

MONEY SAVING

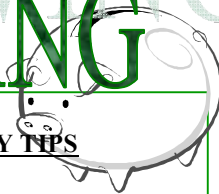


MONEY SAVING

HANDY TIPS

- * KEEP HEATING BILLS DOWN BY FITTING DRAUGHT EXCLUDERS AROUND WINDOWS AND DOORS.
- * PUT ON AN EXTRA JUMPER INSTEAD OF TURNING UP THE HEATING.
- * SHOWERS USE 5 TIMES LESS WATER THAN BATHS.
- * YOU CAN FIND FURNITURE, CLOTHING, AND HOUSEHOLD ITEMS AT CAR BOOT SALES, JUMBLE SALES, AND CHARITY SHOPS.
- * ASK FRIENDS AND FAMILY IF THEY CAN HELP YOU OUT WITH ANY HOUSEHOLD ITEMS WHEN YOU GET YOUR OWN PLACE.
- * DON'T PUT THE HEATING ON IN ROOMS THAT YOU DON'T USE AND TURN HEATING OFF WHEN YOU GO OUT.

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FOOD

- * LARGE SUPERMARKETS ARE USUALLY THE CHEAPEST PLACES TO BUY YOUR FOOD.
- * IT COSTS LESS MONEY TO COOK YOUR OWN MEALS RATHER THAN BUYING READY COOKED MEALS.
- * IF YOU ARE SHARING WITH OTHERS IT IS CHEAPER TO BUY FOOD IN BULK.

MORE HANDY TIPS

- * GET A FREE HAIRCUT BY BEING A MODEL AT A LOCAL HAIRDRESSERS OR COLLEGE.
- * TRY THE LIBRARY FOR INTERNET ACCESS, BOOKS, VIDEOS, AND CD'S.
- * WATCH OUT FOR THOSE SALES IN THE SHOPS OR EVEN TRY CHARITY SHOPS FOR CLOTHES.
- * BUY A MEGA RIDER IF YOU TRAVEL ON BUSES ETC ON A REGULAR BASIS.

PHONE

- * TRY TO MAKE PHONE CALLS AFTER 6.00pm OR AT WEEKENDS WHEN THEY ARE CHEAPER.
- * YOU CAN BUY YOUR OWN PHONE WHICH MEANS YOU DON'T HAVE TO RENT ONE FROM YOUR PHONE SUPPLIER, SAVING YOU MONEY ON PHONE RENTAL.