
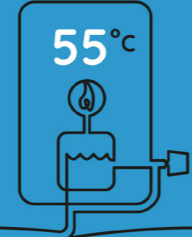
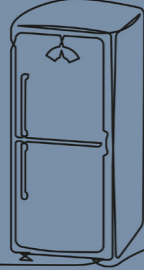



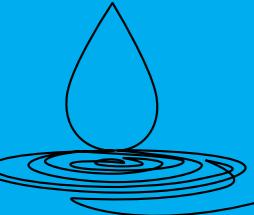


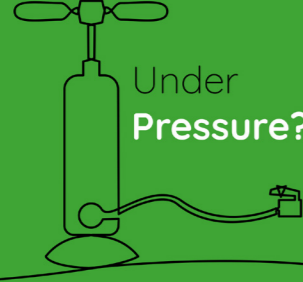







Cost of Living 28 Day Challenge

It's safe to say, we're all feeling the pinch at the moment, so follow along with our money-saving, 28 day challenge and see what you could save by making small tweaks to your home and lifestyle.

Standby for action  1	1. Turn all electrical items off standby where possible. Households can save on average £147 a year by making this simple change	Turn down the heat  2	2. Turn down your boiler for heating water, Octopus Energy states that 55°C is generally hot enough for most people.	Fake it!  3	3. Make a "fakeaway" of your favourite takeaway. In the UK, we spend on average £641 per person a year on takeaway food.	A lightbulb moment  4	4. Bulb swap! Switching to LED bulbs in your home could save you up to £240/year, plus they last much longer.	The savings are really clocking up  5	5. Set a four minute timer for your shower, this could save you on average £120 a year off your water bill.
6	6. Dust off the condenser coils at the back of your fridge, apparently this can make it run 25% more efficiently. The latest way to chill 	7. Try turning your thermostat down by just 1 degree today, it will cut down your heating bill and you may not be able to tell the difference anyway. Cool1° it! 	8. Use Google Maps to direct you if driving today, even if you know your route! Fuel-efficient routes can save you up to 15%. Cut driving costs and emissions 	9. Find out if your energy company can compensate you for using energy during off-peak times, you could be rewarded up to £100 according to Money Saving Expert. Save money while you sleep 	10. Join your local library, treat yourself to lots of borrowed books and help keep our libraries open while you're at it (apparently over 800 have closed since 2010) Read a free book in your free time 				
Check for leaks Avoid the ripple effect  11	11. Check for leaks – leaky taps or loos can be costly so do a quick whip-round your home, it could save you up to £300. If you think you're being overcharged, your water company can usually check for leaks their side too.	Cash not card  12	12. Put your weekly budget in cash in an envelope for the next week and avoid using your card/making online purchases. Two thirds of people in the UK say they spend more if they use their card for payments.	Go greens  13	13. Go meat-free today to help save the planet and save yourself some money too – an Oxford University study has shown going vegan or veggie in the UK can cut down your food costs by as much as a third!	EXTRA TRIMMINGS  14	14. Neighbour needs their grass cutting or your Nan would their nails painting? Do something nice for someone else today – free & good karma.	Not just a load of hot air  15	15. Time to take 5-10 minutes to bleed your radiators and save yourself a bit more dosh. This will remove any air pockets and make your heating system more efficient.
16	16. Check your tyre pressures are correct for your vehicle – this can improve your mileage per tank by up to 3%. Under Pressure? 	17. Investigate your outgoings – what subscriptions, standing orders or direct debits do you have set up – are they all still relevant? Many waste £1000s paying for products or services they no longer use according to Money Saving Expert. Don't throw away your cash 	18. Check your broadband/mobile network to see if they offer refer a friend rewards, then you're armed for the next time your friend/boss moans about their terrible WiFi connection! Question your subscriptions 	19. Use the knob on your radiators to turn them down in lesser-used rooms in your home. Just make sure you keep the doors shut to those rooms too. This little tweak could save you up to £115. Don't heat rooms you don't use 	20. Check all your bills are paperless today as some companies can charge you up to £1.90 to send paper bills or statements out. Save money and the planet 				
Calculate your benefits  21	21. Use an online benefits calculator to see if you could be entitled to some financial support that you were not aware of. Millions of people are missing out on £1000s according to Turn2Us (who coincidentally have a great online benefits calculator themselves)	Get the bug use a mug  22	22. Make a sacrifice to kick off your final full week of the 28 day challenge (and you won't be alone). 96% of Brits will give up at least one good or service to save money according to Finder.	Your new code of conduct  23	23. Ask a member of staff or simply Google when your local supermarket reduces the prices of their food items so you can be there in time to bag a bargain. 32% of UK shoppers love a yellow sticker deal!	Pounds locked down  24	24. Make today a no-spend day, or extend to the weekend. Think sharing a lift to work, an everything-going-off-in-the-fridge dinner and board games and save some precious £££s.	Waste not Save a lot  25	25. Check out food waste reducing apps Olio and Too Good To Go. Olio is a platform where surplus food is shared for free and Too Good To Go is an app where users can pick up "Magic Bags" of unsold food from local shops/cafes at a fraction of the original price.
26	26. Mend an item of clothing you own that has seen better days, it's surprisingly satisfying! Repair Cafes are popping up around the country. According to Clothes Aid, more than £140m of used clothing goes to landfill in the UK every year. Show you care  try to REPAIR	27. Download the rewards app from your usual supermarket and keep an eye out on any offers they may send to you to save/earn points. According to Which you will save between 50p and £10 for every £100 you spend with the loyalty schemes on offer today. Loyalty? what's not to love 	28. Set yourself up with a budget planner, there are some great ones online, we like the one on the Money Saving Expert website (an oldie but a goody). Plan it buy it budget! 						

