

# Money Saving Tips

from your credit union



FRIENDLY | HELPFUL | PROFESSIONAL

[www.metromoneywise.co.uk](http://www.metromoneywise.co.uk)

# The cost of living crisis

With inflation hitting a 40 year high, the cost of living crisis is deepening, we as your Credit Union have been looking at ways we can help.

Taking the time to manage your money better can really pay off, helping you save £100s a year as well as giving your peace of mind and making you feel better about life in general. Even in this current climate there are still savings to be made, we just have to work and look at bit harder for them.

## Plan your budget

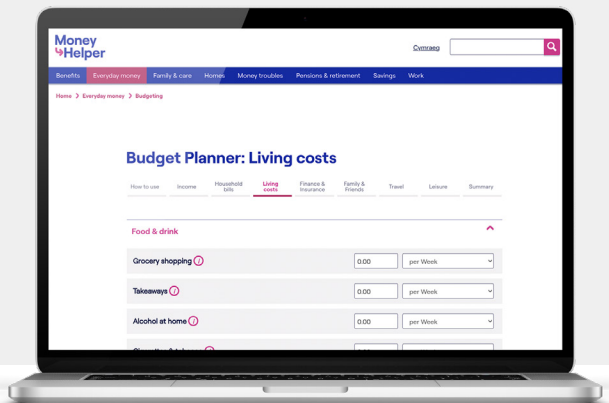
The first thing to do is to take an overview of all your finances and the best and most efficient way to do this is to set a bit of time aside to complete a budget planner.

A budget planner will make it obvious where your money is being spent, and how much you have got coming in. Knowing where every pound is being spent is a step in the right direction and can be your first step to kick start a savings habit, getting out of debt or preparing for retirement.

**The budget planner from the Money Help (MAS) is a great tool and simple to use.** Whatever your situation, creating a budget can make it easier to manage your money.

Click the button below or visit [moneyhelper.org.uk](https://moneyhelper.org.uk) to use the free online budget planning tool.

Budget Planner



# Top saving tips

**1** See if your energy company has cheaper rates



For off peak usage, it will depend what tariff you're on.

**2** See what staff benefits are available to you



Especially if you work for the NHS.

**3** Savings goals & automatic savings



Make savings automatic directly through your salary with **Metro Moneywise** - [Join us](#)

**4** Credit card transfers



See if you can transfer your credit card to a 0% deal.

**5** Consolidate your debts



Pay off the highest rate first - and ask if your credit union can help.

**6** Stop smoking



You might be surprised by how much you could save by quitting.

**7** Cancel unwanted subscriptions



Go through your bank statements and cancel unwanted direct debits.

**8** Spend-free weekends



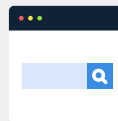
Try home cinema nights, outdoor activities and museums & art galleries.

**9** Avoid monthly insurance bills



Annual payments usually work out cheaper.

**10** Check your tax code



Ensure you aren't losing money by paying too much tax.



# Get financially fit Nowt to £5k

Learn more

Nowt to £5K is our dedicated campaign to help members get into the habit of saving money.

Whether it's for a car, a dream holiday or just a rainy day, our easy access account can ease you into the habit by saving directly from your salary each month.

For more savings tips please visit our website [metromoneywise.co.uk](https://www.metromoneywise.co.uk)

Also take a look at our videos, that include the following topics

- Responsible Lending
- Money Management
- Credit Scores Explained
- Support Networks



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