

# MAKING YOUR MONEY COUNT



#Team  
**Leeds** Be Well



# INTRODUCTION

**In today's world, it's not uncommon for many of us to face financial worries at various stages of our lives – whether that's saving for a new home, preparing for retirement, or simply trying to make ends meet, at some point we could all do with a little help and advice.**

With that in mind we hope you find this booklet useful. It's full of useful hints and tips on how to save money around the home, where to do your weekly shop for the lowest price - there's even a 'couch to financial fitness' programme because just as we can do something to improve our mental and physical wellbeing, there are things we can do to improve our financial wellbeing. So, we can all pay the bills today, deal with the unexpected and look forward to a healthy financial future.

Throughout this document you will see the use of QR codes – to access any of this information simply open the camera app on your phone, placing the QR code in frame – a URL or notification should then appear depending on your device. Alternatively, if you are viewing this document on screen you can access the information by clicking on the links.



# IN YOUR LIVING ROOM

As the energy crisis continues and we all face a rise in our bills it makes perfect sense to consider how we can potentially reduce the impact on our household budget.

Over the next few pages, we look at some simple hints and tips we can apply around the home that not only reduce our carbon footprint but can potentially reduce our bills too.

Some of us however may already be proactive around the home so following this section you will find information relating to further support, information and help with coping the rising cost.

**Draw your curtains at dusk** to stop draughts and heat loss.

**Look at turning the brightness down on your TV** - the brighter the setting the more energy is being used.

**Fit radiator foil behind radiators on external walls** to direct heat into the room and move furniture away from radiators and heaters.



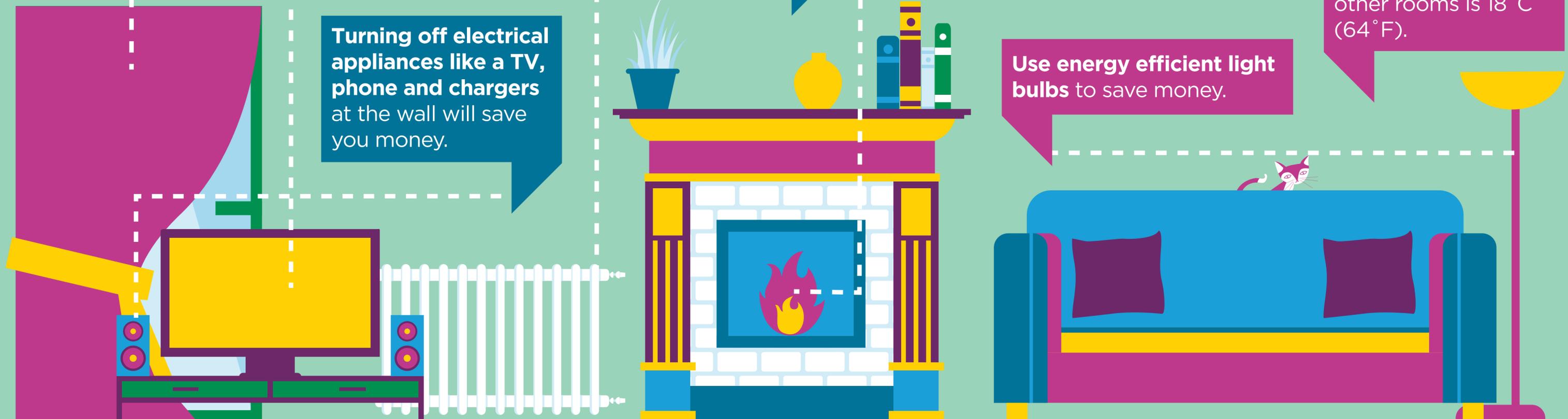
**If you have an open fireplace that's out of use, try a chimney balloon to prevent loss of warm air.** You can purchase these from your local builders merchants.

**Keeping your home warm is important for your health.**

To avoid potential health problems, keep the room you spend most time in between 18°C and 21°C (64°F and 70°F). The best temperature for other rooms is 18°C (64°F).

