

Helpful Advice, Hints & Tips On making your money go further



Food Saving Ideas

Planning on what food you are going to buy and how you are going to use that food will help you save money not only in the short term but also the long term. Here are a few helpful tips to get you on your way!

Grow Your Own

Window ledges, balconies (perfect for the Byker Wall) and outdoor communal areas can be used to grow basics staples such as tomatoes, herbs, potatoes and other vegetables. And getting your cooking hat on and learning how to make a loaf of bread will also help you save the pennies.

Can it

When you're out at the supermarket pick up one or two cans/tins of fish, pulses and beans to add to your meals. Frozen vegetables are also great value for money and will last longer than fresh produce.

Cook in Bulk

For this part first you need to invest in some tupperware! Plan ahead and cook more food for you and your family than you actually need. Fill up your tupperware boxes pop it in the freezer and you have your own instant and healthier ready meals. Just make sure you defrost it the night before you want to use it.

Portion Size

To stop having to waste food think about how much of it you will eat, especially bread, rice and pasta. Adding other items such as chickpeas and kidney beans will help you feel fuller for longer as will drinking plenty of water and it will also keep you hydrated.

Where to Get Online For Free

Are you looking for somewhere to access the internet in Byker for training or advice? Here is a list of places that could help:

ACANE- African Community North East, 1 Raby Cross, Byker
Byker YMCA Neighbourhood Youth Project, 71 Wolsely, Dunn Terrace, Byker
East End Customer Service Centre, 83-85 Sheilds Road, Byker
East End Library, Hadrian Square, Byker

Smarter Shopping - How to Make Saving Online



Websites that reward you with cash just for shopping with certain retailers are a great way to save money on your shopping.

Cashback sites pay you a cash reward when you click through from them to buy good or financial products. And if you use them regularly, the extra money you earn can add up to hundreds of pounds a year.

If you're shopping online, sign up to a cashback website like Quidco or Top Cashback and then search for the online retailer you want to buy from. If that retailer is listed, click the cashback offer link. Your visit is then tracked, so if you want to buy something you'll receive cashback once the transaction is processed.

For example - if you bought a pair of trainers for £30 and clicked through using a cashback website that offered 10% cashback, you would receive £3 in your account - just for clicking the link. Easy!

Why do cashback websites pay out?

Every time you shop using a cashback website it receives commission from the retailer for generating a sale. As a reward if using their service they then pass the commission back to you in the form of "cashback".

Top Cashback pays out 100% of the cashback it receives, no annual admin fee, free membership. Cashback available with over 3,800 companies including Amazon, Tesco, Debenhams, Argos, Marks & Spencer, Vodafone and many more.

Quidco has a £280 average annual cashback per member, free basic membership, voted best cashback site in 2012/13 Consumer Moneyfacts Awards, 3,500 companies available which include Boots, Halfords, Clarks, Dominos, Hotels.com and many more.

Remember:

- Cashback isn't yours until it's in your bank account
- Don't store cash - most cashback sites set a limit which you must reach before you can withdraw cash, it's best to withdraw as soon as you hit that limit.

- Make sure it's the cheapest deal - don't be swayed by an extra 5% cashback when shopping - you might get a cheaper product without the cashback.
- Consider clearing your computer's cookies - cashback sites track your visits by putting cookies (little bits of info that identify you) onto your computer.
- Think of cashback as a bonus - it's not guaranteed.
- You don't get the money instantly - it can take a few weeks for the cash to be paid.

Smarter Shopping - How to Make Saving on your Utilities

Have you ever considered just how much money you are spending on your electricity and whether you could in fact be saving money, by either reducing the amount of electricity you are using or by switching your tariff / supplier?

Cut Down your usage

There are so many simple things that you can do reduce your electricity consumption. Things like turning off lights when you leave a room, switching your appliances off at the wall, and not putting hot food in the fridge (hot food in a fridge causes the fridge to work harder to cool things down, and uses more electricity). These are all easy ways to save on the amount of electricity that you use. The **Energy Saving Trust** also have a range of energy efficiency measures on their website. [<http://www.energysavingtrust.org.uk>]

If you want to look further at which appliances are using the most electricity in your home, you can borrow an energy monitor from your local library, in the same way that you borrow books. You can borrow this for 4 weeks, and it is a great way to learn more about your energy consumption. You can find out more information on this scheme here. Alternatively, you could ask your supplier if they can install a smart meter in your home. These meters show you how much electricity you are consuming and can help you become more aware of how much you are spending on electricity.

Check that you are getting the best deal with your current supplier

The deal you have with your current provider may not necessarily be the best one for your current circumstances. It is always best to check with your electricity supplier, to see if they can move you to a tariff that better suits your needs. Whilst changing supplier should be very straight forward, you may be happy with the service that you get from your current provider. It may be simply a case that you need to be on a more suitable tariff. A change of tariff may lead to a change in how you pay for your electricity, so that is something to watch out for.

Shop Around

A new supplier may be able to offer you a better deal than you currently receive with your current supplier. There is no harm in shopping around to see if there are any better deals out there. Websites such as `Energyshopper` or `Energylynx` can help you shop around for a better deal on your electricity supply.

In order to accurately shop around you will need to know certain pieces of information:

- Your current supplier and the name of your tariff
- How much electricity you used in the last month, quarter or year

- Details of any exit fees you may be charged to leave your current supplier

If you have all of this information, then shopping around for a new tariff should be easy, however if you would like some assistance in shopping around, contact us on Freephone 0800 5335 442 and we can arrange to see you and help you further.

Warm Home Discount

The Warm Home Discount could give you £140.00 Credit on your electricity bill during the winter months. If you receive Guarantee Pension Credit, then you usually qualify automatically, although you do need to apply to your supplier to have the discount applied. If you are not claiming Guarantee Pension Credit, then some suppliers have a 'broader group' of people who qualify, which can vary between suppliers so you would need to check with your supplier to find out more about the qualifying criteria.

More information on the Warm Home Discount can be found [here](#).

Water Meters and Water Saving Kits

If the number of people living in your home is equal to or less than the number of bedrooms you have, then a water meter could save you money. With a water meter, you are only charged for the amount of water you use. So for example, if there are 3 people in your home, in a 3 bedroom property, then a water meter could work for you. However if there are 3 people in a 2 bedroom property, then it is most likely that the standard water charge is better for you.

The meter is free to install, however you do need your landlords permission to have it installed. In addition to this, if you find that within the first 12 months, the meter isn't actually saving you money, then Northumbrian Water will remove it free of charge.

Use this [link](#) to find out more about water meters, calculate whether you could benefit from having one, and find out how to apply.

Northumbrian Water can also provide you with a *free water saving kit*, which provides you with information on how to reduce your water consumption, but also with handy things like a shower timer, a shower regulator and a tap insert which can be used to help reduce the amount of water you use. More information can be found [here](#)

[Need further help? –
Contact us](#)

Here at BCT we understand that budgeting and money management is not everyone's cup of tea, that's why we offer 1-2-1 support to assist you should you feel you need help making your money go further.

BCT like to support tenants and residents in making the most of the income they receive as well encouraging tenants to make their money go further. Should you like to receive this support, please contact `Andrew Young`, Welfare, Benefits and Employability Support Worker based at Byker Community Trust Offices, 23 Raby Cross, Byker, NE6 2FF. You can also call him on 0800 5335 442 to make an appointment.