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INFORMATION SHEET

MONEY SAVINGS TIPS - 1

Introduction

All of us want to make our money go farther - get the best deal we can or grab a bargain.

In the past our choices were often limited to what was available on the local high street or nearest city centre. Mail order existed, but again choice was often limited and it could work out to be a really expensive way of buying things.

Time has moved on though and retailers and suppliers have been quick to see the potential the Internet offers to them – to grab a much larger customer base with room for greater profit and less overheads.

For us, as the 'consumer' the Internet gives us lots more choice and fierce competition tends to drive prices down.

Here are some of the ways you can save money through using the Internet.

Comparison Sites

Comparison websites enable you to compare services and costs from a range of suppliers.

The early comparison sites just compared deals on car and homes insurance - but now the main sites allow you to compare a wider range of products and services - including electricity, gas, as well as mobile phone and broadband contracts.

All websites listed here are free to use - and it's a good idea to cross check between some of these websites to make sure you get the best possible deal.



NOTE: *When using these websites you must disclose the information the information they ask for – failure to do so may invalidate insurance cover or any contracts you enter into with a supplier.*

Why bother using a comparison website?

You would think companies would reward people for being loyal customers – but sadly too often the exact opposite is true!

Shopping around and changing your supplier regularly (every year at renewal time possibly) is often a really quick way of saving cash!

The next time your insurance (building, contents, car etc) comes up for renewal – try shopping around!

Your current insurer is probably making you pay through the nose for your loyalty NOT rewarding you!

Where to go to look for a better deal:

Uswitch

www.uswitch.com

Find the best deals on

- ◆ Gas and electric suppliers
- ◆ Broadband, TV and home phone
- ◆ Mobiles
- ◆ Money & credit card
- ◆ Insurance – car, home etc

Compare The Market™

www.comparethemarket.com

Compare a variety of insurance products from some of the UK's top providers in just a few simple clicks. Including:

- ◆ Car insurance
- ◆ Energy suppliers - Compare gas and electric suppliers
- ◆ Travel Insurance
- ◆ Credit Cards
- ◆ Contents insurance
- ◆ Buildings Insurance
- ◆ Pet Insurance

Gocompare.com™

www.gocompare.com

Compare car insurance quotes from over 125 brands and find great deals on finance, travel, utilities and business services too. They cover:

Car insurance

Van insurance

Motorbike insurance

Travel insurance - single trip holidays

Gas and electricity suppliers

Home insurance

Other ways to save money through the Internet

There's no bigger saving than to get something for FREE! There are a number of what is known as 'Giveaway sites' on the Internet.

These include:

FREecycle

<http://uk.freecycle.org>

FREEWHEELY

<http://freelywheely.com>

FREEGLE

<http://ilovefreegle.org>

The Money saving expert website says:

"Giveaway sites are where, instead of binning goods or trying to eBay them, people harness the web's power to offer them to their local community. "

In return, they often hope they can grab back something when they want.

It's all about web communities, and the big names are Freecycle and Freegle.

Each community is free to join -run by locally-based volunteers. It's up to you to monitor new freebies on offer. When you want to offer something, you just send an email to the group."

What you might find on offer?

A lot of the giveaway stuff is household furniture but often families who are emigrating for example give away all sorts of stuff – pianos through to taxed and tested cars have turned up!

For example: this can be a great help for people setting up a new home on a shoestring - to find someone willing to help them out in getting a start setting up their homes.