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FINANCE
SPECIAL

Cut your grocery bills now, so you can afford what you want this holiday season. Here's how!

SAVE \$\$\$\$ for Christmas

We all know that, especially as Christmas approaches, it's hard to save.

These days, when you can spend with just the tap of your card or your phone, it's tempting to buy more. But there are ways to cut your everyday spending right now so you can enjoy a few treats this Christmas. We asked the experts for a few tips...

GO TO THE MARKETS
Don't do all your food shopping

at the local supermarket, consider going to local grower's markets to get produce straight from the supplier – not only is it fresher, it is often cheaper.

'A great way to score produce at lower prices is go to independent markets, further out from the city, where prices are lower and supply is usually vast,' says Marion Mays, founder of the Thalia Stanley Group – a boutique wealth advocacy firm.

BUY IN BULK

Consider buying non-perishable items in bulk to help cut costs.

'Although there are some necessary items you can't cut off the grocery list – such as toothpaste, toilet paper and washing powder – buying these products in bulk from retailers such as Costco will save you money in the long run, and stops them from popping up on the shopping list too frequently,' says Marion.

Look out for online suppliers such as whogivesacrap.org that will deliver bulk toilet paper right to your door, as will some pet food suppliers, such as petcircle.com.au.

MAKE A LIST, CHECK IT TWICE

It's a given that you shouldn't go to the supermarket on an empty stomach – everything looks delicious. But another way to save is to make a list and commit to sticking to it.

'It's really important to have a meal plan and to make a list,' says Laura Higgins, Senior executive leader, ASIC's MoneySmart. 'Keep a writing pad and pen in the kitchen and add to it during the week,

BEST BUDGETING APPS AND SITES

OUR EXPERTS WEIGH IN ON WHAT TO DOWNLOAD

#TRACKMYSPEND APP

'TrackMySpend gives you a real sense of where your money is going, and it helps you draw up a budget,' says Laura. Visit moneysmart.gov.au.

#THE BAREFOOT INVESTOR

'This is a must-read book,' says Marion. There's a website to go with it: barefootinvestor.com.

#SIGN UP TO THE SUPERMARKETS

Subscribe via supermarket websites to get email alerts of weekly bargains and deals.



and make it a rule to only buy what is on the list.'

CUT BACK ON TAKEAWAY

Make a pact with your family to only eat food or drink that's been prepared at home. Why not get the family involved in a 30-day, no-takeaway challenge – and repeat it where possible – in the few months leading up to Christmas?

'It's a great way to save money. You'll find that's not only healthier for the wallet, but for you and your family too!' says Marion.

TIME IT RIGHT

Getting bargains can be all about the timing – especially if you are buying at the markets.

'Buy your meats, poultry and fish at the end of the market day, when suppliers are eager to sell out rather than take stock home. At times you can get discounts of up to 45 per cent,' says Marion.

CHOOSE SEASONAL PRODUCE

'Look for what's in season and specials, and take advantage of it,' says Laura.

Be creative in your culinary thinking. For example, if tomatoes are ripe, make tomato-based sauces and salads. And

don't buy mangoes just when they come into season, wait until you can buy a whole tray for a fraction of the price.

Tip

Going food shopping? If you can, leave the kids at home to prevent pester power!

Plan your Christmas day now

Want to save this Christmas? Call up family members and agree to share the responsibility. 'Share the cost so one person doesn't have to do all the cooking. When everyone contributes, it really becomes part of what makes Christmas and the family holidays so great,' says Laura from MoneySmart. 'Give people jobs early and make that part of the Christmas tradition.'

Visiting a market can help you save money on fresh produce, by buying direct from the grower.



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NEW
Stress-free

Cut your utility
bills by following
this advice from
the experts

COMPARE THE MARKET

Think your gas or electricity bills are too high?

'Everyone should go and explore and Australian government website Energy Made Easy, which allows you to compare your energy offers,' advises Laura (energymadeeasy.gov.au).

'Shop around, ask questions, get the best deal you can get that suits your circumstances and your needs.'

Wealth advocate Marion Mays agrees: 'Shop around, then negotiate with your current provider. If they won't budge on their prices, switching is always an option.'

CONSERVE ENERGY

It really does cut back on the energy bills if you turn off appliances at the power point when you're not using them. With computers and TVs, switch off standby mode.

'Make it a fun challenge around the house. Encouraging kids to cut back on energy use by turning off lights and appliances is always something good to do with the family,' says Laura from MoneySmart.

GROUP YOUR SERVICES

When you bundle you can often

save a lot
of money.

'Consider group-buying of services, whether telecommunications,

power or gas. Often by grouping your services, you can save on the overall rate,' says Marion.

'Check your terms and conditions to see whether you'll actually save on your current rate.'

KNOW YOUR ENERGY RATINGS

Need to buy a new appliance? Always check the energy star rating before you buy. Efficient items will save you money now and in the future.

Download the government Energy Rating Calculator app: energyrating.gov.au/apps.

SAVE WATER FOR RE-USE

It's getting warmer and sunnier, and that means our gardens need more love. How do you tackle this without using more water? Save the water from boiling eggs, veggies and pasta for use on the garden. Or shower with a bucket next to you for any run-off, instead of turning on the sprinkler.

CONSIDER A NEW INTERNET PLAN

Are you streaming more movies, TV and music than you did years ago when you signed up with your internet provider? It may be time to negotiate a new plan that suits your needs now. Shop around to get the

deal that suits your family and usage the best.

GO OFF-GRID

Want to save for Christmas and all the Christmases after? Consider going off-grid. Begin by using a rainwater tank and going solar with your power.

Sustainability coach Michael Mobbs was an early adopter of the concept when he took his Sydney home off the grid.

'Everything I have is off the shelf,' says Michael. 'And I have had energy and water bills of less than \$300 per year for 21 years now.'

With his sustainable home, Michael is saving money, saving energy and reducing greenhouse gas emissions. Find out more at sustainablehouse.com.au.

PLANT MORE TREES

The efficiency of a house is directly affected by the outside air temperature. Michael says planting trees can cool your house by two to three degrees.

'We have 1000 fruit trees in the Sydney suburb of Chippendale and our street is cooler. The shade of the tree shades the road which, in turn, cools the street,' he says.

SAVE \$\$\$\$ AT THE BOWSER

Most people tend to fuel up as needed without considering the prices. But with a little research, you'll find that most service stations will have dedicated discount days – so choosing when and where to fuel up can make a huge difference.

Marion Mays recommends saving on petrol by checking your local fuel comparison websites, such as RACV or MotorMouth, to identify the

lowest rate and location (comparethemarket.com.au/fuel).

'Discount vouchers from your shopping add additional savings. A few dollars here or there add up quickly,' says Marion.

Laura Higgins recommends doing your research to find the cheaper prices.

'The ACCC (acc.gov.au) has information on fuel price cycles, which are different for every state,' says Laura.

Sell your stuff

Want some extra pocket money for Christmas? Consider a spring clean.

'Empty your wardrobes, cupboards, and garages and list the usable products on Gumtree and eBay, or even host a garage sale,' says Marion.

'You may not be raking in the dough, but it will go a long way to boosting your funds for Christmas.'

Planting trees is a great way to cool down and save on energy. The natural shade reduces the need for power-sucking air-conditioning.

