#### How to live the good life for less in the UK

Living on a budget can be frustrating at times, but it also gives you the opportunity to discover plenty of free and cheap ways to eat out, eat in, be entertained and generally save money.

Here are just a few of the best savings. Some of them are obvious, and some of them are less well known (and hopefully helpful). For more information on bargains and savings, head to the useful sites section at the bottom, or my site www.emmacossey.co.uk



Image courtesy of Flickr user: atl10trader

### **Eating Out**

#### **TasteCard and Gourmet Society Card**

Regular diners will appreciate the BOGOF and 50% off deals the Taste London discount card (www.tastelondon.co.uk)will get you at restaurants like La Tasco, Prezzo and Strada. It costs £69.95 for a year's membership, but it's worth waiting around for a promotion (I grabbed mine for £35 a few months ago). If you eat out once a week, you're likely to have made your money back within the month. Gourmet Society (www.gourmetsociety.co.uk)do a similar card for restaurants like Loch Fyne.



Graze Box

# Eating In

#### Graze

Graze (www.graze.com)offer yummy boxes of fresh fruit, nuts, and snacks in the post for you to nibble on and get your 5-a-day and....well, healthy stuff. They've always got offers going on, and if you sign up your first box will be half price (usually £3.99). Give out your special code and you'll also get a hefty discount every time your friends/family/followers sign up too.



Image courtesy of Flickr user: batmoo

## **Entertainment**

#### Applausestore.com

A useful resource if you fancy seeing some of your favourite shows (including Never Mind the Buzzcocks, Top Gear and X Factor) for free. You'll be emailed whenever shows are looking for audience members. I've been to a few of these and there's a bit of waiting around, but it's fascinating to see how it actually works.

#### Free entertainment during the day

London is brilliant for free entertainment. Head to Covent Garden or Embankment during the summer and you'll catch magicians, mimes and the odd clown \*shudder. Head to PennyGolightly.com or This Little Lady Went To London.com for full details of events.

#### **Audio Tours**

If you fancy seeing London through fresh eyes, try one of the London Audio Tours (www.walktalktour.com). They're usually around £5.95, and you download the tours onto your iPod/MP3 player. Then simply follow the directions!

Many other cities also offer similar audio tours, and many of them are free.

#### Free knitting/crochet/sewing patterns

Crafters have a huge number of sites they can visit for free patterns. Crafty Crafty.tv, Craftster.org and Dork Adore.com all offer regular contributions from the crafting community.

#### Spotify.com

As long as you don't mind constant interruptions from an irritating advertising bod, Spotify is a

great desktop (and mobile if you subscribe) app to listen to your favourite music without having to pay or download. You can even get your friends to collaborate on playlists and share them on Facebook and Twitter

#### Lastminute.com on Thursdays

Lastminute.com, provider of cheap hotels and theatre deals, tends to have the best deals and sales on a Thursday, so hold off if you're planning on booking anything until then.

#### Qype.co.uk

Twitter users can't have failed to have noticed the various review notifications floating around from Qype users, and it's a great way to contribute your views of the latest restaurants, bars and cafes you've visited. It also has the added bonus of allowing members who reach a certain level to attend various free eating and drinking events.

#### **Orange Wednesdays**

An oldie but a goodie. Orange users can get 2for1 cinema tickets on Wednesdays. They've recently paired up with Pizza Express for 2for1s too, so ideal for a date. Just head to http://web.orange.co.uk/p/film/cinema\_tickets for details.

#### One household car insurance

If there's several of you in a household that own a car, you can save a bucketload by all jumping on a one household insurance policy. I saved around £150 doing this last time I insured with this policy.

#### Library

Sounds boring, but joining my local library has saved me a huge amount in book purchasing, DVD renting (average renting cost is £3 for three weeks) and internet access when mine fails me at home.



Image courtesy of Flickr user: a.drian

# <u>General</u>

#### Sign up for MoneySavingExpert.com newsletter

GMTV regular Martin Lewis doles out all of his top deals and financial advice in one in-depth email. Deals usually include 2for1 dinners, freebies and information the best ISAs to plump for.

#### Freecycle.org

Ah free stuff. The best kind of stuff. Freecycle is a community that allows people to list and request items including sofas and TVs. All the items are free, as long as you can go pick them up. A nifty way to pick up nearly new furniture for a new pad. You might also want to try Gumtree.co.uk and Craigslist (http://london.craigslist.co.uk)

#### **Model haircuts**

Hairdressing salons often hold teaching evenings during the week where they'll offer discounted (or free) haircut and colours in exchange for being a guinea pig for training hairdressers. The trainees are usually watched by a senior, so your barnet's safe in their hands.

#### Paid for surveys

You're not going to make any big bucks through doing this, but filling in surveys is easy and can be done from home.

Check out Valued Opinions.co.uk for regular requests.

#### 16-25 Railcard

Up until you're 25 (or a week before you're 26) you can apply for a 16-25 Railcard to get a third off your train journeys if they're offpeak.

Buy it here http://www.16-25railcard.co.uk. Then use the savings to buy shoes.

### **Shopping**

#### VoucherCloud.com

There's a ton of voucher apps for restaurant and retail vouchers around at the moment, but VoucherCloud is one of the most popular apps thanks to the mobile vouchers that can be used straight from your iPhone or Blackberry. Handy.

#### Folksy/Etsy

The crafting community has grown to such an extent that they now have their own marketplace, both in the USA and the UK. **Etsy.**com, the USA version, features thousands of handmade goods and vintage items from crafters all over the world. **Folksy.**com does the same thing, but for the UK.

