



Stock up on favourites now

Hurrah! The Big Half Price Event is back. So let us count the ways you can save money on your shopping, in store and online

After the Christmas splurge, January is traditionally a time for restraint. So if a little cost-cutting wouldn't go amiss in your household, look out for our fantastic Big Half Price Event in store and online. There's a 50% discount on more than 900 good-quality products, and offers to help you across your entire weekly shop – from fresh food and special treats, to storecupboard and cleaning essentials.

BACK TO BASICS
Spending on household and cleaning products can account for a sizeable chunk of your weekly bill, so why not stack up the savings by buying a few months' worth? All your favourite brands are on offer, and you could also cut costs on kitchen and bathroom items, too.

THE BIG FREEZE
Another savvy way to make your shopping budget go further is to fill your freezer with some of our great-value frozen products. We have ready meals, beef mince, frozen berries (ideal for Nutribullet fans), ice cream and ready-to-cook croissants – just the ticket on a lazy Saturday morning.

SHELF FILLERS
Lastly, don't forget to replenish your cupboards. Tins of tomatoes and tuna, as well as jars of pasta and condiments, are versatile and have a long shelf life. It makes sense to save on these everyday items, all part of The Big Half Price Event.

Don't miss out, and read on for 19 more brilliant ways to save money this January.



Make it personal (to you)



Simon Whittam, 49, a PR executive from Kingsand, in Cornwall, is making great savings on his weekly shop with our Pick Your Own Offers

‘When the scheme was launched, I immediately went through the initial list of picks that Waitrose had chosen for me – they were mostly things I buy regularly, so I could see I was going to save money straight away. I like to think of myself as a bit of a ