

Plan To Save

By planning ahead you can save time and money

It's coming to that time of year when shopping for presents can be both a joy and a worry. Around Christmas there are usually plenty of sales which save you money, always assuming you have some to spare. That's the issue for many people these days: there never seems to be enough to go around, what with the rising cost of living. Keeping the family fed and paying the household expenses has to be a priority, but the giving of gifts on birthdays or Christmas is a must for many; however, this loosening of the purse strings tends to throw the budget way out of kilter. Given a little thought up front, there are simple ways to cope.

These costly times rarely just pop up – they are there every year so you know about them well in advance. As long as the gifts you have in mind for individuals don't have a use-by date they can be purchased anytime, so there's no real need to leave it till the last minute. If you have an annual periodic planner on hand – you can use one of ours which you can pick up from this website free of charge – those important dates can be listed; and you may have some idea of what you would like to get for a particular person; so when you see it at a good price in your travels, why not buy it then until leaving it till later?

Ordinary shopping is an ongoing thing, especially with regard to meals. A mistake many make is deciding on the day what to have for the evening meal, then racing down to the shop for what's needed. Later, maybe they discover during preparation that a particular ingredient has run out; so off they go again, back to the shop covering the same ground, wasting time and burning more fuel. By planning ahead, a single trip can cater for that day and some ahead; perhaps even a whole week. Last minute purchasing can be further minimized by having a small stock of spares in the pantry. Should an item be on special, buy more than one; and jot down whenever anything is used that will need replacing on the shopping list; and don't forget to take that with you when you do go to the supermarket.

While on the subject, assuming the car is being used frequently, waiting until the fuel tank is almost empty often means having to fill up while on the shopping run at the closest service station which may not be the cheapest in the area. When the tank drops below half way, keep an eye out for the cheaper venues and buy there.

Unless they are flush with cash, most people will take advantage of weekly specials. That's fine unless there are a number of items of interest that are not from the same store. Ducking around from one to the other may seem like a good idea, but the amount of fuel being used has to be factored in and sometimes it is more than the savings made on the specials.

There is, of course, the magic credit card which is handy if cash is in short supply. It has to be remembered, however, that the amount borrowed will need to be paid back. The minimum monthly rate may be convenient, but the remaining balance after payment is subject to interest; and this accrues all the time any of that leftover sum is outstanding. In this case it means interest on interest on interest; so by the time whatever was purchased is paid off – that may take up to three years – the actual cost is far greater than the initial purchase price. In effect, the marked down gold bracelet doesn't turn out to be cheap at all! The best way to avoid falling into the credit-card trap is to pay the

total monthly amount owed before the due date, thus accruing no interest. Should that be beyond your means, you should really consider not using the card at all; and if you are one of those impulse buyers who can't help themselves, cut up the plastic and stick to cash.

Household costs aren't just about food and fuel. There's electricity, gas, water, telephone charges along with the Internet. Quite often these are regarded as convenient essentials that are on hand when required. So, a lot of the time not much thought is given to overall costs. Lights and heating tend to be left on, even if no-one is in a particular room; and computers, especially ones the kids are using for gaming and social media, they too are left running while the user is away doing something else. Switching these things off until needed next time saves on power costs. Even if they are off but on stand-by, a small amount of energy is still used. The oven and the microwave may have LED clocks that are going all the time, as do other appliances like coffee makers. Where's the harm in switching them off at the mains when not in use? Surely a battery-operated clock is good enough for telling the time? Then there's the TV and video recorder. Until about to be used, they don't need to be on stand-by because when they are the cost goes on the power bill, not much, admittedly, but every little can make a difference to the budget. Split-level air conditioners are worse: left on stand-by they can burn up to 15 watts of power 24/7. Switch them off in the breaker box and save.

There are many areas that can chew up the cash if they are ignored. So, Plan to make a savings plan. Consider any part of your life that costs unnecessarily and address the matter. Get the family involved, especially the kids who are habitual wasters. Maybe add an incentive with a bit of extra pocket money if they stick to the plan. Okay, it will cost, but it will save in the long run; and it will prepare them for life after they leave home. Then, hopefully, they won't keep coming back to tap into the bank of mum and dad.

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