

Cheap Changes

handy money saving tips from
Independent Money Saving Expert,
Alvin Hall



Cheap Changes is packed with top tips to help you not only save but upgrade your lifestyle. Written by independent money-saving expert, Alvin Hall, tv presenter (*Your Money or Your Life* – BBC 2) and author of several books including *What not to Spend*, this guide will help you to change your ways for the better.



organic milk for life

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Why does
organic food cost more?



Why would I pay
the extra?



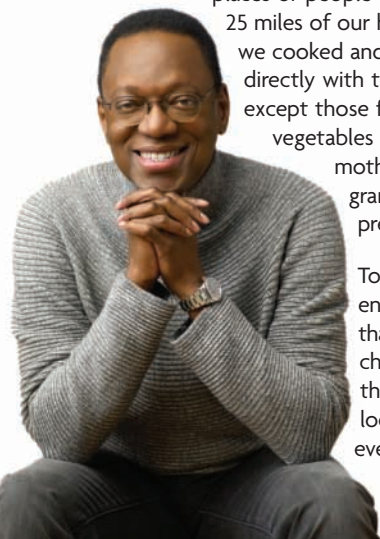
Introduction

First, let me be honest. I buy semi-skimmed organic milk. I had been an on-again, off-again purchaser until about a year ago when I decided that the benefits - and better taste - were well worth the little extra money it cost me every week.

I am actually surprised that it took me so long to make this change. For well over 20 years I have bought much of the food I cook and eat, from staples like apples, eggs, and potatoes, to more exotic fare like rocket, haricot verts, and exotic, colourful hot peppers from Farmers' Markets and local sources near the places where I've lived. This enjoyment of fresh, locally-grown produce goes all the way back to my childhood.

Being organic was then a low-cost way of growing crops and raising animals. We grew, picked, hunted, caught, or bought most of the food we ate (except dry goods) from places or people within about 25 miles of our house. What we cooked and ate varied directly with the seasons, except those fruits and vegetables that my mother and grandmother preserved.

To this day, I enjoy the fact that my diet changes with the seasons. I look forward every year to



the time when my favourite fruits (blackberries, blueberries, and peaches) and vegetables (such as asparagus and parsnips) are in season and full of fresh, just-picked flavour; and when certain types of fish are in abundance. I eagerly anticipate making some of my (and my parents') tried-and-tested recipes as well as scouring my cookbooks to find new, delicious ways to prepare these favourites. I'm always open to trying new things that the local farmers are growing.

I encourage you to give organic and locally sourced foods a try. Often when friends are visiting, I'll take them with me to a local Farmers' Market to help select the foods we'll have for our next few meals. They always enjoy it far more than they imagined, and this opens the door to them trying locally-grown organic foods.

Importantly, I've found from personal experience that the additional costs (both perceived and real) are worth it and are not nearly as much as most people think they are going to be, especially when compared to the expense of buying prepared foods. It's a simple matter of purchasing some organic products as a priority and then adjusting spending in other areas of your life so that the cost is never a burden; instead, it's a trade-off.

I've made buying organic a priority in the way I've chosen to live and enjoy my life today. That's why I'm doing this Cheap Changes guide. I want to share with you some of my money-saving tips for all areas of your day-to-day life that will help you to "trade up" (as I have done) to some tastier, more nutritious organic foods, at only a modest extra cost. I guarantee that your palette will be excited and your body and mind will feel better-nourished as a result.

Alvin Hall

Money-Saving Tips: Food & Drink


In my years of doing the TV programme “Your Money or Your Life,” I found that people often wasted more money on food than in any other area of their lives. By making a few changes, it is much easier to find the extra 73p a week that you’d need in order for a family of four to switch to organic milk¹. In fact, each of these tried-and-tested tips should yield savings significantly greater than that.

1. Take a fixed amount of cash to the supermarket. If you go over that amount, you must remove an item from your shopping trolley.



