

# Ways to save

Money-saving shopping, leisure and travel ideas

## Shopping and leisure

### 1 Tumbling prices

Many new tumble dryer models arrive in shops around this time each year, which means you may be able to find older models at a discount price from October. All our current Best Buys can be found at [www.which.co.uk/tumbledryers](http://www.which.co.uk/tumbledryers) and we're reviewing new machines in November's *Which?*.

This is also a good time to look for end-of-season garden furniture and even barbecues, as shops clear these items before the winter. See also our 'Garden Best Buys' on p74 of this issue.



### 2 Greener shopping

Many shops are starting to reward customers for recycling goods or reusing plastic bags. Customers who donate old Marks & Spencer curtains, bed linen and other soft furnishings to an Oxfam store will get an M&S voucher worth £5. Each voucher is valid for a month, and you can use it with your next purchase of £35

or more on homeware, clothing or beauty products at M&S.

The scheme follows the M&S and Oxfam Clothes Exchange which offers M&S gift vouchers if you donate old Marks & Spencer clothes to Oxfam stores. For more, see [www.oxfam.org.uk/donate/shops/mands\\_tandcs.html](http://www.oxfam.org.uk/donate/shops/mands_tandcs.html).

Boots has a scheme that offers up to 5,000 Advantage Card points when you recycle a mobile phone with it. Visit [www.which.co.uk/greensavers](http://www.which.co.uk/greensavers) for more ways to make money by going green.

### 3 Cheaper foreign calls

If you want to use your mobile phone abroad, make sure you know how much you'll pay and how to find the cheapest deals for calling home. See [www.which.co.uk/mobiles abroad](http://www.which.co.uk/mobiles abroad) for our guide.

### 4 Travel discount

In this month's *Which?* (p22), we look at the cost of train tickets and suggest some cheaper ways to travel. A less well-known way to save is a 'group save' ticket. These are available on off-peak services and allow three or four adults to travel for the price of two, effectively saving up to

50% on the cost of a journey. You don't have to commit to travelling on a particular service, but must go as a group with the other people on the ticket. They can be bought at the station or online, on or before the day that you travel.

### 5 Free sport for kids

If you are quick, you may be able to take advantage of the Asda Sporting Chance scheme which is running over the summer. The sessions in UK leisure centres include activities such as dance, boxing and karate. Search on [www.asda.co.uk](http://www.asda.co.uk) to see what sessions are available in your area and to find out more. The offer is valid until 30 August 2009 across England and Wales, but has already finished in Scotland. One voucher per child.

### 6 Cheaper tickets

If you want to go to the theatre or see a show, [www.theatremonkey.com](http://www.theatremonkey.com) collects promotions from newspapers and other sources. Check the 'special offers'. Also,

### 7 Affordable France

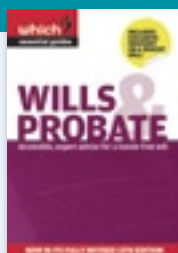
If you're visiting France this year, a new online guide offers tips on how to save money on accommodation, transport, eating out and activities for holidays from seaside retreats and camping trips to activity holidays and city tours. The guide, by A Tout France, the country's tourism development agency, is at <http://uk.franceguide.com>.



Arts Council England is offering free tickets to under 26-year-olds. See [www.anightlessordinary.org.uk](http://www.anightlessordinary.org.uk) for more.

## WILLS AND PROBATE

To order the fully revised edition of *Wills and Probate*, which includes a discounted rate for the new Which? Wills service, for £9.99 including free postage and packing (normal price £10.99), call 01903 828557, quoting WPW0909 and ISBN 978 1 84490 070 1. Offer closes 30 September 2009.



PHOTOGRAPHY ALAMY



## General

### 8 Free fitness trial

If you've thought about joining a gym but aren't sure it's for you, there are free trials on offer. Fitness First ([www.fitnessfirst.co.uk](http://www.fitnessfirst.co.uk)) and Nuffield Health, formerly Cannons, ([www.nuffieldhealth.com](http://www.nuffieldhealth.com)), both offer a free one-day pass. LA Fitness was offering five days free as we went to press. It's worth checking with your local gym for similar offers.

