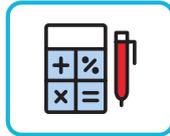


TOP TIPS ON HOW TO SAVE MONEY ON FOOD

1. CREATE A BUDGET

Start by creating a detailed budget to track income and expenses, if you need help with this Our Newham Money are on hand to help you.



2. SHOP SMART

Look for deals, use coupons and compare prices before making a purchase. A handy free comparison tool, **Trolley** lets you compare the cost of items at major supermarkets. You can also set alerts for when the price of your favourite items drop.



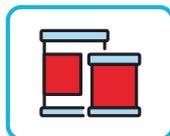
3. ALWAYS GO SHOPPING WITH A LIST

Supermarkets are experts at luring customers into buying items you hadn't planned on purchasing or have no real need for. To avoid additional expenses, make a shopping list before you go to the supermarket and stick to it.



4. SWITCH TO CHEAPER BRANDS

Instead of choosing well-known brands, try supermarket own brands and other alternatives. The cheaper supermarket versions tend to win taste tests and often tasters can't tell the difference.



5. MAKE MEALS AT HOME

We all like the odd takeaway treat or going out for meals, but it can be costly if you indulge too often. Instead, why not try making your favourite takeaway meals at home for a fraction of the cost. Check out our **budget friendly recipe videos**.



6. FREEZE LEFTOVERS

Have you cooked too much? Struggling to finish a whole loaf of bread? Don't bin it, freeze it.



7. AVOID SMALL CONVENIENCE STORES

Consumer group Which? compared prices between a smaller store with its larger store. It discovered people buying the same 75 items at smaller stores, including Hovis bread and own-brand milk, would be spending an extra £15.73 on average a week – £817.91 a year – than those shopping at a larger store.



8. JOIN A LOYALTY SCHEME

If you regularly shop at a particular supermarket and it has a free loyalty scheme, why not join. Schemes such as Tesco's Clubcard and Sainsbury's Nectar are no longer simply about collecting points but now offer exclusive discounts and rewards.



9. KNOW THE DIFFERENCE BETWEEN A 'BEST-BEFORE' AND 'USE-BY' DATE

Food with a use-by date must be used by midnight of its expiry date or it could be unsafe. Typical foods to look out for include dairy, milk, fish and eggs. Best-before dates are more flexible and don't have the same safety issues. Food near its best-before date is usually fine to eat and often heavily discounted. This is usually longer-lasting foods such as frozen meals, tins, sugar, pasta and cereals.



10. HELP IS HERE

If you need financial advice or support, don't suffer in silence. Help is Here. Our Newham Money's advisers can offer a range of confidential help and support.



CONTACT:

112-118 The Grove, E15 1NS
020 8430 2041

www.ournewhammoney.co.uk
ournewhammoney@newham.gov.uk
@OurNewhamMoney

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