2. Plan your meals for the week and only shop once or twice a week. This will help you to avoid those impulse purchases that can blow your budget.
3. Shop at different supermarkets in order to compare prices and to become familiar with their promotions and special offers.
4. Buy certain staples, such as chicken stock, sugar, pasta and canned soups, only when they are on promotion or special offer.
5. Set a maximum amount you will pay for a bottle of wine. Make finding a good, inexpensive wine a shopping challenge. There are plenty out there.
6. Take advantage of seasonal specials, especially at Farmers' Markets, when an abundance of produce means lower prices.
7. Use discount and special-offer coupons from newspapers, magazines or websites to reduce the cost of your food bill.
8. Vary your diet by prioritising your purchases. Buy some higher-priced foods you enjoy as well as some cheaper essentials so that you stay within your fixed budget and eat a balanced diet.
9. Reduce the number of prepared and take-away foods you purchase. Learn to make dishes from scratch that can be served over several days in different ways and freeze any leftovers for future use.
10. Dine as a family with everyone at the table. Preparing one, healthy, well-balanced meal for the entire family enables you to control the cost of every meal. Allowing everyone to eat different foods at different times invariably increases food costs, as well as your workload.

1. Based on a family of four consuming 7.3 pints/week (TNS data 2008)



Money-Saving Tips: Parents

Much of the overspending on babies is more about the parents' ego than the actual needs of the child. Then, as children grow older, pester power kicks in. Both the needs and the wants of the child can put lots of pressure on the family's budget. The savings tips below will help you to balance your budget and save money. And in some cases your child will learn a useful lesson about money.

1. Plan and set a budget for the everyday items you will need to buy for your child. Buy items when they are marked down.
2. Try not to buy too many special occasion items, especially clothing, that may be used only once or twice before the child outgrows them.
3. Buy in bulk those items that you will use most frequently. This can be a huge saving compared to picking up small packages of the items every time you need them.
4. For birthdays and Christmas, encourage relatives and friends to pool their money to help pay for a really expensive item, like a pram for a baby or a piece of electronic equipment for an older child.
5. Consider buying good quality used toys, especially when the child is young. It's the fun of playing with the item that will be important to the child, not whether it is brand new.
6. Accept hand-me-down clothing and toys from relatives and friends. Often these

are barely used, good quality items that friends and family kept because their child quickly outgrew them.

7. Don't assume that the most expensive item is always the best. Many consumer websites evaluate and rate items as "best buy" and "best value for money". Analyse the specific needs of your child and do your comparative research before making the purchase.
8. Avoid blowing the family's budget on a birthday party for your child. You don't have to buy into the trend of creating an over-the-top, 'impress the neighbours' party. Focus on the single thing that will make it fun for your child and keep it simple.
9. Make your child choose one item from among several he or she really wants. Few of us can afford to have everything our heart desires. By teaching your children to make choices, you help them learn to set priorities and determine what, relatively, is more important to their happiness.
10. If your child receives pocket money or gifts of money from relatives or family friends, have them save part of the money to purchase items they really want. This not only reduces the amount you will have to pay out, it also teaches your child about setting goals.



A woman with long blonde hair, wearing a pink jacket, is sitting on a wicker picnic basket. A young girl with pigtails, wearing a grey jacket and blue pants, is standing next to her. They are in a park-like setting with green grass and trees in the background. The text "Money-Saving Tips: Family Activities & Outings" is overlaid on the image in white font.

Money-Saving Tips: Family Activities & Outings

Having a good time on holiday or family outings doesn't mean you need to be able to spend without limits. In fact, it is totally possible to have a thoroughly wonderful time and control your costs. All it takes is planning, setting reasonable limits, and being a little creative.

