

## TOP TIPS TO HELP YOU SAVE MONEY

### SAVE WITH YOUR BILLS AND BANK FEES

Try and use cash or eftpos wherever possible instead of credit. Why not even leave your credit card at home to avoid unplanned purchases?

Pay your credit card off in full each month to avoid fees and interest. If you can't pay off the total then try to pay off more than your minimum credit card payment each month so that you can keep ahead.

Buy pre-paid phone cards for yours (and your children's) mobile phones – that way you won't get any nasty surprises at the end of the month when the bill arrives. Everytime you make a call, put money into a jar to contribute to the final bill.

Try and do your banking either online or over the phone and use your own bank's ATM to avoid extra charges.

Ask yourself whether you really need your daily newspaper or magazine. Can you borrow them from the library or pool money together with friends?

Fit water saving shower heads and take shorter showers. In a four-person household, if you reduce your daily showers from 15 to 5 minutes each and install AAA rated shower heads, you'll save around 1040 litres of water per day and \$380 per year. You'll save another \$123 per year if you install a AAA rated bathroom tap and switch off the tap while brushing your teeth. Why not even use a bucket when washing your car and installing a dual flush cistern in your toilet?

Buy energy saving electrical appliances and choose the smallest one that suits your needs. The electricity costs of running a large appliance can, over its life, add up to more than the cost of purchase. You can also save by installing energy efficient compact fluorescent bulbs; switching appliances off instead of leaving them on standby; and insulating your ceiling and external walls – this will pay for itself within a few years by reducing your heating and cooling costs.

### SAVE BY MAKING A PLAN

Create a budget and a savings goal as it gives you motivation to save.

Pay yourself first by direct debiting part of your salary into a savings account that you can't touch.

Put any tax rebates or pay increases directly into a savings account. You were managing without the extra money before, so pretend you don't have it now.

Distinguish between your wants and needs. 'Needs' are living expenses such as rent, food, clothing (not designer labels) and transport. Create a goal to save up for some 'wants'.

### SAVE AT THE PETROL STATION

Buy petrol on a Tuesday (the cheapest day of the week).

Use discount fuel vouchers from grocery stores.

Limit your use of air conditioning and open your window instead.

## TOP TIPS TO HELP YOU SAVE MONEY

### SAVE WITH A HEALTHY LIFESTYLE

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| With rising fuel prices, save petrol by walking or taking public transport instead of driving.   | <input type="checkbox"/> |
| Save money (and your waistline) by limiting the number of coffees or snacks you purchase. Cutting back on your daily coffee could mean a saving of around \$60 a month!                            | <input type="checkbox"/> |
| Eat healthily by bringing your own lunch to work. Take-aways can add up and you never know how much oil is used.   | <input type="checkbox"/> |
| Take your own snacks and drinks to the movies or to organised events. Prices are usually higher than normal at entertainment venues.   | <input type="checkbox"/> |
| Go to a BYO restaurant instead of ordering from a pricey wine list. You can even make every second drink a glass of water – so your wallet and your night can last longer!                         | <input type="checkbox"/> |
| Instead of buying gifts, save hundreds of dollars and get active by offering a 'service' to your loved ones, eg mowing your best friend's lawn for a month or doing the gardening for your mother. | <input type="checkbox"/> |

### SAVE AT THE SUPERMARKET

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| Make a shopping list to avoid impulse buying. Meal planning also helps you focus on the things you really need. Get to know your local supermarket layout and only go down the aisles you really need to – that way you'll avoid tempting distractions and impulse buys. | <input type="checkbox"/> |
| Go through the weekly supermarket catalogues for the week's savings or buy generic brands where possible. Savings on generic brands can be as much as 40 per cent.   | <input type="checkbox"/> |
| Make sure you eat before you shop. Studies show that people spend about 10 per cent more than they usually do when they shop while hungry.   | <input type="checkbox"/> |
| Buy in bulk and stock up on everyday items like toilet paper, nappies, margarine, tissues, etc when they're on sale.   | <input type="checkbox"/> |
| Try and use a basket instead of a trolley so that you can't load up too much.  | <input type="checkbox"/> |
| Supermarkets know kids make keen shoppers. If you can't go shopping without them, try to keep their minds off lollies and other temptations by keeping them occupied with learning activities like counting and identifying vegetables and fruit.                        | <input type="checkbox"/> |
| Try to avoid convenience stores which tend to be more expensive. Instead, visit wholesale markets. This way you cut out the middle man.  | <input type="checkbox"/> |