans and your daily paper; it can also mean recycling your furniture, clothes, appliances and most items you use from day to day. Keep your eyes open for car boot sales, furniture reclaim shops, charity shops and money on line websites such as free cycle.

Environmental – saving water, and applying for a water meter, energy, switch your suppliers regularly to get the best deal, washing at 30°C, switch off appliances when not in use, only fill the kettle with the amount of water needed, heat only the rooms that you use.

Buying goods – use online sites such as e-bay.

Savings – save for Christmas. The Credit Union can help you take control of your money by encouraging you to save what you can and borrow only what you can afford to repay. They also have a Christmas saving club.

Shopping for food – try to buy local produce and only buy the food that you need for the coming meals, reducing money spent on wasted food.

Cooking – It is usually cheaper to make meals from scratch, so get some recipes from your family and check out some of the recipes on line or in the supermarket.