



**For more information or advice on how to make your household budget stretch further, please contact:**

**Mustapha Singateh**  
07868 027185

**Shariar Chowdhury**  
07456 562314



**BSC Multicultural Services**  
Supporting over 50 nationalities



**The Queen's Award  
for Voluntary Service**

Room 29, 19 Tower Street, Ipswich IP1 3BE. Tel: 01473 400081

[www.bscmulticulturalservices.org.uk](http://www.bscmulticulturalservices.org.uk)

Registered Charity No. 1104502 | Registered Company No. 5088364



**COST OF LIVING TIPS  
AND ADVICE TO HELP YOU  
GET THE MOST OUT OF  
YOUR HOUSEHOLD BUDGET**



The information contained within this leaflet includes examples of websites that offer price comparison services. BSC Multicultural Services details these in good faith for information only and receives no commission for highlighting them. As with all online activity, we recommend diligence and user caution when using these and similar services.

Living during the cost of living crisis means that the cost of food, energy, transport and housing is increasing all the time. To help you cope and save time and money, please see some tips below:

## Day to Day Activities

- If you are struggling to buy basic household items, there are many foodbanks in operation across Suffolk where you can buy items with just a small contribution. For Ipswich, see [www.ipswichtopupshops.co.uk](http://www.ipswichtopupshops.co.uk)
- Reduce heating in the house by 1°C and wear warm clothing. It will save you a lot of money, lots of people like to have a very warm house and wear light clothing.
- Draught-proofing can deduce bill and make homes more comfortable.
- Boil water in kettle instead of pans or pots, put lids on, use a slow cooker if you have one.
- When washing, use a full load and wash at 30°C cycle saving 40% energy.
- Use LED bulbs and turn off light when leaving a room.
- If the weather is warm, dry your clothing outside and around the warm rooms in the house.
- Fill a hot water bottle at bedtime to keep warm.

## Household & Utilities

- Compare Home insurance to get the best price .
- Compare prices for Gas and Electricity. Suppliers have different tariffs. Change your current supplier if necessary.
- Compare Car insurance before renewing you could save money.

## Everyday Purchases

- Look out for special offers, coupons, vouchers etc. Some shops also offer discount vouchers.
- Buy in bulk non-perishable items when on offer.
- Buy more frozen goods as it is much cheaper.
- Look out for special offers or bulk discounts.

## Additional Hints & Tips

- Cook in bulk and freeze, saving time and avoid the need for takeout's when you a short of time or unexpected guests arrive.
- Defrost freezer – a defrosted freezer saves around £200 less to run annually.
- Have a shower instead of a bath, if possible.
- Cancel direct debits for unused services (e.g., gym membership, subscriptions).
- Identify and purchase petrol/diesel from the cheapest petrol stations.
- Sell unwanted items and use the money for essentials.
- Bleed your radiators and keep them clear.
- Check if your child(ren) qualify for free school meals, if applicable.



## Budget Planning

- Have bank statement or banking apps to hand and check them regularly.
- Get receipts for everything you buy and keep them for budgeting.
- Be realistic about your finances and what you can and cannot afford to buy.
- Remember to include occasional spending (such gifts, birthdays, takeout's, etc).
- Up to date information about earnings, salary, benefits or other income.
- Use a money budgeting App to track, daily, weekly, monthly or annual income and expenditure.

## Use Price Comparison Websites

### General Comparison Websites

(Broadband Deals, Credit Card Deals, Energy Deals, Car Insurance, Home Insurance, Home Insurance, Travel Insurance, Pet Insurance, etc)

[www.moneysavingexpert.com](http://www.moneysavingexpert.com)  
[www.moneysupermarket.com](http://www.moneysupermarket.com)  
[www.gocompare.com](http://www.gocompare.com)  
[www.confused.com](http://www.confused.com)  
[www.uswitch.com](http://www.uswitch.com)  
[www.comparethemarket.com](http://www.comparethemarket.com)

### Fuel/Energy Tariffs:

[www.uswitch.com](http://www.uswitch.com)  
[www.energyhelpline.com](http://www.energyhelpline.com)

### Best Products Prices

[www.pricerunner.com](http://www.pricerunner.com)  
[www.pricespy.co.uk](http://www.pricespy.co.uk)

### Booking Accommodation

[www.booking.com](http://www.booking.com)  
[www.lastminute.com](http://www.lastminute.com)  
[www.which.co.uk](http://www.which.co.uk)  
[www.moneysavingexpert.com](http://www.moneysavingexpert.com)

### Flights

[www.skyscanner.net](http://www.skyscanner.net)  
[www.kayak.co.uk](http://www.kayak.co.uk)  
[www.lastminute.com](http://www.lastminute.com)

### Car/Vehicle Rental

[www.rentalcars.com](http://www.rentalcars.com)

### Rail Travel

[splitmyfare.co.uk](http://splitmyfare.co.uk)

### eCommerce Websites:

[www.ideal.co.uk](http://www.ideal.co.uk)