



Bigger strides

You've decided to get your finances under control and are ready to make some bigger changes to really see your savings grow. These tips will help you towards achieving your goal.

1. Make a budget. You can't make big savings if you don't know where your money is going so the first step is to understand what's coming in and what's going out. For more advice about budgeting and to download a free budget planner go to the Step Change website <https://www.stepchange.org/debt-info/your-financial-situation/making-a-budget.aspx>
 2. Take some time to look at your bills. If you have not shopped around for better deals on your gas and electric or insurance products you could be paying through the nose. It can be a hassle to switch but by not switching you could be wasting hundreds of pounds per year. **It's worth putting aside a few hours to sort out. Look at changing every three years**
 3. Consolidate your debts. Do you know how much you are paying in interest on your loans, store and credit cards? Metro Moneywise provides low cost loans to members so you could be better off if you swap and drop your rate with us. Check out our loans page to see if you could save money <https://www.metromoneywise.co.uk/personal-loans/>
 4. 8 million people in the UK do not claim all the benefits they are entitled to, could you be one of them? Check out Turn to Us to see if you qualify <https://www.turn2us.org.uk/>
 5. Switch bank account. You could give your savings a boost with some of the generous offers available if you switch your current account.
 6. Save energy. One of our biggest bills is gas and electric, but there are lots of ways to make your home more energy efficient and save money check out the energy savings trust website for more information <https://energysavingtrust.org.uk/>
 7. Sell what you don't need. Local selling sites as well as Ebay and Gumtree can be a great way to boost your savings.
 8. Avoid stress spending. Lots of people "add to cart" as a way of destressing, if this is you look for other ways to release stress.
 9. Buy used when you can, clothes, electrical items and games can all be found cheaper on-line why not give it a go to reach your savings goal.
 10. Give the gift of labour. Would someone you love prefer a gift of babysitting or some DIY rather than a shop bought gift? People really do prefer thoughtful acts of kindness to just more stuff.
 11. Buy in bulk
 12. Avoid shopping centres. If you are trying to save money avoiding shopping centres or online shops will reduce the temptation to buy.
 13. Go shopping in your own wardrobe. We all have items we have forgotten about so why not take a day out in your own wardrobe to find some hidden gems or items that can be refashioned.
 14. Don't give up! Lots of people are in your boat, there are lots of online forums providing advice and inspiration on saving money, so share your journey with others.
- Good luck!