

Family matters

It's the ultimate makeover – one family, a team of Which? experts and a full 12 months of hands-on help and advice

Most of us make new year's resolutions – Darren and Toni Jones from Wolverhampton are no different. In the coming months they plan to get the best deal on gas and electricity bills, improve energy efficiency at home and make their money go further. This year is going to be unique, though, as the Jones family is going to be helped by Which? throughout 2008.

Which? experts test and investigate hundreds of products and services, and bring you the results. With the help of the Joneses, we're going to show you that by using these results you can easily save money and time, and ensure that you and your family buy only the best.

Darren told us: 'I am quite obsessive when it comes to researching products and services, and I like value for money. The Which? team's expertise is exactly what we need to make sure our hard-earned money is being utilised efficiently.' Darren's wife Toni added: 'The whole family wanted to become involved and thought the experience would make a big difference to the way we live our lives.'

In each issue of *Which?* you'll be able to find out how the Joneses are getting on. In this report, we've shown the family some easy first steps to save money. If you want to do the same, simply read 'How you can do it', opposite, and follow our advice.

Cutting costs

With young children in the house, gas and electricity bills can eat up a large proportion of the family budget. Darren and Toni

were with Powergen, but by using our www.switchwithwhich.co.uk website they found that they could save about £170 a year on their bill with British Gas.

However, customer service is important to the family and they weren't impressed with British Gas's paltry one-star rating from gas and electricity watchdog Energywatch. By switching to five-star-rated Southern Electric and its Price Fix 2008 Online tariff, the Joneses should save around £150 a year compared with their current deal. Darren told us: 'It took only a few minutes to fill in the online forms on the Switch with Which? website – a saving of £150 is amazing.'

The Joneses pay about £30 a month, including phone-line rental with BT, for Tiscali's broadband and anytime calls package. Many Tiscali customers can upgrade to a deal with free Tiscali line rental for £19.99 a month, although this offer will not be rolled out in the family's area until later this year. In the meantime, they can save £27 a year by switching line rental from BT to a promotional rate offered by Tiscali.

Bank on us

Darren and Toni use their Tesco Clubcard MasterCard for big purchases and pay off the bill in full each month. With an average monthly spend of £500 on purchases outside Tesco, Darren and Toni's deal would earn 3,000 loyalty points in the year, equivalent to an annual £30 off their Tesco bill.

Using our Best Buy recommendations, Darren and Toni have decided to switch to Capital One Cashback World MasterCard.



MEET THE FAMILY

Darren Jones, 35, is a police officer, and his wife Toni, 36, works part-time as an optometrist. They have two children, three-year-old daughter Harriet and five-year-old son Sam, who will be busy recycling and composting in next month's *Which?*

Darren's parents, Dallas and Maureen, enjoy travelling, entertaining and spending time with their grandchildren. Maureen works as a teaching assistant and Dallas, recently semi-retired, loves devoting time to his Morgan sports car. Darren's sister Deborah, 32, has recently moved house and likes skiing and keeping fit.

When not helping to look after the grandchildren, Toni's parents, John and Kath, enjoy the theatre and eating out. They're very much looking forward to self-employed builder John's retirement later this year.

It currently offers an impressive 4 per cent cashback on all spending in the first three months and pays 1 per cent cashback after that. Based on a monthly spend of £500, the Capital One card would pay £105 cashback in the first year, £75 more than they'd get to spend instore with Tesco's points.

Darren and Toni have a Lloyds TSB Classic Plus current account, which pays 4.25 per cent interest a year on balances up



From left: Dallas, Maureen, Darren, Sam, Toni, Deborah, Harriet, Kath and John

to £2,500. To earn more interest, they could switch to a current Best Buy such as Alliance & Leicester's Premier Direct account, paying 6.50 per cent on credit balances up to £2,500 until 31 January 2009. Based on an average balance of £1,000, the Alliance & Leicester account would pay around £23 more in interest than the Lloyds TSB account.

However, the couple have decided that they will stay with Lloyds TSB, as they've always received good customer service from their local branch. Darren says: 'We've been impressed with the service. I don't feel like I'm just a number – we have a direct telephone line to call with any questions and Lloyds was very helpful when we were looking for a mortgage.'

The year ahead

Over the coming year, we'll be advising the Jones family on a huge array of topics, from saving money and recycling, to cars and vacuum cleaners. And, as you'd expect from Which?, there will be plenty of tips to help you save time and money and find the best products and services, too.

Family update

Over the next year, we'll be there to advise, support and report on what the family's been up to

Follow the family's progress in each issue of *Which?* and take advantage of the advice from our experts. In the months ahead, we'll be looking at topics including:

- Recommending a new family car that is value for money, reliable and economical to run.
- Saving energy to make the various households greener and cheaper to run.
- How they can make the most of their money, from planning for retirement to maximising child trust funds.
- Taking the family shopping and giving them tips on what features to look for and how to bag a bargain.



HOW YOU CAN DO IT

As the Jones family discovered, it can be easy to make some quick savings

UTILITIES

Saving the family money was easy using Switch with Which?. Simply call 0800 533 006 or visit www.switchwithwhich.co.uk with details of your current supplier and price plan. You can specify particular requirements, such as green electricity or Energywatch's customer-service rating. Switch with Which? will tell you the cheapest deals and take care of the paperwork if you decide to switch.

PHONE AND BROADBAND

For the best deals, check out our verdicts in *Which?*, October 2007, p24, or visit www.which.co.uk/broadband and www.which.co.uk/phones.

CREDIT CARDS

Avoid paying too much interest or missing out on valuable cashback by switching to one of our latest Best Buys. See p22 and www.which.co.uk/creditcards for details.

CURRENT ACCOUNT

If you have a standard current account with one of the major banks, such as HSBC or NatWest, the chances are you're earning a measly 0.1 per cent interest on credit balances. Alliance & Leicester's Premier Direct account, by contrast, pays 6.50 per cent on credit balances up to £2,500 until 31 January 2009 if you pay in at least £500 a month. That's 65 times more interest than with HSBC.