Why shop with crafters rather than the high street, I hear you cry? Well, often the pieces offered are cheaper, higher quality and easily customised and personalised. Plus it's a little more eco-friendly and, in the case of Folksy, you're supporting the British trade market. So you get a lovely glowy feeling too.

#### The Book People.co.uk

If you're lucky enough to have The Book People visit your workplace, you'll know how much money you can save (up to 75%). However, you can now also buy online. A strong rival to some of Amazon's bargain basement prices.

#### Latest in Beauty.com

Beauty fans will appreciate this service, which allows you to try out several brand new products each month for a £1 text message. Mini perfume samples, pots of moisturiser and eye creams will arrive in the post, and all you need to do is give your feedback.

#### Paid for shopping

Mystery shopping is an easy way for retailers to test out how good the customer services is in their stores, so they can constantly improve. As a mystery shopper, you'll be paid anything between £20- $\pounds$ 100 to be a mystery shopper for the day, and you'll also get the chance to try out restaurants and other services.

Popular mystery shopping sites include RetailsEyes.co.uk and Ukims.co.uk.

#### Swishing

Swishing is where you swap clothes with others rather than selling/buying. Regular events are held all over the UK (Penny Golightly.com usually offers details on these) and BigWardrobe.com allows you to do it online. In theory, you can get a whole new wardrobe of clothes, just by swapping your unwanted items.

#### Sale Mail

Shop It To Me.co.uk is a service that lets you know what sales are going on with products in your size from your favourite shops. So you don't have to deal with the ultimate disappointment when you spot a beautiful dress...but it's not in your size.

#### **Designer Discounts**

There are plenty of websites dedicated to bringing us the best designer products, and most of them come with a hefty discount too. For your surfing pleasure, I've created a round up of all the top websites to bookmark next time you're on the hunt for a retail treat.

#### ASOS.com

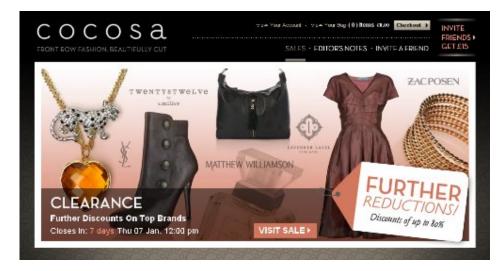
Probably more well known for it's cheap and speedy imitations of celebrity outfits, ASOS has recently expanded into the higher end of the market. Head to the outlet section (asos.com/red)and you'll discover pieces from Diesel, French Connection and Twenty8Twelve. For a more expensive splurge, click on the designer section (asos.com/designer)



#### Cocosa.com

Cocosa is an invitation-only fashion destination, giving members a chance to view private designer sales from the comfort of their own homes. Daily e-mail updates alert members as to what sales are coming up, and each sale runs for a limited period of time. At the moment they've got upcoming sales from designers like Twenty8Twelve and Ghost.

If you'd like a code, email me on emma.cossey@gmail.com and I'll send you one!



#### Rue La La.com

Cocosa only delivers to the UK, but luckily the USA has Rue La La. Another invitation-only site, Rue La La has upcoming sales for 7 For All Mankind and Robert Rodriguez.

You can expect prices to be slashed by up to 50%. Comment below if you fancy an invite.



#### Brand Alley.co.uk

Brand Alley is a private designer sale site which doesn't require an invitation, just a quick registration. There's often plenty of big brand names and some great end of season sales. Just be aware that delivery can take a couple of weeks.



#### My-Wardrobe.com

My-Wardrobe is a fashion focused website in the UK that focuses solely on this season's collections. Keep an eye out for the sales, where you can grab some real bargains.



#### **Net-A-Porter.com**

Net-A-Porter describes itself as the "world's premier online luxury fashion retailer". It's an A-Z of designer names and editorial pieces.



#### Achica.com

Achica is a brand new designer discount site, which focuses on homewear, indulgences, kids toys and clothing, sport and garden. Recent sales have included PURE digital radios and TIGI BedHead, and discounts range from 10% off to 50% off. It's another invite only site, so get in touch if you want an invite.



Alternatives also include SecretSales.com and Vente-Privee.com.

#### **Mob/Group Deals**

Group buying (also known as mobdeals or groupons) is where a website offers a deal that only becomes available once a certain number of people sign up for it. So, the deal is 'on' when they reach their target. Great for spa deals, days out, bargain dinners or one-off experiences.

#### Here are three of the best sites offering the service.



#### Wahanda.com

Wahanda was the first site that made me aware of bulk buying, with their daily MobDeals. Currently available in London, Manchester and Birmingham, the spa site offers deals like 3-for-1 power plate classes, a full spa day for under £30 and spray tan deals for under a tenner.

They've recently launched in the USA too.



Groupon.co.uk (previously MyCityDeal)

My City Deal offers deals on everything from meals out and comedy nights to pampering treatments and paintballing days. They've got a good coverage of cities, so you should be able to find something close to you.



#### Groupola.com

Groupola works in much the same way as Groupon, although they're a bit more limited on locations. Recent deals have included hot air balloon rides in Liverpool, Scuba Diving in Birmingham and Zumba classes in Edinburgh.

There are plenty of other sites offering similar deals, including, Letsgroupit.co.uk, Crowdity.com and LivingSocial.com, but the three above update most often.

So, that's a few of my money-saving tips. Got any more? Want to know more? Get in touch on email (emma.cossey@gmail.com) Twitter (@emma\_cossey) or my website www.emmacossey.co.uk.

## **Useful sites to follow**

Penny Golightly.com Young and Poor.co.uk

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