

Thriftiness starts at home

Start the year by improving your financial fitness. **Jo Cooper** goes from room to room to show you how to save money – and even earn some

Kitchen

1 Buy cheaper brands. Supermarket basic ranges are often just as good as well-known brands so there's no need to compromise on taste. You can pick up a supermarket own-brand soup for 25p, compared with 95p or more for a well-known one like Heinz.

2 Make use of pound shops and other discount stores to stock up on basics like bin bags, wrapping paper and household cleaning products.

3 Choose to cook cheaper cuts of meat and use a slow cooker, which will cost less money than using your oven.

4 Avoid wasting food. The average family throws away £60-worth of food a month (according to Love Food Hate Waste). So only buy what you need and get into the habit of freezing leftovers for another day.

5 Use local markets to buy your fruit and vegetables – they will be a lot cheaper than your supermarket.

6 Grow your own herbs on the windowsill. Supermarkets charge a small fortune (up to a £1 a packet) for fresh herbs.

7 Shop late in the evening or on Sunday afternoons when retailers tend to offer reduced food that is about to go out of date. You can always freeze items when you get them home.

8 Avoid using a tumble dryer – dry clothes on a washing

Living room

10 Cut your TV subscription to a cheaper package that better suits your needs rather than having lots of sports and film channels if you rarely watch them.

11 Switch energy suppliers. Dig out your old electricity and gas bills as you'll need details of your supplier and energy usage. Then log on to a comparison site like (www.Gocompare.com) and input your details to find a cheaper tariff and supplier.

12 Time large purchases to get the cheapest prices. For example, furniture tends to be on sale after Christmas and barbecues will be cheaper at the start of autumn rather than the beginning of summer.

13 Make use of discount vouchers and codes. If you know which shop you want to buy something from, do a Google search for vouchers. Type in the name of the shop plus voucher code, and any special deals will come up (for example, Argos + discount voucher/code).

14 Use a price comparison website to hunt down a better home insurance quote rather than automatically renewing with your current provider.

15 Don't leave mobiles and other appliances in standby mode. According to the Energy Saving Trust, you can save £30 a year just by remembering to turn your appliances off standby.

16 Turn your thermostat down by just one degree and you'll cut your heating bills by around £85 a year.

17 Switch to energy-saving lightbulbs if you haven't done so already.

line when possible. If you do want a tumble dryer, buy one with a good energy label rating and choose one with a sensor that tells when clothes are dry enough.

9 Only use your washing machine when you have a full load – you'll not only save water but also the energy used to heat it.

Study

18 Tidy up your desk and paperwork. You might find a forgotten bank account, pension or perhaps a lottery or Premium Bond win

personal allowance (the amount you can earn tax-free each tax year) between them. To qualify, one of you must be a non-taxpayer and the other must be a basic-rate taxpayer. For information, go to the website: (www.gov.uk/apply-marriage-allowance) or tel: 0300 200 3300.

21 Revisit your direct debits and cancel any you don't use. For instance, do you really need that membership at the gym?

22 Learn to haggle. If your broadband contract or car

“Learn to haggle. If your broadband contract or car breakdown cover is due, call your provider and see if they can offer you a better deal than last year or match a competitor's price”

waiting for you. Try using (www.mylostaccount.org.uk) to trace money. It's estimated that £15 billion in lost money is out there waiting to be claimed.

19 Check your phone and utility bills. Are you in credit with the company? If so, call them up and get your direct debit reduced.

20 Claim the Government's marriage tax allowance. It's estimated that 3.2 million eligible couples have failed to lodge a claim that could be worth more than £200. Marriage tax allowance (which started on April 6, 2015) is a way for couples to transfer a proportion of their

breakdown cover is due, call your provider and see if they can offer you a better deal than last year or match a competitor's price. Money Saving Expert's website asked 4000 of its Money Savers how they got on when they haggled with companies. The hagglers revealed a success rate of more than 80 per cent with big-name companies like the AA, Sky, Virgin and RAC.

Bedroom

22 Clear out your wardrobe and sell unwanted clothes or pairs of shoes you're never likely to wear again on eBay or elsewhere. There's good

money to be earned for nearly new or lightly worn clothes.

24 Consider hiring a designer outfit for a special occasion rather than buying something new that costs you a small fortune. Try (www.GirlMeetsDress.com) to hire from around £40/£50 a designer dress worth hundreds.

25 Don't fall for the sales hype. Retailers often say something is only available for a limited time to encourage us to buy things we don't necessarily need.

26 Buy books second-hand

“Shop late in the evening or on Sunday afternoons when retailers tend to offer reduced food that's about to go out of date. You can always freeze items”

from markets and charity shops or, better still, borrow them from friends or use your local library.

Spare bedroom

27 Consider taking in a lodger if you have a spare room. Under the Government's Rent a Room Scheme, you can now earn £7500 tax-free from this a year, but remember to double-check with your mortgage provider and insurer that having a lodger won't affect your cover or mortgage agreement.

28 Arrange to take in a foreign student during the summer and make some extra money for your own holiday. To get started, contact a local language school or college and ask to speak to the accommodation officer. Alternatively, contact a website such as Homestay: (www.homestay.com).

Garage

40 Find the cheapest fuel in your area by checking out websites like: (www.petrolprices.com).

41 Never renew your car insurance without first checking the competition on a price comparison site. With the average comprehensive car insurance premium currently standing at £434 (a rise of 10 per cent on last year), it pays to shop around.

42 Consider whether you still need any extras like courtesy car cover, breakdown cover and windscreen cover. Policy add-ons cost a lot extra.

43 Work out your mileage. If you no longer commute, or tend to drive less, remember to tell your insurer as fewer miles will reduce your premium.

44 De-junk your car. The more items you carry in your boot, the heavier the vehicle and the more it costs to run.

45 De-clutter your garage or shed. If you no longer ride your bike and have no use for those expensive power tools, sell them. Try a car boot sale if eBay isn't your scene, or advertise more expensive items in the local paper.

adjust the timer so it doesn't stay on as long.

34 Don't flush things down the toilet to dispose of them. Throw tissues and other bathroom waste in the bin, which doesn't require gallons of water.

35 Snub the tub! If everybody in a household of four replaced one bath a week with a five-minute shower, you could save up to £20 a year on gas bills and up to £25 on water bills (if you have a water meter).

36 Swap your inefficient shower head for a water-efficient one. According to the Energy Saving Trust, this could save an average household of four £67 on heating water and £100 a year on water bills (if you have a meter).

37 Turn off the tap while brushing your teeth, shaving or washing your face. A running tap wastes more than six litres of water a minute,

“De-junk your car. The more items you carry in your boot, the heavier the vehicle and the more it costs to run”

and make sure you change washers promptly when taps start to drip.

Loft

38 Clear out your loft. If you're never going to wear that slinky dress or make use of those old curtains, try selling them instead.

39 Recycle old mobiles for cash. There are more than 90 million old mobile phones sitting in people's houses. Find how much your old phones are worth on the website: (www.MobileValuer.com).

Driveway and garden

46 Rent out a space in your driveway if you have the space. If you live near a railway station, airport, music venue or shopping centre, you can make some extra cash by letting people park at: (www.yourparking.space.co.uk).

47 Try buying seeds and other garden products from bargain shops like Wilko, Aldi and pound stores, rather than garden centres.

48 Try growing your own vegetables if you have the space. Freshly grown always tastes better.

49 Use egg cartons and fruit punnets to plant seedlings rather than buying expensive seed trays, and recycle old jumpers to use as lining for hanging baskets.

46 Repaint your garden furniture rather than going out and buying new.