**Turning off electrical appliances like a TV, phone and chargers at the wall** will save you money.

**Use energy efficient light bulbs** to save money.



# IN YOUR KITCHEN

Potential savings in your kitchen,

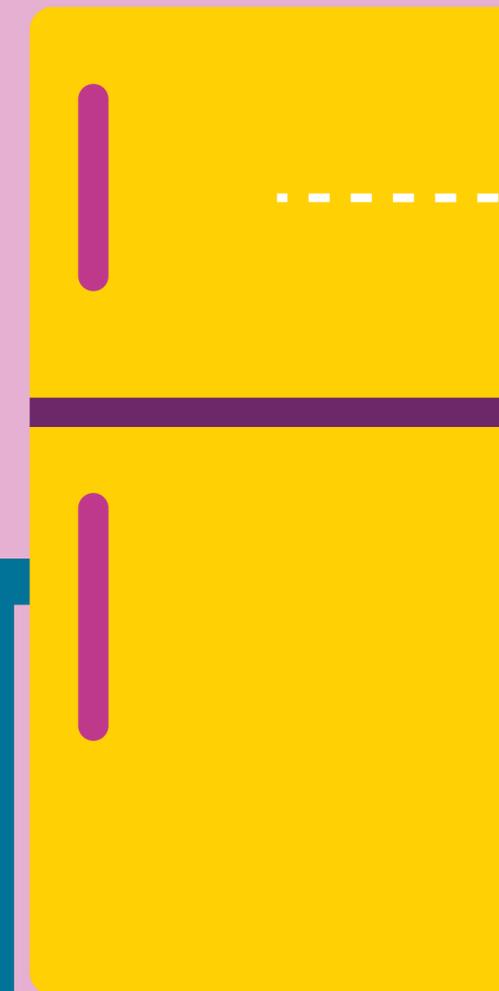
**£32.32**  
per year.

Gas hobs are more energy efficient than electric, but slow cookers and microwaves are by far the most efficient.



Boiling water for pasta or vegetables in the kettle, takes less time and uses less energy. Remember only boil the amount of water you need.

When washing food use a bowl and save up to **7 litres** a day.



Make sure your washing machine has a full load and you will save up to **8 litres** a day of water.

Wait to switch on your dishwasher until you have a full load, and save up to **2 litres** a day.



Regularly defrost your freezer, to make sure it's operating at full efficiency.

# IN YOUR BATHROOM

Repair a dripping tap, and save up to **9 litres** a day.

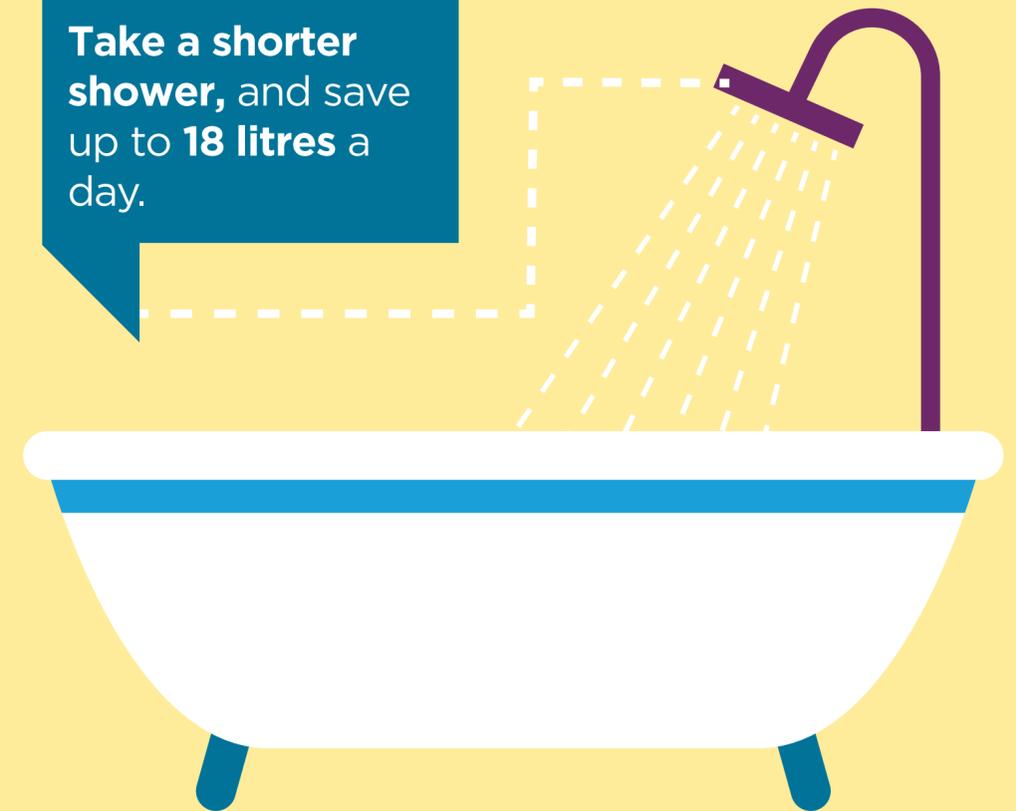
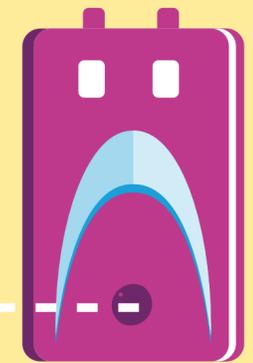
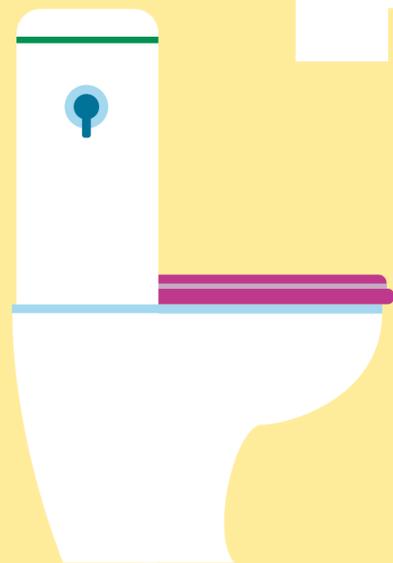
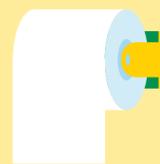
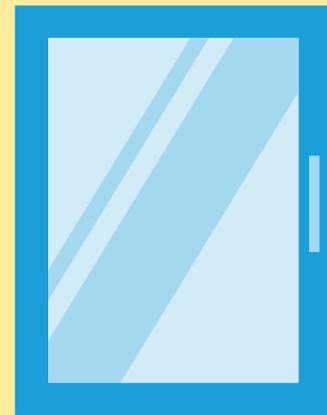
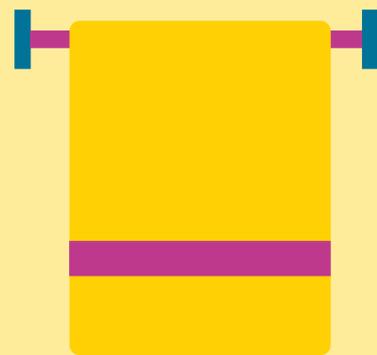
Turn off the tap when brushing your teeth and save up to **32 litres** a day.

