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practise, check your public
transport website and see if any
routes pass nearby where you
need to get to. Walk as much as

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Freezing leftovers instead of binning them will save you money and time, as you've got an instant meal for a day when you don't

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fancy cooking. And storing food properly in your fridge will give it a longer shelf-life. For example, cucumbers turn soft because the fridge is too cold - wrap them in a tea towel to keep them crisper.

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5. Pay off pricey debts as a top priority. “ If you ’ re trying to save but regularly run up card or overdraft debts, you might be

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living off the simply paying down your debts instead. Take £ 1,000 on a card at 18% (£ 180/yr bill in interest) and £ 1,000 savings at 1% (earning just £ 10/yr).

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for the money saving tips. One that
I swear by is the cappuccino
method whereby you save a couple
of pounds (\$ to you) every single
day (obviously you can round up
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virtually save that amount each day). I then pay this into my savings account.

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Even better, drinking more water —
whether in a refillable bottle or at

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restaurants — means spending less money on beverages like soda, juice, and tea. Remember: Tap water is not only just as clean as bottled water, it ' s also free. 15. Avoid convenience foods and fast food.

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living has a fixed deposit linked to it as it will fetch you a rate higher than 4%, which you get from your savings account. This will help inculcate a lifelong saving habit and make sure that your money starts to work for you immediately.

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Another one of the simple money hacks is to flick the lights off. This holds especially true if you purchase energy efficient LED bulbs (noted below). Depending on

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living the type of bulbs, size of your home and other factors, the cost to light your home generally represents 20% of your electric bill.

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living the food you already have in your cupboard, pantry, garden and freezer to save money. If a family of four does this, it won't have to spend more than \$21 on its weekly groceries. Which is roughly \$300 less than a household of that size typically spends.

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This one's an easy money saving tip that will not only save you money but also time and stress.

The concept is simple: Instead of planning your meals all willy-nilly,

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set a specific day to plan your meals and stick to it. For example, each Sunday you could plan your next weeks worth of meals.

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reliable car is a necessity for everyone from the young family on a school run to the hard working professional who commutes, however they can also become a massive black hole for your cash. Follow our tips below to save money on your car and avoid those

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