



Fresh start

Get your finances in shape for the new year

1 Compare prices

When you receive this issue of *Which?*, there will be just a few days to go until Christmas. If you're looking out for those last-minute bargains, check out our website www.whichcompare.co.uk, which lists retailers' prices for a huge range of products so that you can compare them side by side.

2 Free tickets

If you are trying to cut back a little at the start of the year, but don't want to spend the whole month of January indoors, there are plenty of chances to get free tickets to be in the audience at radio and TV shows. Check www.bbc.co.uk/tickets to see which are available. The site www.applausestore.com has a list of shows from broadcasters such as the BBC and ITV, including the popular *Britain's Got Talent* (pictured).



3 Getting finances in order

If you want to get better at budgeting, personal finance software can help. You can track monthly spending, your bank accounts and investments. Our testers' favourite was Moneydance 2008, which cost £26.95 as we went to press (you pay on its site in US dollars and the sum is converted to pounds). We found it user friendly and comprehensive. It lets you personalise the welcome page to give an overview of your finances, including your account balances, a net worth, a calendar showing bills to pay, a summary of a month's expenses and a reminders box. There's a large online forum and helptext is easy to follow, though not searchable. You can download a free trial to see if it's for you. Visit www.moneydance.com for more.

4 Cheaper ways to get fit

If you're thinking of joining a gym in 2009, consider how often and how long you'll go, or whether you'll end up paying for something you don't use. We've put together a guide to home gym equipment at www.which.co.uk/exerciseequipment. We often advise you to shop around, but this is an area where it's really worth it. Many products are much cheaper online than recommended prices. On p70, we look at Best Buy exercise bikes and cross trainers.

5 Renting DVDs

If you are planning to spend more time at home in January, you might think about joining an online DVD rental service. We've looked at a range of these and which package is right for you will depend on how many films you want to rent.

The most basic packages typically offer two DVDs a month, borrowed one at a time.

The cheapest of these when we checked prices were from Lovefilm, The Sun Movie Club and Tesco, all just under £4 a month. It's worth noting that different companies will offer you a free trial ranging from 14-60 days.

For more details and other options, see www.which.co.uk/rentDVDsonline.

7 We're on Facebook

Social networking website Facebook is a great place to keep up with friends, but you can now also use it to reclaim money. Which? has set up a tool called Payback for Facebook members that could help them reclaim money from mis-sold payment protection insurance (ppi). Anyone who has a loan or a credit card could be affected, so tell Facebook users you know to search for Payback next time they log on.

8 Tax code

When you get your tax coding notice in the first couple of months of 2009, don't assume it's correct. The National Audit Office says that we pay more than £200m too much in tax.

6 Calls abroad at Christmas

Many of us have relatives or friends living abroad, who we will want to call on Christmas Day to send festive greetings.

But the cost of such calls can vary hugely. You can pay just 5p for a 10-minute call to Australia on your home phone using prefix provider DiscountDial. Making the same call using a pay-as-you-go mobile phone from O2 could cost £15.

Prefix providers – with which you dial an access number before the number you're calling – are often the cheapest way to call abroad, some costing you 1p or less a minute.



Making phone calls over the internet (Voip) to a phone or a computer are also cheap at 2p or less a minute. BT's International Freedom, an add-on package for your home phone, provides unlimited free international calls for £5 a month. But you'd have to make more than 1,000 minutes of calls to make this cheaper than using DiscountDial.

If you do want to call abroad from a mobile phone, prepaid Sim cards such as Carphone Warehouse's Mobile World will usually be the cheapest way to call abroad from your mobile, though you have to pay a fee for a card.

MONEY SAVING HANDBOOK

'There's no such thing as "we pay the VAT" or "VAT-free" on furniture sales. The store is trying to convince you of a false saving.' Want to find out more? *Money Saving Handbook* will help you make savvy savings on credit cards, travel, mobile phones and more. To order your copy at £9.99 plus free p&p (normal price £10.99), call **01903 828557** and quote CCW0109 or visit www.which.co.uk/books. Offer closes 30 January 2009.

