

Be ready for winter

Top tips to save money this season and avoid extra expense



1 Make A Budget

The big winter expense is likely to be Christmas time. Not only for presents, food, decorations etc but other winter costs such as childcare or higher energy bills. Make a list and set a budget to avoid the temptation to overspend.

2 Ask About Free Insulation

The Energy Savings Trust estimates a semi-detached home could save up to £160 a year with cavity wall insulation or up to £140 with loft insulation. You might be eligible to get either for free, so it's worth contacting your energy company and asking the question.

3 Energy Saving Tricks

There are many energy savings hacks you could try such as turning down your thermostat by one degree (it can reduce your heating bill by 10%), turning off radiators in unused rooms, shutting internal doors, or running your washing machine at a lower temperature.

4 Review Your Insurances

It's important to have the right protection for your home. A decent home insurance policy will cover you for things like flooding, burst pipes and storm damage which are more likely in the winter months. Check your policy covers what it needs to.

5 Get A Boiler Service

It might be a good idea to get your boiler serviced before the cold weather takes hold to ensure it works properly. A fully functioning boiler is more efficient and more cost-effective. It might also be worth checking if your boiler is insured.

6 Check your benefits

Depending on your circumstances, you may be eligible for support to help with energy costs such as the Household Support Fund, Warm Home Discount, Cold Weather Payment. Check today at www.gov.uk/get-help-energy-bills

7 Bleed Your Radiators

Trapped air in your heating system can impact efficiency and end up costing you money. A quick fix which takes 4-5 mins is to bleed your radiators. If you've never done this before then ask a friend or find an online tutorial to avoid costs.

8 Maintain Your Car & Be Prepared

The AA recommends winter car kits should include a torch, batteries, shovel, ice scraper, de-icer, tow rope, battery jump leads, bottled water, snacks, salt, extra screen wash, blankets, bits of carpet or thick cardboard and reflective jackets. Consider a 'ready for winter' check at a local garage.

9 Reflect & Plan

Use what you learn this Winter to begin planning early for the next. Spreading costs for bills or larger purchases across the year is always beneficial. So, if you're lucky enough to find some time away from work, then review your finances. You might spot ways to save throughout the year ahead.

Be **money smart**



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