

Money Saving Tips

Savings Habits

- ☐ Set at least one clear savings goal
- ☐ Use a dedicated savings account
- ☐ Set up a standing order and pay yourself first
- ☐ Create a simple monthly budget
- ☐ Apply a "needs vs wants" mindset

Bills & Subscriptions

- ☐ Review all direct debits and subscriptions
- ☐ Cancel unused or poor-value subscriptions
- ☐ Compare electricity, gas and broadband providers at the end of your contract
- ☐ Review insurance at renewal
- ☐ Review bundled TV, phone and broadband packages at the end of your contract

Food & Groceries

- ☐ Check fridge, freezer and cupboards before shopping
- ☐ Plan meals for the week
- ☐ Write and stick to a shopping list
- ☐ Stay flexible for in-store discounts
- ☐ Batch cook and freeze meals
- ☐ Use supermarket loyalty schemes
- ☐ Use food-saving apps
- Buy second-hand where appropriate

Travel Habits

- ☐ Walk or cycle short journeys
- ☐ Use Leap Card or TaxSaver tickets
- ☐ Use Cycle to Work scheme if eligible
- ☐ Compare fuel prices before filling up
- ☐ Review filling station loyalty schemes
- ☐ Consider an EV for long-term savings

Energy Usage

- ☐ Review recent energy bills
- ☐ Carry out a simple home energy audit
- ☐ Switch to LED bulbs and A-rated appliances
- ☐ Use a smart thermostat
- ☐ Reduce hot-water usage
- ☐ Turn appliances off at the wall
- ☐ Use off-peak electricity rates
- ☐ Charge EV overnight on a night tariff
- ☐ Air-dry clothes instead of using a dryer
- ☐ Let food cool before refrigerating
- ☐ Only boil the water you need in the kettle
- Consider SEAI-supported energy upgrades

Workplace Benefits

- ☐ Check employer health insurance supports
- ☐ Use Cycle to Work scheme
- ☐ Ask about childcare supports
- ☐ Use staff retail discounts
- ☐ Check for subsidised gym memberships

Gov't Supports

- ☐ Claim Medical Expenses Tax Relief
- ☐ Check eligibility for Fuel Allowance
- ☐ Check eligibility for Household Benefits Package
- ☐ Review Mortgage Interest Relief eligibility
- ☐ Claim Rent Tax Credit
- ☐ Review Rent-a-Room Relief eligibility