1. Use the public library for regular outings to discover and read books or for a rainy day to hire DVDs. Your local library is a great place for children to discover the joys of reading, and it costs you nothing. When he or she finds the right book, a child can occupy himself or herself for hours.
2. Take children to the zoo or on nature walks to look at specific trees, flowers, or birds. Make it a game, giving a small prize or treat to the child who identifies the most items correctly.
3. Visit museums and historic sites that will interest children. However, make sure you have a clearly defined goal for the visit. When I take my friend's children to a museum, we only see one or two exhibitions that I have researched, and I always go armed with some interesting or wacky historical facts.
4. Research your local area to see what's free or low-cost on weekends and during holiday periods. This can be done by scanning the local newspapers, visiting the information booths in the town centre, or talking to neighbours and friends. Many local communities and historic sites offer concerts, movies, and

town festivals that are fun, interesting, and easy to get to.

5. Bring your own picnic. At many sporting events, beaches, amusement parks, food and snacks are pretty expensive. By bringing your own food you can substantially reduce the total expense of the outing and, at the same time, ensure that your family is eating a well balanced diet.
6. Look for slightly off-season places to take the family for holidays or short breaks. The costs of everything from the plane tickets, to food and entertainment can often be substantially cheaper.
7. Book well in advance if you're travelling to popular places at peak times, like school holidays or Christmas. You'll be able to get some reasonably good discounts on accommodation and airfares. The cost will not be as low as the off-peak fares, but they will be cheaper than if you wait another month or two.
8. Look for older, well-maintained hotels with spacious rooms. In some cases a couple and two or three children can share one room comfortably, thereby substantially reducing your hotel bill.
9. Don't let your children use the mini-bar for drinks and snacks. Instead, when you arrive at your destination, stock up with store-cupboard essentials that your children will consume. Even if you end up leaving a few things behind, it will cost substantially less than letting them use the mini-bar or order from room service.
10. Share the holiday with another family - or two. If you children get along well with a neighbour's children, why don't you go on a holiday together? By sharing the costs of renting an apartment or a villa, you will reduce your total costs. A word of warning, be careful to come up with some ground rules about cooking, cleaning, keeping the place tidy, additional expenses, and anything else that might cause friction.



Money-Saving Tips: Day-to-Day Lifestyle


Throughout our daily lives, each of us can sometimes spend money almost as if our hands are doing it with no connection to our rational mind. Over time, each of these spends can add up to serious amounts of money. Here are some ways to take control of this tendency and to save money without feeling deprived.

1. Set a daily or weekly spending limit. Every time you spend money, place the receipts in an envelope and keep a running total of what you spend on the back of it. Carry this envelope with you throughout the day. As you approach your limit, you'll be surprised at how much your spending will slow down.
2. Declare one day each week a complete no spending day. Don't use your debit card, cash point card, or credit card. This simple act of discipline will help you reduce the amount of money you spend thoughtlessly each week by approximately 10-20%.
3. Carry in your wallet only the amount of money that is your daily spending limit. It's always much harder to spend cash than use a credit card.
4. Plan your purchases in advance. Going out for a bit of spontaneous shopping is always dangerous to your budget. Most of the time you will find something that you really did not need to buy. Planning will help you to avoid temptation.
5. Use the Internet to research prices and to comparison shop. Even if you don't buy

the item over the Internet, use the information to negotiate a better price at a shop. If you don't ask, you don't get!

6. Set a fixed budget for presents for relatives and friends. Consider it your good fortune if you find the item on sale. And resist temptation to "top-up" the lower-priced present with another one. Instead, save the money you did not spend.
7. Learn the sales cycles at your favourite shops and only buy sheets, towels, socks, kitchen utensils, and other basic household goods when they are on sale. There is no reason to pay full price. And avoid the temptation to overbuy when the prices have been reduced.
8. Avoid overdraft fees and interest charges on all of your accounts. In a time when it is easy to track all types of accounts online, there are few valid reasons for incurring any of these fees. Paying them is a total waste of money.
9. Identify your financial weaknesses and develop ways to control them. If you have a weakness for shoes, for example, set a strict but realistic limit and avoid temptation.
10. Spend time with your money. Money does not take care of itself, so you have to devote some time each week or month to keeping your finances in check. Only by doing this can you begin to see where you can save, and see where you can reprioritise your spending in ways that will improve your life.





