

# Keep ahead of the price rises

Everything is going up, be it council tax, energy prices, your shopping basket, even your cheeky Nando's. As a result, we've come up with a few things you can do that might cut back some of your costs from elsewhere without you noticing too much difference.

## 1 Delete Temptation

It can be easy, sometimes too easy, to just pick up your phone and treat yourself to a nice takeaway or a quick impulse buy. We're talking JustEat, Amazon, Shein, Lottery etc. Holding your thumb over a button doesn't constitute spending money, does it? Unfortunately, it does, so stop the temptation by deleting or hiding these apps off your phone. Out of sight, hopefully out of mind.



## 2 Stock your shelves

How often have you had to nip to the shops as you need a pint of milk or you've run out of tea bags? Then, you come out of the shop with your milk/tea, but also with a Snickers, a newspaper and two scratchcards. Ensuring your basics are stocked as part of your big food shop can cut out these small quick trips to the corner shop and put a stop to those extra spends.



## 3 Making a list and checking it twice

We've all gone shopping for the week's food and come home with stuff we don't need, be it some special edition crisps, an extra packet of biscuits or that new 4-pack of tuna, despite there being 15 tins already in the cupboard at home. Before pulling up at the supermarket, plan your week's meals, look in the cupboards and freezer to see what you actually need, then keep your head down, resist temptation and stick to your list. Some say you can save £260 over the year just by trimming £5 off your bill a week. Find out more [here](#)



## 4 Council Tax Bands - are you in the right one?

Council tax has recently risen again, but did you know there are thousands of homes in the UK currently paying too much? If you feel you might fall into this bracket, it's relatively straightforward to challenge your local authority. Before you do this there are a couple of checks you'll need to do, and you do need to be aware you might be actually benefitting from being in a band that is too low, so there is a small chance you might be asked to pay more. Find out more [here](#)



## 5 Put subscriptions on pause

The weather is warming up and we're outside more and more, so do you really need 4 different TV subscriptions at full price? Can you combine them with another service? Did you know many phone providers will offer you a sports package as part of their deal?

TV providers often give you Netflix at a discount, you can pay for a Twitch subscription via an existing Amazon Prime subscription. Also, consider your service level. For those subscriptions with different tiers, is the ability to skip adverts really worth extra expense? Surely you're going to press pause anyway to go and make a brew!

If you do just cut loose and cancel, come winter and the rain returns, there's nothing to stop you re-subscribing...you might even get a new subscriber discount!



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