

Media Outlet: *Woman's Own*

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Woman's Own

Better off

Smart shopper



Start the year by making big savings. Expert **Tara Evans** shows you how...

NEW YOU 2014 MONEY SPECIAL

5 steps to...

Cutting the cost of your SUPERMARKET SHOP

1 Keep an eye out for glitches

Occasionally, a technical error in the computer systems used by supermarkets can cause some items to scan through tills at an unbelievable discount. Recent examples range from 1p chocolate oranges to £2.75 for bottles of wine that should be worth £9. The best deals are posted at the HUKD website (hotukdeals.co.uk) – new ones go up all the time. But you'll have to be speedy when you spot one that looks good because once the supermarket is aware of the glitch, the problem gets solved pretty fast!

2 Deal or no deal?

If you're shopping online, it's easy to compare prices using mysupermarket.co.uk but when you're actually storming the aisles, it's harder to spot whether the 2-for-1 or BOGOF offer is worth it. But now you can check prices on the go by downloading MySuperList. This clever free app lets you scan barcodes and checks the prices across all the big supermarkets plus Aldi, Boots and Superdrug. It's available on Android and from the Apple App store.



3 Consider online delivery passes

All the big supermarkets – Sainsbury's, Waitrose, Asda and Tesco, plus Ocado – will deliver your shopping but you have to spend a hefty amount to get it for free. Earlier this month, Morrisons launched its own delivery service and the cheapest slots (at off-peak times) cost just £1 with no minimum spend. The service has started in Warwickshire with plans for it to be rolled out across the rest of the country during 2014. Meanwhile, Tesco, Asda, Ocado and Sainsbury's encourage you to buy your delivery slots in bulk, making it cheaper in the long term if you remain loyal to one store. Read more about online passes on goodtoknow.co.uk/delivery-pass.

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4 How to get cashback on in-store shopping

Get money back on your weekly shop by submitting your receipt. Cashback sites Quidco, TopCashback and Shopitize all allow you to photograph your receipt and then submit it via a smartphone app or through their websites. The amount you earn depends on the items you buy and whether cashback is available on them – but you could get as much as £9 off the cost of a £70 weekly shop.

5 Loyalty does pay

Apparently we're sitting on £1.1 billion worth of unused loyalty-card points – that's an average of £31 worth of rewards per person! The most generous scheme is still Boots, where you get four points for every £1 you spend with each point being worth 1p – far better than the Superdrug Beautycard where you only get one point for every £1 you spend. To find out more about loyalty cards, visit goodtoknow.co.uk/loyalty.

Do you have a money saving tip?

Email me at Tara_Evans@ipcmedia.com and you could get £25 if we use it.



IN THE NEWS

MID-CONTRACT PRICE HIKE CHANGE

- ◆ New rules kick in this week (23 January) that allow you to get out of a phone, broadband or mobile deal for free if your provider puts up the price during your contract.
- ◆ Previously, suppliers were free to increase charges and there was nothing customers with time left on their contracts could do about it. Now Ofcom, which is in charge of regulating telecoms firms, has announced that any change in price should mean you can be released from a contract.
- ◆ Firms will now have to give you at least 30 days' notice of an impending price rise and then allow you to cancel your contract if you're unhappy, without paying a fee!
- ◆ At the moment, the new rules don't apply to pay-TV subscriptions, like those with Sky or Virgin Media, but Ofcom says that if these are part of a bundle deal then they should also be taken into consideration. Watch this space!

Better off

Ask the expert



EMMA EAVES-ANDERSON, 29

Q I'm considering switching energy suppliers and I've heard that small gas and electricity companies have some cheap tariffs – but can you really trust them?

A Never forget the little guys! Jo Ganly, energy expert at USwitch (uswitch.com) told me, 'Small suppliers, such as Ovo, First Utility and Co-operative Energy, featured heavily in the best-buy tables throughout 2013, offering consumers competitive prices and often better service too.' However,



they're not always the cheapest option, so research a couple of comparison websites to check whether you can get a better deal. Remember, you'll need your last bill (or last couple of bills) handy for an accurate search!



ABRIGHT IDEA?

Forget about energy-saving light bulbs, LED lights start from £4 and use up to 90% less energy than standard (known as incandescent) bulbs and can last up to 15,000 hours – and they're much more attractive. Find out more at ttle.co.uk.

Beat online fraudsters

PASSWORDS Don't write them down. Think up a sentence like, 'I was born in Crewe on January 18th, 1974' and take the first letter of each word (wbiCoJ18th1974) to create a really secure combination.

PROTECT YOURSELF Thieves can steal your password by hacking into your computer and recording what you type. Update your anti-virus software and get the latest security settings for browsers.

GONE PHISHING Scammers send fake emails pretending to be your bank

asking you to confirm your security details. Your bank will NEVER ask you to do this. Don't click on the links and if you're unsure, call your bank.

IF THINGS DO GO WRONG Check your account regularly and report anything fishy. If you've been a victim of online bank fraud, it's up to your bank to pass on the details to the police. Your bank must also give you a refund.



BATTLE ticket fees!

I love going to the theatre or to a gig but I hate paying a booking fee – sometimes you end up paying a third extra on the value of a ticket. It's even worse when they charge you for printing a ticket at home or collecting it from the box office. If you really want to see your favourite comedian or band play, then you have to buy tickets over the phone or online and sellers are abusing this power. It makes me so mad! The consumer group Which? is meeting with the companies involved on 31 January to challenge them on their extortionate fees. Show your support by signing its petition online at which.co.uk/campaigns/ticket-fees/know-the-issue.



Just the job

Finding a good tradesperson can be a nightmare. But **Ratedpeople.com** may well be the answer. Log on and give a description of the job you want doing and then wait for a rated plumber, electrician or odd-job man to get in touch. Like TripAdvisor, it works on previous customers providing ratings.



READER'S TIP

'Your fridge-freezer could be costing up to £91 a year to run. Even when my freezer is empty, I keep it full with bowls of water as it uses less energy and the freezer doesn't need to work as hard.' Naomi Wright, 29, Kent.

