



WAYS TO HELP / REDUCE MONTHLY BUDGETS

We all need to watch 'the pennies' and hopefully the following tips may help.

Change Energy Supplier – Comparing Energy Suppliers and their tariffs and changing suppliers can provide you with a better quality of service and more importantly help save money. When you have done your homework on Energy Suppliers timing can be crucial so try and be proactive when you have made your decision. Switching to your Energy Suppliers internet billing service can save you up to 10% over the standard tariff and all this really means is that you get your bills via email. Check out prices for dual fuel quotes by getting gas and electricity from one provider. This option is not always the cheapest but it is worth checking out. **Tip:** Remember to read your meter every time you receive a bill.

Home Contents & Buildings Insurance – The home insurance market is very competitive. Check that you have the right policy for you and what it includes. Once you are happy with the quote ring the Company and try to haggle for a new price. To avoid being forced to decide quickly, make a note in your diary at least 6 weeks before your renewal date so there is plenty of time to negotiate with a new provider if you are not happy with your existing provider. Don't settle for the first quote. **Tip:** Make sure you get the right cover / policy for you.

Telephone Bills and Broadband – Now may be a good time to check out quotes from suppliers that have options for both telephone and broadband combined. **Tip:** Check to see how close you are to the exchange for download speeds.

Council Tax – Are you paying too much? Many homes are in the wrong band. How much Council Tax you pay depends on your property's banding (A to H) and what your property would be valued in 1991. You could start by checking your neighbours banding or even the street where you live. Challenging your banding involves asking for a 'reassessment', you cannot just ask for a 'decrease' so be warned there could be a chance that your band may increase! **Tip:** If your neighbours are in similar properties and are in a lower band than you then you may have a case for reassessment.



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Grants – It is worth checking with your local Council what Grants are available for home improvements and whether you or your property would qualify. If your property is of a certain age Grants for Cavity Wall Insulation, Loft Insulation or even Renovation Grants etc., would certainly help with the cost and upkeep of your property. Work covered by the Renovation Grant could include damp-proofing, roof and chimney replacement, gutters and plasterwork etc. **Tip:** Any improvement however small or large can make a difference.

Loft Insulation – As most of the heat lost from our homes is through the roof checking to see if you qualify for Loft Insulation Grants would certainly be one of the first things you should look into. If your property is over a certain age then check with your Council you may qualify for grants or funding towards renewal. **Tip:** The required thickness for insulation is 300mm – check to ensure yours complies.

Double Glazing – If we lose most of the heat through our roofs then the second must be through our windows. Double Glazing can be expensive and prices may vary so make sure you shop around and get at least 3 quotes. Ask neighbours and friends for their recommendation. Double Glazing will not only enhance your property but it will provide better protection against the elements of Autumn/Winter and improve ventilation during the Summer. It also provides security. Even though expenditure may be high to start with its worth it in the long run. **Tip:** Many Companies offer finance packages.

Doing your homework and taking the trouble to get as much information as possible from different suppliers / providers can take a lot of time but it can be cost effective in the end



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