
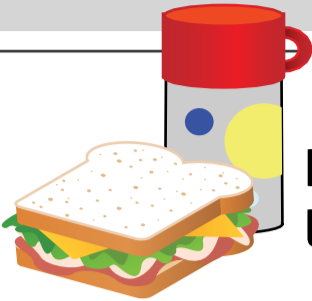






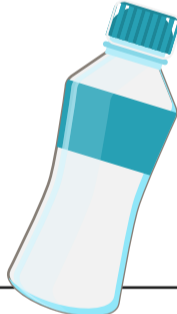



SWAP OR STOP?

How much could you save with these simple changes?

			possible saving per week	
	Buying lunch	➔	 Homemade lunch	£25.00
	Take out coffee	➔	 Make your own coffee	£12.25
	Cancelling an unused membership	➔	 Get outdoors	£13.80
	Comparing service providers	➔	 Switching service providers	£ 5.77
	Buying bottled water	➔	 Using a refillable bottle	£ 3.00

Savings based on a 5 day working week, 46 of 52 per year.

Average lunch £5 per day

Take out coffee £2.45 per day

500ml of bottled water costing 60p

Savings based on 12 monthly payments.

Gym membership of £60 per month

www.moneysavingexpert.com estimates that most people could save £300 per year by switching gas and electricity providers

Total saving per week £59.82

Total saving over the year £2871.50

For more ways to help manage your finances, take a look at our Guides - ybs.co.uk/guides