



Taking those first small steps

If you would like to save more and spend less, this list of tips will help you get started. None of these tips are life-changing but done consistently you will see a difference in your spending, and the more of these you do the bigger the impact will be!

1. Save directly from your salary with Metro Moneywise Credit Union! Our members love the fact that their savings come straight from their salary as this means they don't miss the money. Give it a go to see if it works for you.
Join here <https://www.securecuserver.co.uk/~metromoneywise/join+borrow/>
2. Love a coffee on the go? Buy a flask and never be without your favourite hot drink again.
3. Always write a list before you go food shopping, this will ensure you only buy what you need and don't end up paying for food that ends up in the bin. **Don't go shopping hungry!**
4. Remove your card number from your phone. If your card details aren't saved on your phone you might think twice about making that purchase if you have to go find your card.
5. Go through your bank statement and cancel any unused memberships or subscriptions.
6. Start your Christmas shopping early – get all the bargains in January or take advantage of sales throughout the year.
7. Join your local library. The library isn't just for books, you can borrow all sorts of items from your local library including magazines, CDs, DVDs and even language courses.
8. Eat less meat, even going meat free once a week can save you pounds over the year.
9. Swapping your name brand foods for a cheaper brand can save a lot of money on food, give one of the discount supermarkets a try to see what you could save.
10. Inflate your tyres! If your tyre pressure is low your car isn't running at its most efficient and therefore burning more petrol, so keep your tyres pumped up.
11. Find out about free activities in your area. Most communities have lots of free events going on, especially for younger children. Most museums in the UK are free and regularly hold special events. Join Facebook groups to find out how you can entertain yourself and the kids for free.
12. Try the 30 day rule – if you see something you want to buy give it 30 days, and if you still want it buy it, if not you can save the money.
13. Drink more water, this will stop you snacking and buying drinks on the go.
14. Create a financial spreadsheet to keep track of your spending.
15. Don't beat yourself up. We all make mistakes and waste money every now and then, the important thing is to have a plan and keep going.

Good luck!