Money saving hints and tips

5 ways to help save energy at home

There are lots of small simple things you can do to save money on your energy bills. By saving money on energy you could free up a bit of spare cash for a rainy day.

1. Don't leave things on standby - turn your electrics off fully when you're not using them.

It might seem like no big deal when it's just switching off the TV, but if you do it for all your appliances over the course of a year it can make a huge difference.

2. Get a smart energy meter.

Even though they don't directly cut down your energy consumption, a smart energy meter can help you understand which appliances use the most energy. Many suppliers will provide them free of charge.

3. Use energy saving lightbulbs.

When your bulbs go, replace them with an energy-saving alternative. That way, you don't have to pay for ten bulbs all at once.

4. Wash your clothes at a lower temperature.

Washing at 30 will get your clothes just as clean as higher temperatures, and you'll save money too. And if you're lucky, your machine might also have an 'eco' mode that'll use as little energy as possible.

5. Reduce the time you spend in the shower.

According to the **Energy Saving Trust**, a family of four could save £75 per year if each person spent one minute less in the shower. So cut down your shower time, reduce your carbon footprint and save money in one go.

8 ways to help you save

From reviewing your direct debits to reducing your energy usage, there are lots of great ways you could save money each month. It might help give you a bit of extra cash to save for a rainy day. Here's some of our top tips

1. Set a budget

A good habit is to set a monthly budget to plan your spending. It could help you spend less and save more. With the NatWest International app, you could view your current account transactions (e.g. household bills, groceries, eating out, travel, etc.) to give you a more detailed picture of where you spend your money and help you to spot opportunities to save each month or even donate to charity.

2. Start small

Focusing on small changes in order to save could make a world of difference when it comes to managing your money. Cutting back on a few of those non-essentials, like eating out or takeaways, could help you save a little bit each month – too drastic and they'll soon creep back in. Slowly does it.

3. Set a savings goal

Make a list of short and longer term goals to work towards and watch your savings grow. On average, customers save twice as much when they save towards a goal. Get ahead of the game and set-up a standing order to save a little each month too before all your bills come out. A great strategy.

4. Reduce your energy, go greener

Reducing your carbon footprint has never been more important. But we spend a lot of money on gas and electricity. That's why we've pulled together our **top energy saving tips**. We want to help save you money, and reduce your carbon footprint at the same time.

5. Ditch that old Direct Debit

With the **NatWest International app** take some time to scroll through regular payments, it's possible you'll discover at least one Direct Debit or standing order you no longer need. For most, you can cancel these online or over the phone, but it's worth checking any contracts you may have to avoid any cancellation fee or penalty.

6. "Do I really need this?"

If you're asking yourself that question, there is a good chance you already know the answer. From gym memberships to online subscriptions, if you're not using it, cancel it. If that feels a bit drastic you can often pause payments to test the water first. Be strong.

7. Put away your spare change!

Our 'Round Ups' feature on the NatWest International app allows you to save more by rounding up your spend to the nearest pound and popping the extra into your savings account. You probably won't even notice it, but it'll soon add up. You can check your eligibility and discover more about how it works directly on the **NatWest International app**.

8. Small changes to how you shop

Many of us our guilty of buying more than we need on our grocery shop, but keeping a close eye on this can be a great way to help you save. Start by creating a shopping list of the things you need. (You will want to be realistic so you can stick to this on your way round!) Then, think about what items you spend the most on and consider cheaper alternatives. Do watch out for supermarket deals – sometimes you can save when buying in bulk, but sometimes it can mean spending more than you need, so stop to think before popping those extras in your trolley!