

# Ways to save

## Money savers for shopping, leisure and going to university



### Shopping

#### 1 Let us tell you about the best car deals

Keep up to speed with the latest car deals at [www.which.co.uk/news](http://www.which.co.uk/news). Twice a week (usually on a Tuesday and Friday) we'll bring you some of the biggest savings we've spotted on new and used cars. Recent bargains have included how to save 10% on the new Toyota Prius hybrid and a whopping £20k off a new 572bhp Audi RS6. To make sure that you never miss a great deal, you can also sign up to our free weekly Which? Car email, which also includes links to our latest car reviews and advice. See [www.which.co.uk/cars-email](http://www.which.co.uk/cars-email) to find out how.

#### 2 Price discounts

A site worth checking for price discounts is [www.offeroftoday.co.uk](http://www.offeroftoday.co.uk). This collects details of online savings on

goods from major high-street chains and online shops, so that you can compare the latest price cuts.

#### 3 A good time to buy

Digital camera manufacturers typically refresh their line-ups twice a year. Keep an eye out for digital camera bargains in autumn as retailers sell off end-of-line cameras to make way for new Christmas models arriving soon.

Our digital camera reviews cover all the latest models including 60 Which? Best Buys. Visit [www.which.co.uk/cameras](http://www.which.co.uk/cameras).



#### 4 Photo processing

Many online photo printers now offer you a number of free prints in a bid to get your business. A site such as [www.freephotoprinting.net](http://www.freephotoprinting.net) can give you an idea of what is on offer. Our current Best Buy digital printing services are Bonusprint and Snapfish. For more details, see [www.which.co.uk/digitalprinting](http://www.which.co.uk/digitalprinting).

#### 5 Free Sim card

Four of the biggest UK mobile phone networks (Orange, T-Mobile, 3 and Vodafone) are currently offering free Sim cards. These allow you to change the network you use so you can see what others have to offer. The cards are pay-as-you-go, so there is no monthly fee. Some phones are locked, which may mean you have to ask your current network provider for a PAC (Porting Authorisation Code) before you can use another network. Then you send off to one of the companies for a Sim. Delivery is free. See also [www.which.co.uk/switchtariff](http://www.which.co.uk/switchtariff).

### Home

#### 6 Broadband speed

If you're frustrated at the speed of your broadband connection, there are things you can do to try to improve it.

BT Total Broadband customers can get a device called a Broadband Accelerator (normally costing £15) free if you order it online. You will have to pay £1.20 postage. BT claims the device could boost your internet speed by up to 1.5Mbps (megabits per second). The idea is the device filters out interference from other wiring in your home to make your broadband faster. If you aren't a BT customer, the Accelerator is £6.63. See [www.which.co.uk/broadbandspeed](http://www.which.co.uk/broadbandspeed) for more on increasing broadband speed.

#### 7 Energy bills

As winter approaches, we'll soon all switch on the heating and face increased bills. This is a good time to consider whether you would save money

Save money when visiting attractions such as the Shakespeare houses – see (10) for details

by switching supplier. Customers changing supplier with Which? Switch saved £257 on average between August and December 2008. See [www.whichswitch.co.uk](http://www.whichswitch.co.uk) for how to do it.

Wireless energy monitors can help you keep a closer eye on how much energy you use. We have Best Buys on p21. If you live in Edinburgh, libraries have energy meters to borrow for a week. Which? is campaigning for simpler energy bills. See [www.which.co.uk/energy](http://www.which.co.uk/energy) to find out more about our campaign.

#### 8 Child trust funds

In September, the first children to hold child trust funds turned seven. This is the age when the government tops up the account with another payment

#### TELL US YOUR MONEYSAVERS

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.



**10 To be or not to be free**  
Enjoy England has hundreds of special offers on attractions across the country. As we went to press, this included two-for-one entry to five properties around Stratford-on-Avon associated with Shakespeare, including his birthplace. Download a voucher from [www.enjoyengland.com](http://www.enjoyengland.com). That offer is also available from [www.visittheheart.co.uk/offers](http://www.visittheheart.co.uk/offers), valid until 31 December 2009.



– £250 in most cases. Visit our guide to find the best accounts to make use of this tax-efficient way to put cash aside for your child or grandchild's future. See [www.which.co.uk/childtrustfunds](http://www.which.co.uk/childtrustfunds).

## Leisure

**9 Cut-price leisure**  
Travel by train and you can get money off the cost of entry to attractions in the Birmingham area, including 30% off entry to Cadbury World and Thinktank Science Museum, up to 35% off tickets at the IMAX cinema, and two-for-one entry to National Sea Life Centre and the Black Country Living Museum. Visit [www.londonmidland.com](http://www.londonmidland.com) and click on 'latest offers'.

**11 Days out Britain**  
The website [discountbritain.net](http://discountbritain.net) has plenty of ideas and discount offers for events across the UK. If you are looking for ideas for family breaks, you could try [play-and-stay.co.uk](http://play-and-stay.co.uk) which includes discount deals.

**12 Online TV**  
If you want to have a single place to find and watch British TV shows for free online, you could try Blinkx remote which indexes shows available from broadband catch-up services such as BBC iPlayer, Channel 4's 4OD, ITV.com and Demand Five, allowing you to sort by genre and title. See [tv.blinkx.com](http://tv.blinkx.com) for more.

## Going to college

**13 Student accounts**  
A five-year railcard worth £125 (NatWest) or £50 cash (Abbey National) are among the freebies that banks offer to try to get students to open an account.

But it's best to ignore the gifts and look at what interest-free overdraft limit you're offered. In your second and third year, with deposits to find and bills to pay, a high overdraft limit can be a lifesaver. Barclays offers up to £2,000 this year, RSB £2,750 and Halifax, £3,000. These are maximums and you may be offered less, or find your limit increases step by step, not at once. Don't spend more than the authorised limit. You'll pay high interest plus fines with most banks, if you do.

Check that these really are a bargain, as they're merely low-spec models. By paying a bit more, you can get a much better PC. Apple has a student discount scheme on laptops, Apple Macs and iPods.

**15 Student loans**  
Paying off bank debts as soon as you can makes sense, but paying off a student loan is less urgent, especially this year, when it's interest-free for 12 months. The interest is linked to inflation which is currently at an all-time low.

Graduates start paying off the loans when they earn more than £15,000. The interest is 9% of what the graduate earns above the £15,000 threshold. So, someone earning £18,000 a year would pay 9% of £3,000, (£5.19 a week).

**14 Laptops**  
Laptops are popular with students who want a versatile computer for study at home and in the library, so companies often advertise student deals.

### Our guide

We've prepared a guide for students on the costs of college and how to pay for it. Visit [www.which.co.uk/goingtouniversity](http://www.which.co.uk/goingtouniversity).

