

Making ends meet

- Create a 'budget' and always allocate money for the bills wherever possible.
- Pay bills as soon as possible to avoid temptation.
- Before you throw something out, consider if you can reuse or repurpose it.
- Search for tips online, there's loads of handy 'life hacks' out there.
- Avoid hire purchase. Use laybys or interest free terms (beware of hidden costs). Pay off as much as possible at the beginning.
- Shop at the end-of-season sales.
- Make use of the things in your area that are free or cheap - parks, community programmes, beaches, bush walks.
- Make use of second-hand, low-cost outlets and factory shops.
- Make your own Christmas decorations; recycle wrapping paper and ribbons.
- Mix a little pasta, rice or bread through your pets' meat diet to make them go further.
- Check your taps don't drip as this money down the drain.
- Only run the washing machine and dishwasher when you have a full load.
- Make good use of your local book and toy libraries.
- Walk or bike whenever you can instead of driving.
- Avoid using a credit card wherever possible.
- Limit the length of your showers.





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Food

- Write a menu and use it as a guide for your shopping list. Only buy what's on the list!
- Decide how much you will spend on groceries and stick to that budget.
- Go shopping when you're not hungry so will be less tempted to buy things you don't need.
- Try shopping less often, and only buy specials if they are on your list.
- If you have leftovers, make them into a pie (try making your own pastry).
- Raw vegetables go further than cooked vegetables, e.g., coleslaw goes further than cooked cabbage.
- Make tomato and other sauces when fruit is in season, for a fraction of the price. Make homemade cordials from citrus fruit.
- In place of meat every night, try a nourishing soup, vege casserole or dahl once or twice a week instead.
- Freeze veges when they're in season and cheaper. Corn can be frozen in the husk.
- Make your own jam when fruit is cheap. Tip: you can stew and mash fruit then stir through a dissolved jelly as a replacement for jam.
- Be careful when baking as some ingredients used can be more expensive than bought biscuits.
- Make lunches instead of buying them.
- Buy one cleaner that does many jobs rather than a separate cleaner for each job. Or make your own! You'll find plenty of instructions online.

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Fuel & power

- If you have a fireplace, collect wood during the summer and store it e.g. packing case wood, pine cones.
- Use hot water bottles rather than heaters.
- Close doors to unused rooms – heat only your living space.
- Turn lights out when you leave a room.
- Use cold washes in your washing machine. Only wash when there is a full load.
- Use clotheslines or drying racks instead of an electric dryer.
- Car pool to save petrol and repair costs.
- When driving, plan where you're going so that you make one round trip rather than many small ones.
- Walk children to school on fine days.
- Keep your car well tuned to save on petrol.
- Use public transport to reduce petrol, repair and parking costs, and use concession tickets, if available.

