

# Money Saving Tips : Energy & More

## What is budgeting?

The first step to being more in control of your money. Take some time to put together your budget, which shows your income (all the money coming in) and your expenditure (all the money going out). From this, you can start to see the key areas to work on - you can't look at how to reduce your outgoings until you know exactly where your money is going out to!

For more help in this area, why not sign up for a **CAP Money Course!**

## Increasing Income

- Can you increase the number of hours that you work?
- Are you claiming all the benefits that you are entitled to?  
[www.turn2us.org.uk](http://www.turn2us.org.uk) 1 in 11 people who use this are not claiming everything
- Short term ideas to increase income
  - Selling any unwanted items via e.g. Facebook marketplace
  - Check any unused gift vouchers, loyalty points (e.g. Tesco Clubcard, Nectar points that can be redeemed / exchanged) - there are £billions worth of unclaimed points in UK.

## Reducing Expenditure

- Are you eligible for **Council Tax** reductions?  
[www.citizensadvice.org.uk/housing/council-tax](http://www.citizensadvice.org.uk/housing/council-tax)
- **What can I do for free?**
  - Libraries, children's playgrounds, discover new walks and more
- Before buying something, ask yourself... **Do I need it? Could I borrow it? Could I buy second hand?** If I need to buy new, what's the best price I can get?
- **Cut Costs / Cut Back / Cut Out**
  - Cut costs by doing the same thing cheaper e.g. re-negotiate insurance or phone contracts and using student or other discounts if appropriate for purchases.
  - Cut Back by doing things less e.g. takeaways, reducing number of car / public transport journeys and walking or car sharing instead
  - Cut Out by stopping stuff e.g. subscription service you really can do without
- Are there any "problem" areas for you e.g. on-line shopping / regular takeaways - think about deleting apps or unsubscribing from marketing emails.

## Food Money Saving Tips

With food prices increasing rapidly, a key area to look at in your budget

- Meal planning - plan the week's meals ahead of time
- Take a shopping list to get what you need only vs what's already at home
- Cook once, eat twice - bulk cooking and freezing
- Is there anything you can grow at home? e.g. herbs / salad leaves
- Swaps from branded to unbranded items
- Don't go food shopping when you're hungry

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## Energy Saving Tips

### What is the 'Energy Cap'?

The price cap limits the rates a supplier can charge for their default tariffs. These include the standing charge and price for each kWh of electricity and gas (the units your bill is calculated from). It doesn't cap your total bill, which will change depending on how much energy you use. **So saving energy is key!**

### Some general tips - get the whole household involved!

- **Turn electrical appliances off** when not in use (especially overnight) wherever possible - so not the fridge or freezer, but the TV, phone charger, microwave, consoles etc. Things left in stand-by mode still use electricity.
- **Energy saving light bulbs** can be more expensive to buy, but can save you around £50 over its lifetime.
- **Check the timings** that your heating and water heater come on. Water does not need to be on for hours to warm up.
- **Turn down your main thermostat.** Money Saving Expert (Martin Lewis) says: "For each degree you cut the thermostat, expect to cut bills by 4%-ish, or about £142 a year on average for a typical home." The World Health Organisation says that 18 degrees is enough for healthy adults, with slightly higher temperatures needed for the very old or young.
- **Don't heat the whole home** when you're spending all day in one room. Thermostatic radiator valves are an extra control which you can use to set the temperature of each individual room (other than where your main thermostat is).

### Room by room energy saving tips

There are many things we can all do to keep our energy bills down. Some of these do not make a big difference on their own, but together all these ideas can add up to big savings.

#### Kitchen and utility room

- When boiling the kettle, only fill it with as much water as you need. When you empty it, refill it a little bit. This will use the heat of the kettle to raise the temperature of the water and save energy when you next boil it.
- When cooking vegetables, use just enough water to cover them or steam them over a little water. Can you cook 2 vegetables together to save a pan? Put the lid on pans - it makes water / food come to boil quicker.

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- Wherever possible, use the microwave instead of the oven - it cooks food more quickly and uses less power.
- Try batch cooking if you have a fridge / freezer, and just reheat. Take food out of the freezer and allow it to thaw naturally, rather than using energy to speed up the process.
- Don't leave the oven door open for long when food is cooking. If no children or pets are around, you could open the oven door after cooking to let the remaining hot air heat the kitchen.
- Keep the temperature of the fridge between 3°C and 5°C. Defrost the fridge and freezer regularly to stop ice building up.
- Try to position your fridge and freezer so they aren't close to the oven or in direct sunlight.
- Use the economy setting on your washing machine whenever you can or use a low temperature (30°) setting where possible.
- Try to do one fewer load of washing a week and make sure you fill up the machine each time. The savings aren't huge, around £27 a year for modern machines, but can be much more with old ones.
- Dry your laundry outside instead of using a tumble dryer if you can. If you are using a tumble drier, keep the filters clean so it works efficiently.

## Lounge

- Keep the areas around your radiators clear. For example, a sofa in front of a radiator will absorb a lot of heat.
- Use thermal curtains (or just heavy ones) during the winter, and close them at dusk so heat doesn't escape through the window.
- Get a draught excluder. Decent draught-proofing can cut 2% off energy bills for a typical home. This applies to chimneys too, where you can get a 1.5%-ish further reduction. This is subject to an initial outlay, but you will make it back over time.

## Bathroom

- Taking a shower instead of a bath uses less water and less energy to heat the water (provided you're not in there for hours!)

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- Time yourself in the shower and see if you can shave a minute or two of your shower time. Martin Lewis says “Cutting just a minute off your shower time could save £207 a year in energy bills, and a further £105 a year in water bills if you have a meter – £312 a year for an average four-person household.”
- Don't leave taps running unnecessarily when, for example, cleaning your teeth.
- It's better to dry towels outside if possible. On a radiator or towel rail they might not dry out properly and could cause damp to build up.

### Bedroom

- In colder months, switch to a higher tog duvet (if possible), add blankets, or fill up a hot water bottle instead rather than having heating on through the night.
- Use thermal curtains (or just heavy ones) and blinds, and close them at dusk to stop heat escaping through the windows.
- Close doors during the night so that heat doesn't escape into the landing or other areas.

### Some things to watch out for

- As tempting as it is, don't try to dry things on the radiators. It makes your boiler work harder than it needs to. Instead position things in front of, but not touching, the radiator.
- It's easy to think you need to keep all windows closed to keep the warmth in. Properties need ventilation to prevent moisture and condensation forming (especially if you are drying washing indoors). Moisture indoors can lead to mildew and fungus and can be very bad for the occupants' health.

### Energy consumption of domestic appliances.

They vary hugely! There are many good sources of information on the internet. E.g. <https://energysavingtrust.org.uk/>

The use of energy for cooking is an especially important area, and one where significant savings are possible. Electric cooker is the most expensive to use, a slow cooker much cheaper and a microwave the cheapest.