# 23 big money hacks

## The ultimate guide to saving more money as a Londoner

THRIFTYLONDONER

# Hello!

Thrifty Londoner was created back in 2018 to document all things money-saving in the city.

I hope you enjoy this guide to ALL the big hacks I know when it comes to saving money in London- I've successfully used these strategies to save **thousands** over the years. And you can too.

If you'd like more on all things saving, investing and making money, follow me on Instagram over on @thriftylondoner.

Enjoy the eBook!

Laura

Founder, Thrifty Londoner

# 23 money saving hacks

1

## Negotiate your rent

This hack alone has saved me thousands of pounds in rent over the years.
How? Ask if they will accept a lower rate in exchange for signing a 2 year contract.

2

## Add your railcard to your Oyster

Add your railcard to your Oyster card for 1/3 off, off peak tube journeys. It could save you a ton when you travel at the weekend.

3

## Use a high interest saving account

If you're saving money each month, put it into a high interest saving account (ideally an account that is offering 4.8% interest or more).

## 4 Use CityMapper

CityMapper will estimate the cost of your journey, depending on which form of transport you take. It'll also show you how long it would take you to walk your journey.


## 5 Use cashback websites

The best cashback apps are Quidco and Topcashback. Sign up to both to start making money back on all of your online purchases. I've made back hundreds over the years.

## 6 Download a budgeting app

A budgeting app like Snoop or Moneyhub are great (free or low cost) options for managing your money in London.

## 7 Use Olio and Too Good To Go

Olio and Too Good To Go are places you can get free or significantly reduced food from your neighbours and nearby cafes and restaurants.

8

## Make extra money in London

There's only so much money you can save. To make a real difference to your finances you might consider making extra money via side businesses or freelancing.

9

## Sign up to The Fork

The Fork is a website on which you can get up to 50% off fine dining in London (there are some seriously good restaurants that pop up- so keep an eye out).

10

## Look out for freebies

For an expensive city, London sure knows how to do free stuff. Whether it's free food samples, free gym passes, comedy or events.

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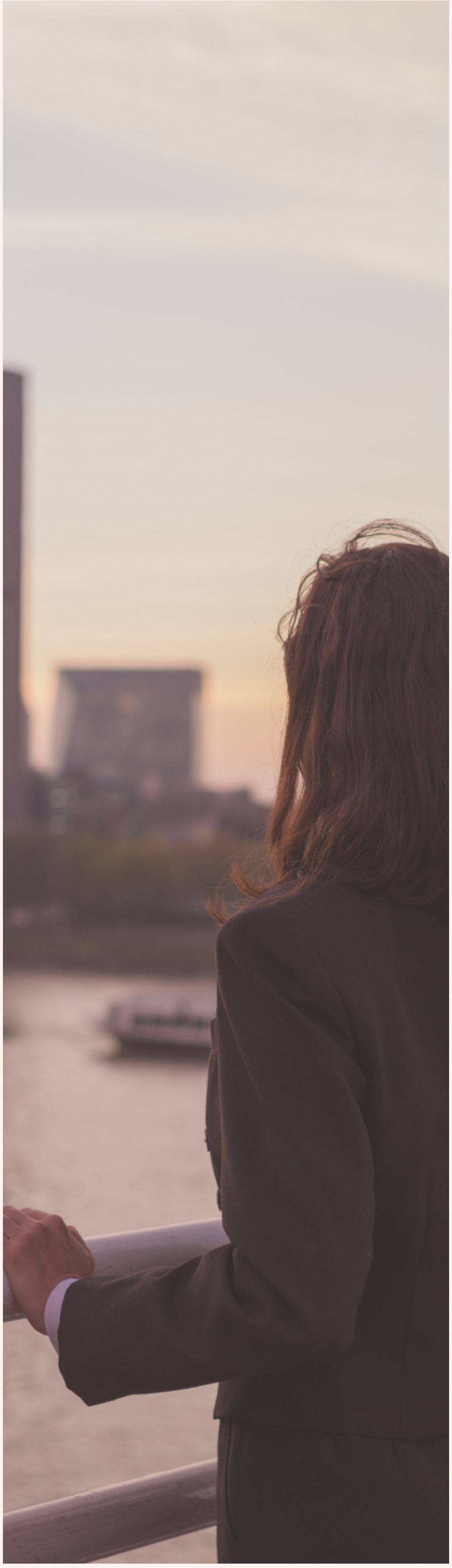
## Increase your pension contributions

Check what your employer pension scheme is like. If you have a generous matched pension scheme, make the most of it.



## 12 Free activities in London

There are tons of free activities to do in London for young and old. The free museums and galleries in particular are unparalleled.

## 13 Make use of ISAs

ISAs (Individual Savings Accounts) are a tax efficient way to save money and to invest. Check out the stocks and shares ISA, Lifetime ISA, and cash ISAs.

## 14 Go to sample sales

A fashionable city like London always has lots of sample sales on. Check out venues like The Old Truman Brewery for the best sales, and sign up to their newsletter.

## 15 Shop second hand

London has tons of great charity shops- whether you want to spend less on your clothes, score vintage designer bargains, or save the planet.

16

## SIM- only contract

A SIM-only contract could cost you as little as £10 per month- a huge saving compared to paying out for a handset contract each month.

17

## Price compare utilities

Price compare your utilities (including broadband) using sites like Go Compare or Compare The Market. You could also get cashback by going through Topcashback or Quidco.

18

## Start meal planning

Meal planning is the idea that you plan your meals and your food shop in advance. It means less money spent on food, and less waste.

19

## Use a budgeting spreadsheet

The Thrifty Londoner Money Matrix is an all singing, all dancing budgeting spreadsheet that could seriously help you to overhaul your finances.

## 20 Consider investing

Investing (whether it's in your pension or in the stock market directly) means that your money could make more money. Look into it and see if it might be an option for you.
*capital at risk

## 21 Use deal websites

Deal sites like Groupon, LivingSocial and VoucherCodes can save you serious money in London when it comes to eating out, drinks, and spa days. Check it out!

## 22 Attend free events

There are a wealth of free events- from yoga to business networking. Head to Eventbrite to see what's on for free near you.

## 23 Don't compare yourself to others

It's easy to spend an awful lot of money trying to keep up with our peers. Whether that's new clothes for the office, the latest gadgets or home furnishings. Don't compare your situation to others'.


# Hey big saver!

Thanks for reading this guide, I hope it's helped give you some initial ideas on how to make the most of your money in London.

## IN SHORT:

- ✓ Look for the big opportunities to save money- rent, bills, utilities.
- ✓ Increase your income where possible to make the biggest impact on your finances.
- ✓ Find fun little challenges to save more on the everyday, and make the most of the city.

*this eBook is not intended as financial advice