Be conscious of when you're switching your immersion heater on and off. Make sure it is not on 24 hours a day.

Take a shorter shower, and save up to **18 litres** a day.

Fill a basin when washing your face or shaving, rather than letting the tap run and save up to **12 litres** a day.

Potential savings in your bathroom, **£65.56** per year.



# OUTSIDE THE HOME

**Installing double glazed windows, if not already fitted,** could save from **£50 to £130 per year.**

**Most heat is lost through walls - installing cavity wall insulation** could save you up to **£245 per year.**

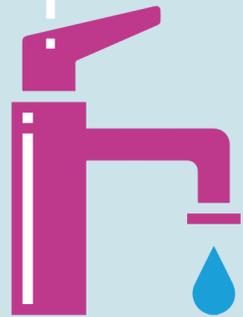
**Loft insulation** can save you up to **£250 per year.**

**Stop draughts by using sealants, brushes and rubber strips around doors and windows.** This could save around **£20 per year.**

**Dry clothes outside** when you can.



# GENERAL ENERGY INFORMATION, HELP & SUPPORT



Simple ways  
to save water  
at home



Find out if you are  
eligible for any funded  
home upgrades to save  
energy here



What to do if you're  
worried about your  
energy bills rising



Better Homes  
**Leeds**

Energy efficiency  
and affordability  
support for you and  
your family



Grants and benefits  
to help you pay for  
your energy bills



Energy myth busting -  
Spend less on gas and  
electricity



Reduce your  
carbon footprint  
and save money on  
your energy bills



# HOUSEHOLD BILLS INCLUDING BROADBAND

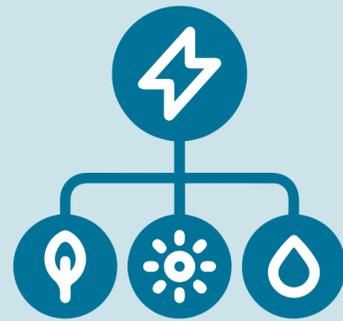
## BROADBAND

How to find cheap broadband deals



Haggling tips for existing customers

Top tips for slashing your internet and line rental bills



## CARS

### Car Insurance

Grab 100+ insurance quotes & cashback



Compare Running Costs Calculator



## GAS AND ELECTRIC

How to switch gas and energy supplier



### Best Energy Deals

Money Savings Expert including videos on the current crisis



Compare fuel prices in your area with this app



## WATER

How to save money on your water bills



Can switching to a water meter save you money?

