

# Message In a Bottle

Tell us your top consumer tip  
"Consumer Mantra"



## Shopping Tips

- If you can't afford to pay for it...you don't need it!
- Ignore end of aisle areas of the supermarket
- Check that buying in bulk really is the cheapest way e.g. local butchers sell 27 chicken breasts for £20 or 8 for £5 (i.e. 32 for £20)
- Importance of saving: shop around for the most suitable/best deal!
- Shop around, don't stay loyal to one company
- When taking out insurance e.g. home, life or car – review annually to ensure you are getting the best deal
- Shop around
- Compare before you purchase
- If you don't need it, it's not a bargain! Even at ½ price in the sale!
- No longer would have loyalty to one firm – look for better offer.
- Plan meals around what's on offer at the supermarket
- Don't always take a price at face value – use the classic line ... 'Is that the best you can do'?
- Shop around for car insurance, house insurance etc. rather than stick with the broker you normally like
- Use 'go compare' website
- Make a shopping list and stick to it
- Go to the Tesco reduced chill section at 12:30pm on a Sunday
- Don't shop on an empty stomach
- Buy tougher cuts of meat because they are a lot cheaper than e.g. ham shank
- Buy refill packs i.e. coffee, baby wipes. This saves money and helps the environment
- Go on a 'shopping diet' – no new clothes for a month!
- Ask yourself do you really need the gift/product/item?

- Buy goods as you need them e.g. know/plan meals to use up all ingredients to reduce waste
- Shop online for groceries – reduces impulse buying and plastic bags
- Use comparison websites to get the ‘best’ deal for you!
- Don’t go food shopping when you are hungry – go after having a meal
- Plan meals and shop accordingly ...Always have a shopping list
- Shop around and always do price comparison!
- Only buy what you know you will eat
- Don’t shop for food on an empty stomach
- Don’t buy more to save more if you can’t use more
- Shop in supermarkets in the evening – lots of food will be discounted as it is going out of date, good idea to freeze for another time
- For a big family you should buy in bulk and break things down when you get home – meat, fish, washing up liquid etc

## **Money Tips**

- Buy a sealed tin and add all your spare change to it!
- Use money-off coupons from magazines and newspapers
- Use free sample shampoos from magazines when travelling by air
- Only take cash in to a supermarket to avoid over spending
- ‘A secret bank account’ a direct debit of £5 a month – it takes a while but it builds up over time
- As far as possible deal in cash
- Never buy anything you cannot afford to pay for with cash or cheque.  
(except house or car)
- Get rid of credit cards, pay in cash only!
- Don’t get in to debt!
- Pay off debts...life long saving (saving accounts 0.5% interest)
- Always pay credit cards off in full or you will be the fool!
- Its not a ‘credit card’ it’s a ‘get into debt’ card
- At the end of each month look at your account, subtract your income and work out how much you can afford to save!
- Live within your means!

## **Energy Saving Tips**

- Shop around energy suppliers i.e. NIE energy, Airtricity, Firmus Energy etc for the best deals. Also research different methods of paying – direct debit/ keypad (some may offer a discount!)
- Switch off electric ring before cooking time is up. Residual heat will ‘cook it out’

## **Recycling Tips**

- Use plastic bags to line bins rather than buy bin liners
- Recycle to raise school funds – recycle companies collect bags of clothes and pay your school

## **Sustainability Tips**

- Try growing your own fruit and vegetables
- Reduce portion sizes by serving your food on a smaller platter
- Waste not, want not!
- Make some packed lunches in advance and freeze them to take out each morning (less bread etc is wasted and saves time in the morning)
- Get funding for garden allotments for vegetables and herbs
- Melt the ends of lipsticks and refill into the original to have a new lipstick

## **Miscellaneous**

- Buy a dog and take it for a walk instead of going clothes shopping
- Take a frozen turkey with you when choosing your oven!