Cost of Living 28 Day Challenge Links

1. <https://www.centrica.com/media-centre/news/2022/vampire-devices-cost-households-147-per-year/>
2. <https://octopus.energy/blog/winter-workout-gas-saving-tips/>
3. <https://home.kpmg/uk/en/home/media/press-releases/2021/07/increase-spend-on-takeaways.html>
4. <https://www.telegraph.co.uk/finance/personalfinance/household-bills/10756999/How-to-save-240-a-year-with-LED-lightbulbs.html>
5. <https://energysavingtrust.org.uk/new-research-finds-96-of-uk-homeowners-are-concerned-about-their-home-energy-efficiency-yet-one-in-five-arent-taking-simple-steps-to-improve-it/>
6. <https://www.thisismoney.co.uk/money/bills/article-10778447/From-shorter-showers-turning-lights-money-energy-cutting-tips-really-save.html>
7. <https://www.which.co.uk/news/article/seven-tips-to-help-lower-the-cost-of-running-your-fridge-freezer-aG1a84M1lvan>
8. <https://www.businessinsider.com/guides/tech/google-maps-fuel-efficient-route?r=US&IR=T>
9. <https://www.moneysavingexpert.com/news/2022/10/octopus-ovo-energy-pay-to-cut-electricity-use/>
10. <https://www.theguardian.com/money/2022/jan/31/how-to-save-money-on-buying-books-or-get-them-for-free>
11. <https://www.express.co.uk/finance/personalfinance/1668913/water-bill-tips-to-save-money-uk-2022>
12. <https://www.thisismoney.co.uk/money/saving/article-11054749/More-Britons-ditch-cards-cash-help-budget-cost-living-crisis.html>
13. <https://www.independent.co.uk/climate-change/cost-of-living-vegetarian-vegan-diet-b2156449.html>
15. <https://www.britishgas.co.uk/the-source/fix-it-yourself/how-to-bleed-a-radiator.html>
16. <https://www.rac.co.uk/drive/advice/how-to/checking-tyre-pressure/>
17. <https://www.moneysavingexpert.com/banking/direct-debit/>
18. <https://yhoo.it/3jE9qUV>
19. <https://www.idealhome.co.uk/house-manual/home-energy/radiators-off-mistake-to-avoid-when-heating-home>
20. <https://keepmepostedeu.org/consumers-paying-necessary-paper-bills/>
21. <https://benefits-calculator.turn2us.org.uk/>
22. <https://www.finder.com/uk/cost-of-living-sacrifices>
23. <https://inews.co.uk/news/third-uk-shoppers-buy-food-supermarket-reduced-section-yellow-sticker-cost-of-living-1498281>
24. <https://www.experian.com/blogs/ask-experian/how-to-do-no-spend-challenge/>
25. <https://olioex.com/about/#about> <https://toogoodtogo.co.uk/en-gb/consumer>
26. <https://clothesaid.co.uk/about-us/facts-on-clothes-recycling/>
27. <https://www.which.co.uk/reviews/supermarkets/article/loyalty-cards-compared-a4ERY9a5NFJd>
28. <https://www.moneysavingexpert.com/banking/budget-planning/#planner>