Water Meter Calculator



# FOOD & SUPERMARKET SHOPPING

We've all seen the adverts about how much can be saved by simply switching supermarkets - but with so many different offers on products which are constantly changing - how do we know if it's actually cheaper? Do we write a list before we go and how many of us go shopping when we're hungry?

All of these things may seem trivial but over the year they all contribute to us paying more for our shopping than was necessary. And just as energy prices are rising so to is the cost of our weekly shop - so why not try Martin Lewis' challenge of saving a thousand pounds on your annual supermarket shop or see if you can get the same elsewhere using the supermarket comparison app.

How to cut the cost of your supermarket shop



**MIC**  
MONEY  
INFORMATION  
CENTRE

Save on your shopping with freebies and discounts on groceries and more



Too Good To Go

Additional food support available for families and individuals who are experiencing difficulties



Cut the cost of cooking



Supermarket shopping tips  
Tools & tricks to slash food bills



Everyday delicious food goes to waste just because it hasn't sold in time

Too good to go lets you buy and collect this food at a great price



Supermarket shopping comparison app:  
[www.trolley.co.uk](http://www.trolley.co.uk)



OPEN

# SHOPPING GENERAL

**LEEDS SCHOOL UNIFORM EXCHANGE**

Kirklees School Uniform Exchange



More and more of us are now using the internet to shop than ever before. Largely due to the pandemic but also because of the convenience – we can shop at a time that suits us. There’s also the offers and lure of the discount code but did you know the internet has loads of free things too. So, whether you’re looking to decorate or like me your children only have a growing spurt a week after you’ve bought their uniform – take a look at the websites below and see what you can save today. But before you get the bargain of a lifetime or even make few pounds selling your old stuff, have a look at the videos and information below to ensure your experience is a safe and secure one.

Leeds School Uniform Exchange



Money Helper

## Shopping online securely:

NCSC advice - shopping online securely



Shopping and paying safely online



NCSC advice - shopping online securely



Sell your old stuff online



Calderdale School Uniform Exchange



YMCA

## Freebies and free stuff on the internet:

[www.gumtree.com](http://www.gumtree.com)



[www.uk.freecycle.org](http://www.uk.freecycle.org)



[www.ilovefreegle.org](http://www.ilovefreegle.org)



# YOU AND YOUR FAMILY

**Buying a home**



**Baby budget planner**

Work out your baby budget



As we reach different milestones in life our aspirations change - what we aspired to in our twenties might not be the same as in our forties and whether we like it or not - money is often intrinsically linked to all our needs and desires.

So, whether you're planning to buy your first home, caring for someone or dealing with the sad loss of a loved one. We hope you find the links and tools below helpful in dealing with life's little up and downs.

**Beginner's guide to managing your money**



**Budget Planner**



**Long-term care**



**Support for families with children who would normally be in receipt of free school meals**

Free activities and healthy meal during school holidays



# YOU AND YOUR FAMILY

Save via your salary  
with Credit Union  
Save through your pay



Did you know you  
could claim tax-relief  
if you work from home  
or wear a uniform?

Working from home



Uniforms, work clothing and  
tools



MoneyHelper's  
Couch to  
Financial Fitness



Money  
Helper

FREE DEBT ADVICE  
Stepchange  
www.stepchange.org



Money Information  
Centre (MIC)  
Help with managing your money



Debt  
Test



Death and  
bereavement



Help with your  
savings

Get help with savings if  
you're on a low income



Five major events set to  
impact your personal  
finances in 2022 - and  
what to do about them



Do a money makeover



# HAVING A CONVERSATION ABOUT MONEY...

We talk to our friends and family about a lot of things but how many of us talk about money?

At what stage do we start informing our children that chocolates aren't free and helicopters cost more than £2. Below you will find some useful hints and tips to start these and other conversations because even with friends and family - talking about money can sometimes be difficult.

Talking to your partner about money



Talking with friends about money



How to teach kids about money



How to talk to grown-up children about money



Money Helper

How to teach teenagers about money



THANKS TO OUR PARTNERS