Money-Saving Tips: Household

Household expenses are an easy place to start saving. Why? Because it won't feel as if you're depriving yourself; instead it will make you feel smart. And you can also feel virtuous because some of these tips, in addition to helping you keep more of your money in your pocket, also help contribute to a better environment.

1. Buy everyday household and laundry products only when they are on special offer or on sale and buy in bulk.
2. Review the service plans for land lines, mobile phones, and internet services to make sure that your provider is giving you the best deal for you and your family's needs.
3. Lower your gas and electric costs by visiting one of the web sites that enable you to compare your provider's rates with those of competitors in your postal code and switch to the cheapest or a cheaper provider.
4. Switch from incandescent bulbs to energy-efficient compact florescent lighting to lower your utility bills. Given that the colour of the energy-efficient bulb can vary widely, make sure you test it first to ensure it is suitable for the room.
5. Turn down your thermostat by 1%. According to the Energy Saving Trust, this small adjustment can save you 10% on your heating bills.
6. Wash more of your laundry using cold water instead of hot water. This will help to

lower your utility bills. Many of the new, biodegradable detergents work just as well in cold water as in hot.

7. Look for top-quality energy-efficient appliances (with the energy efficient logo and rating) when you replace your old ones. The new appliance should last a long time, thus extending the savings on your utility bills.
8. Determine how much a home improvement will realistically add to the value and saleability of your property before you do it. Avoid those renovations or changes that are too personalised and add no value.
9. Periodically review your mortgage to see if the one you currently have can be improved upon. Also review your bank accounts to see if you can get a better rate of interest on your savings. It is just as important to make sure your money is earning a top rate of interest as it is to pay as little interest as you can on your mortgage. If you can do both, then it's a win-win for you.
10. If you are responsible and prudent in how you handle money and credit cards, then get a card that offers a rewards program that benefits your family's lifestyle. There are lots of initiatives out there, from air miles to free hotel stays, package holidays and discounts on electronic equipment. This makes your money work twice for you - first when you spend it prudently on an item or items you need, and second when you take advantage of the free or lower-cost perk you've earned.



Why does organic food cost more?

- It takes at least two years for a farm to convert to organic production – during this time they cannot sell their products as organic even though it will cost more to produce
- During the two-year conversion period, considerable extra investment is required
- Organic farmers aim to produce to the natural capacity of their livestock and the land, without reliance on the routine use of antibiotics, artificial chemical pesticides and fertilisers. This means that yields will be lower
- Organic animal feed is harder to source and more expensive to buy
- Organic farming is more labour-intensive so employment costs are higher







Why would I pay the extra?

Animal welfare, environmental and potential health benefits are the chief reasons to pay the little extra for organic milk.

- **Animal welfare**

Organic cows are outside as much as possible and enjoy a natural forage based diet with no GM foods. Unlike conventional cows, they are only treated with antibiotics when ill, not as a matter of routine, which minimises the risk of consuming chemical residues.

- **Environment**

Organic farming encourages bio-diversity, in other words the cows live in harmony with nature and the other wildlife that you'd expect to see in the countryside. This is because organic farmers don't use artificial pesticides or herbicides so more wildlife can thrive on the land. There are five times more wild plants and 57 more plant species on organic farms than non-organic farms.



- **Health**

Independent research has identified improved nutrient content and therefore potential health benefits in organic milk, such as higher levels of Omega 3, Vitamin A and Vitamin E compared to non-organic milk. Recent research studies have also found that drinking organic milk can help reduce eczema. Take a look on the OMSCo website, www.omsc.co.uk, for more information.



Who is OMSCo?

The Organic Milk Cooperative is a cooperative of over 350 British organic dairy farmers who are committed to producing the best possible organic milk. It is managed by farmers, for farmers, who are dedicated to building a sustainable future for British organic dairy farming and the British countryside as a whole.

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