

# 50 Simple Money Saving Tips to Get Your New Year Off To A Positive Start

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As the cost-of-living crisis deepens, many people will be starting the new year looking for ways to save money on their normal day to day living costs.

Holly Andrews (<https://www.kisbridgingloans.co.uk/author/holly-andrews/>), Managing Director at KIS Finance (<https://www.kisbridgingloans.co.uk/>) has been looking at the 50 best money saving tips that are really quick and simple but offer genuine ways to cut your expenditure without impacting on your lifestyle.

Holly says:

“The new year is the ideal time to shake up your spending habits and look for ways to streamline your expenditure, but most money saving tips mean having to cut back and give up things that you like.

However, at KIS Finance (<https://www.kisbridgingloans.co.uk/>) we have looked into the 50 simplest ways that you can save money with little effort but with some really great rewards.

If you try our easy to follow tips you can significantly reduce your expenditure without reducing your enjoyment of life.”

Our guide gives some great practical advice on:

Saving money when using your car by:

- Using fuel price comparison sites
- Avoiding premium fuels
- Driving for efficiency
- Regularly checking your tyre pressures
- Reducing the weight of your vehicle

Spending less on your Electricity and Gas by:

- Using a comparison site
- Insulating your home cheaply
- Turning off individual radiators

Running your washing machine on a low  
temperature cycle  
Buying a shower timer  
Only boiling the amount of water that you need  
to

Paying less for your holidays by:

Traveling outside of the most popular times  
Being flexible over your destination  
Avoiding expensive mobile phone data charges  
Enjoy the local cuisine

Making your food budget go further by:

Shopping in the evenings  
Shopping online  
Going to the supermarket alone  
Using Apps to avoid food waste

Enjoying takeaways for less by:

Going for collection instead of delivery  
Look for cashback deals  
Not ordering on a Friday or Saturday  
Not just throwing away junk mail  
Considering supermarket alternatives

Getting a better deal with your bank by:

Switching bank accounts

Making better use of your credit cards by:

Setting up a direct debit  
Consolidating your credit cards  
Removing your payment details from shopping  
websites

Saving money on your loans and mortgages by:

- Consolidating loans
- Comparing fixed rate mortgage offers

Cost effective mobile phones and internet by:

- Cancelling your landline if no longer needed
- Only paying for what you need

Saving money on entertainment by:

- Utilising voucher schemes
- Looking for free days out
- Investing in a Kids Pass

Spending less on travel costs by:

- Buying a family and friends rail card

Reducing your tax liabilities by:

- Checking your tax code
- Utilising any employee benefits
- Reviewing your Council Tax

Getting a better deal on your insurance by:

- Using a comparison site
- Taking out home care cover
- Only paying for the cover you need
- Increasing your policy excess
- Installing additional security to your home
- Not overestimating your mileage for car insurance
- Getting a black box insurance policy

Saving money on your direct debits and subscriptions by:

- Auditing your direct debits and standing orders
- Checking recurring payments
- Reviewing subscriptions
- Streamlining your streaming services

Full details on all of these simple, but highly effective money saving tips can be found in our full report

(<https://www.kisbridgingloans.co.uk/consumer-guides/50-top-money-saving-tips-to-get-your-new-year-off-to-a-positive-start/>)

at:

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About KIS Finance:

KIS Finance are an independent finance broker specialising in bridging finance, development finance, commercial mortgages, equity release, and secured loans. Their team of advisors have considerable experience across multiple different areas of the finance sector, as well as insurance and compliance.

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