

## Reducing Your Monthly Household Bills



Reducing outgoings is top priority for most households. But short of unplugging the phone and turning the boiler off, saving money on your bills is easier said than done. That said, rethinking your finances can really make a difference to your wallet.

### Take a Closer Look at Your Energy Bills

Gas and electricity bills make up a big chunk of monthly household outgoings, especially during the winter months, so it's important to curb unnecessary costs.

Firstly, if you take your gas and electricity from different suppliers, you should consider a dual fuel option. Sometimes when you opt for the same provider for both your gas and electricity supply, you will receive a discount for doing this.

It's also worth looking at the way in which you currently pay your gas and electricity bills. You should think about signing up to a direct debit option if you are not already. Again, by selecting this payment method, you can sometimes get money off your overall payments.

### Compare and Switch Energy Suppliers

With all the main energy companies raising their prices at one point or another during the past 12 months, it's worth checking to see if you're currently with the best value energy supplier on the market. Use an impartial comparison and switching website, such as [uSwitch.com](http://uSwitch.com) to compare the main energy tariffs available. By entering your individual requirements, including your current energy usage and payment preferences, you can then view a list of results outlining the best option for you. You also get the opportunity to switch providers hassle-free.

### Check your Council Tax Band

Council tax is another big monthly money drainer. Whilst paying council tax is unavoidable, you should check that your property is in the correct council tax band. One way of checking your council tax band is by visiting the government's

[Valuation Office Agency website](#) . Comparing your band with nearby properties, particularly those of a similar size and style, is a good benchmarking exercise.

### Cut Your Phone Bills

Stop your phone bills creeping up further. Analyse your phone usage and try to find a phone package that suits your needs – if you tend to make calls at weekends or in the evening, you should look at unlimited call packages for these times.

Try and use your home phone and mobile phones sensibly - select the best value option depending on the call you're making. Use your mobile to call other mobiles if it works out cheaper. Make sure that if you're entitled to discounted calls on selected numbers – like, for example, BT's Friends and Family package – you're taking full advantage of it. There are also new 'free' phone options available, but remember to check the small print first.

### Streamline Your Broadband and TV

A good broadband connection and a digital TV package have become vital monthly extras in many households, but the extra cost involved can be minimised. Look at free broadband packages being offered by certain providers, or bundled deals, which for a single monthly payment will cover phone line, internet connection and cable TV.

Also, sit down and think about the TV channels you regularly watch. You may be able to downgrade your cable or sky package, or even cancel it in favour of a Freeview box. By making a one off payment for a set-top box, you will still have access to many of the same digital channels, but without the monthly bill.

