

# Tinies

The Childcare Experts

Making Your  
Money Go Further



With a bit of planning and a willingness to consider alternatives ways of doing things it's possible to make your money go further. Shopping lists, budgets, wish-lists, shopping online and finding second hand bargains are all useful ways to make the most of your money.

## **Make a shopping list and stick to a budget before you start to shop**

It's easy to overspend when you hit the shops; clever marketing tactics can seduce the most focused of parents and make all sorts of things suddenly seem like 'essentials'.

The only essential is to make a shopping list of what you need before you start shopping!

Before you start shopping work out what you can afford to spend. To avoid blowing the budget with those impulse buys leave the credit cards at home and take only the amount you want to spend in cash.

Martin Lewis' [MoneySavingExpert.com](http://MoneySavingExpert.com) has a budget planner that really works; download it for free for a foolproof way to make sure you don't spend more than you have!



## **Prepare Birthday and Christmas wish-lists**

It's great to give and even better if you know that your gift is really wanted, appreciated or even needed. Creating a wish-list of things your children really need and want means grandparents, relatives and friends can spend their money wisely too, and for larger items they have the opportunity of clubbing together or making a contribution. It's much better to have that much needed cot or highchair than a variety of soft toys for your newborn or paint sets for your toddler!

Wish-lists also allow you to ask for more unusual gifts, for example a family membership or season ticket to a theme park, soft play centre or other local attraction, which you can enjoy over and over again, all year round. Remember to keep your wish-list up-to-date to avoid anyone 'doubling up' on gifts.



### **Shop online & use the internet to compare prices and find discounts and promotions**

Shopping online has created so many opportunities to make your money stretch further and there are some great bargains to be bagged. You can quickly and easily visit several shopping sites at any time of the day (or night) without having to leave the house.

Although you will usually have to pay for 'postage & packing' this is offset by the savings in time, travel and parking, and it will all get delivered to your door so there are no heavy bags to carry!

There are a host of price comparison websites to check out the best prices, by trying a few you can see which one you like the best. [Pricedash.com](http://Pricedash.com) has the latest shopping discount codes

and promotions so it's definitely worth a visit when you are shopping online. Similarly, at [mysupermarket.co.uk](https://mysupermarket.co.uk) you can compare the price of groceries and track down special offers.

When making a purchase online always make sure the site you are using is secure; look out for the "https:" in your browser's address bar on the pages where you enter your payment details.

### **It's ok to buy second hand!**

Babies and children are expensive and lots of the things they need are quickly outgrown so don't hesitate to consider buying second hand. Moses baskets and newborn baby clothes are only useful for a couple of months, whilst changing tables, bottle warmers and baby baths are just a few of the things that are useful for only a short period of time and still of great value to someone else.

Therefore it makes good financial and common sense to consider buying some of these items second hand. Some items, like highchairs and booster seats, simply need a wipe-down and are good as new; making it seem almost frivolous to splash out the full price for new ones.

### **Stay loyal**

If you shop regularly in certain shops, it's well worth signing up to their loyalty schemes. You will start receiving money-off vouchers or free treats. Some of the most popular loyalty schemes are Tesco Clubcard, Boots Advantage Card and Nectar (for Sainsbury's, BP and Mothercare amongst others).

Finally, why not have a toy and book swap with other mums? It's a great reason for organising a coffee morning plus you can save a fortune AND make new friends.

All information and advice contained in this  
resource are meant as guidance only.