

**1 Extended warranties**

If you're planning to take advantage of bargains in the January sales, avoid the extended warranties you'll be offered. They're usually not value for money. For example, the Sony Best Buy DVPNS15 DVD Player is £45 from Argos. Adding three-year replacement cover costs an extra £25 – more than half the cost of the player! DVD players are very reliable anyway and, even if the worst happens, a new one costs little more than the cover.

**2 Planning ahead**

January sales give some of the best bargains on TVs, DVD players and satnavs. January to March is also a good time to buy large domestic appliances, as end-of-line products can be reduced. Ask staff whether show models will be sold off cheaply. Wait for a new camera or MP3 player to be launched, then look for discounts on older models. Check shops in April/May or October/November for discounts on cameras. The timing of reductions on MP3 players varies.

**3 Home improvements**

Replacing a conventional boiler with a high-efficiency condensing model could cut your energy bill by up to £120 a year. You could save a further £110 by upgrading central heating controls. Replace an older tumble dryer with a new John Lewis JLTDC01 and you'll save enough energy per kg of dried clothes to power a 100W lightbulb for two and a half hours. If you want a washing machine, check running costs in our report on p54. Those we rate four stars or more cost half as much to run as those with two stars.



# Ways to save in the new year

This is an expensive time, so here are some ideas for starting 2008 with more money in your pocket

**4 Credit card deals**

Ease the strain of paying interest on borrowing with a 0 per cent balance-transfer deal. Capital One has launched a platinum balance transfer card offering 0 per cent without a fee until April. Northern Bank and Ulster cards offer 0 per cent for five and six months, respectively, without a fee (see 'Money monitor', p22). Also look at capped-fee cards such as the John Lewis Mastercard and Yorkshire BS Classic Visa, charging 2 per cent or £50 (whichever is higher) for balance transfers for six months.

**5 Unwanted insurance**

Mobile phone insurance can be an expensive drain on your wallet. Cover usually costs around £6 a month, which may sound reasonable, but that's £108 over an 18-month contract. As with an extended warranty, you may end up paying almost as much as the cost of the original product. There are also exclusions on many policies, which mean that there's no guarantee they'll pay out if anything goes wrong. Even if they do, you may have to pay an excess.

**YOUR IDEAS**

We're interested in hearing about what subjects you would like us to cover in this column and about your money-saving ideas.

Some areas we hope to look at this year include when big chain stores offer their best deals, the cost of different forms of exercise versus joining a gym, back-to-school savers and saving money on computer software. Email Paul Ryan at paul.ryan@which.co.uk or write to him at Which? PO Box 44, Hertford, X, SG14 1SH.