



HERE'S HOW JUST SOME OF THE SAVINGS IN THE BOOK STACK UP!

Anne Caborn and Lindsay Cook, the authors of *Money Fight Club*, a revolutionary new guide to defending your finances, believe their no holds barred approach can start saving you money from the first page. In fact they believe can save you at least £200 in the first month - much of it on your food bills alone. Get out your pocket calculator and do the math...

If you know how to beat the supermarkets at their own game you can easily save at least £10 in a typical week.

The key is to *avoid eye contact* with the promotions supermarkets want you to see - they are more likely to be at eye level or in big, colourful end of aisle displays.

Potential monthly save – at least £40.

Here's a recent real life example: 'eye level' boxes of a well-known detergent capsules for £7 (19 in a box), compared with two packs of the same brand for £6 (24 capsules total) on the top shelf and a bigger box of the same brand (containing 33 capsules) for £6 - on the bottom shelf.

There are plenty more potential savings like this to be found every week – if you know where (or where not) to look. Supermarkets often try to fool us into buying two small packs for a 'bargain' 'multi-buy' price when a larger pack is actually cheaper but lower down on the shelves.

It can also work the other way round when a big pack is at the aisle end – designed to catch you eye - and two smaller ones are a better bargain, but tuck out of your line of sight.

Anne and Lindsay reckon that if you learn to spot the promotional *patterns* – what types of products are on offer when - avoid the pricier local convenience store outlets of the big supermarket chains and control your spending by making (and keeping to) a shopping list you could **save up to a further £160 a month!**



Here's how these further savings stack up:

- **Spot the patterns and memorise pre-promotion prices on favourite items** - don't believe it's on offer just because the supermarket says it is. **Typical monthly saving £20.**
- **Avoid local and *express* stores** these charge up to 40% more than the bigger supermarkets and where there is more competition. This can easily save you £5 on a typical mid-week top up shop. **That's another £20 a month.**
- **Make a shopping list** so you avoid overbuying perishables. It's estimated that the typical household wastes £700 a year throwing away food. **That's equivalent to £58 a month.**

And the book is full of loads more money fighter tips for...

Energy bills - another massive drain on household budgets.

- **Pay by direct debit** and your bill will be reduced by around 5%. But don't let the energy company inflate your DD so you overpay. **Typical monthly save £6.25***.
**Change to paperless billing and you'll get a further saving worth around £1 a month.*
- **Reduce consumption** by turning the thermostat down 1 deg, only using the dishwasher and washer when full and on economy cycles, turn off lights when you leave a room, do not leave televisions or video games paused and close curtains in the winter. **Worth another £6 or £7 a month (more if you're not particularly energy efficient at the moment).**

Water bills Singles and smaller families should swap to a meter. **Worth up to £8 a month.**

Phones If you have a BT landline, pay the yearly fee up front instead of monthly. **Save £4.60 a month.**

Home and car insurance never allow the company to automatically renew. As a new customer you can typically get a discount worth 20-30% - particularly if you buy online. **This could save you £8+ a month on each policy.**

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