### 9 Finance software

Personal finance software can help keep track of your bank accounts and investments in one place. Most packages let you plan a monthly budget and analyse where your money goes each month. The best we've tested is Moneydance (<http://moneydance.com>), but make sure you download the free trial if you are thinking of buying it. The free AceMoney Lite ([www.mechcad.net/acemoney](http://www.mechcad.net/acemoney)) is good if you use one bank for all transactions. See [www.which.co.uk/financesoftware](http://www.which.co.uk/financesoftware).

### 10 Earn money for your opinions

Many marketing firms will pay you to complete an online survey, though don't expect to earn a fortune. Each survey takes between 10 minutes and half an hour to complete and you will usually earn between 50p and £10 a survey. You can sign up at sites like YouGov (<http://my.yougov.com/register.aspx>) or Panelbase ([www.panelbase.net](http://www.panelbase.net)).

### 11 Printer ink

Using a home printer can be costly. Printer ink alone can set you back between £137 and £565 over three years, depending on printer type and make. To help cut the cost, follow the tips at [www.which.co.uk/saveink](http://www.which.co.uk/saveink), such as ticking the 'draft output' box when you print, to cut down on how much ink that you use.



## Family

### 12 Shopping club

Register with free shopping club KidStart and get up to 20% cashback on the cost of what you buy. This money is transferred to a child trust fund, bank or building society of your choice.

Shops taking part include Tesco, Clarks and Borders. Visit [www.kidstart.co.uk](http://www.kidstart.co.uk) to register and to find out more details about the club.

### 13 Free learning

Regardless of your income and circumstances, most three- and all four-year-olds are entitled to 12.5 hours of free early years education a week, for 38 weeks a year, with a 'registered provider'.

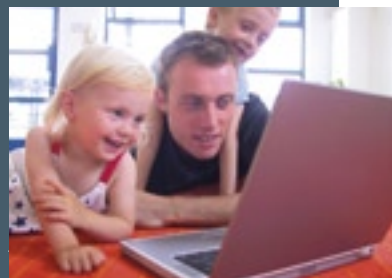
Providers may include Sure Start children's centres, nurseries and pre-schools. This will rise to 15 hours, delivered flexibly over a minimum of three days a week, across England by next year (some councils may already be delivering the 15 hours). You can't have childcare vouchers as well as tax credits, so you may have to choose between them. If you're receiving tax credits and want to know whether you would be better off with childcare vouchers, see [www.hmrc.gov.uk/calcs/ccin.htm](http://www.hmrc.gov.uk/calcs/ccin.htm).

### 14 Find out about your family

Programmes such as the BBC's *Who do you think you are* have stirred many people's interest in finding out more about the history of their own family.

Family tree software for your computer can help make this easier. If you want a good, solid program for building a family file then Personal Ancestral File 5.2 (PAF) is a good start. It's free and a good introduction to the process. See [www.familysearch.org](http://www.familysearch.org).

If you later want something more advanced, read the *Which?* Computing review at [www.which.co.uk/familytree](http://www.which.co.uk/familytree).



### 15 School uniform

If you have a child who is going back to school, you may be interested in half-price sales on school uniforms that are currently running in shops such as Debenhams. See [www.debenhams.co.uk](http://www.debenhams.co.uk) for more.

### TELL US YOUR MONETSAVERS

If you have great ideas for saving money, we want to hear from you. Whether your tips can save pennies or pounds, whether you save on the cost of shopping, cleaning the house or doing the washing up, let us know how you do it. Email [paul.ryan@which.co.uk](mailto:paul.ryan@which.co.uk) with your ideas or write to him at 2 Marylebone Road, London, NW1 4DF and help your fellow members to save money.