



NICOLE HEALES FINANCIAL

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Shopping that's good for you - how to shop around for better deals

Bank accounts. Do you have a whole lot of bank accounts that don't pay interest and are costing you money? Consolidate your accounts and don't throw your hard-earned money back to the bank in unnecessary fees.

Mobile phone and internet plans. Check your usage over the past few months. Are you paying for a plan that you never get close to the call and download limit? Get a naked DSL if you never use a landline. Reduce your unlimited downloads. Don't waste your money on services you don't need. Conversely if you are constantly going over your limit and paying far too much for the pleasure, call and upgrade change your plan. Complacency with phone charges can cost you thousands of dollars a year. Shop around for better deals. Do you need the latest smart phone when your phone works perfectly well, and a laptop and an iPad?

Utilities. Look at your gas and electricity bills. Do you have your accounts with different providers? Would it be cheaper to bundle them together and get a discount? Find a provider that offers a large discount for paying your bills on time. Do you have energy saving devices in your home? You should.

Mortgages. When was the last time you reviewed your mortgage? How do you know you've got the best deal? See a mortgage broker and get them to do the market research for you. A broker works for you, not the banks and it's their job to find you the best deal to suit your individual needs.

Cars. Buy an ex demo or a couple of years old car instead of a new one. You will save yourself thousands of dollars, you'll still have a close to new car and quite possibly have the warranty as well. You'll also save on stamp duty and insurance costs. If you really want a new car buy a car made in Asia, not Europe. You'll save thousands on insurance and maintenance every year.

Insurances. Do you have your home and contents, building and car insurances with different providers? Why? Bundle them together and get a discount across all policies. It also makes it easier to manage.

Whitegoods. Only upgrade your whitegoods when there are stock take sales, either end of June or after Christmas. Same goes for linen, towels, glassware, cutlery, crockery. Purchasing larger items at sale times can save you 50% or more of the recommended retail price. Why spend twice as much when you don't need to?

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Clothes and makeup. Always buy clothes, shoes and makeup on sale. You can always shop around for a bargain, regardless of the time of year.

I have a great bunch of girlfriends who meet up once a season and throw all their clothes and accessories they no longer wear into the middle of the room, so they can all swap clothes. Whatever is left behind goes to charity. It's a great way to update your wardrobe without paying a cent. And you might end up with a new look!

Fitness. If you are not going regularly to the gym, cancel your gym membership. Go for a walk or a bike ride instead. If you love your gym workout, then make sure you are paying as little as possible for it. Same goes for yoga, Pilates and personal training. Do your sums and work out whether you are really getting value for the money you are paying. If you love personal training, get a couple of girlfriends to join in to reduce the cost. You will get just as fit with less outlay and quite possibly a lot more fun. Find a Pilates or yoga studio that allows you to pay for lessons in bulk to reduce the cost. Or find a gym that offers everything.

Holidays. I love going on holidays. But the only reason I can go away as often as I do is because I never pay full price for anything, including holidays. My life is not five star, so I don't have five-star holidays. I hate wasting money on accommodation when all I do is sleep there. I stay in apartments or houses rather than hotels, they are more comfortable and are so much cheaper. You also save more money by buying food and eating some meals at home. That's great after you've been out all day.

Of course, if you are looking for a romantic weekend away then you might want a hotel. Get onto the websites that offer last minute deals.

I also pay as little as possible for airfares, and I never fly anything but economy. If I end up travelling more than 10 hours I have a stopover. It's a lot cheaper to book a hotel room and see another place for a day or two than pay a ridiculous price for a business class seats. If you must upgrade, stick to premium economy. Taxes on frequent flyer flights are so expensive you are better off buying an economy fare and use points to upgrade.

Not all holidays need to start at an airport. Go for a drive instead. Holidays are about clearing your mind, not your bank account.

Spending a few hours shopping around for the best deals is a fantastic use of your time, and could save you thousands of dollars every year.

Google is your friend and "I can't be bothered" is not the language of a Thrivher!

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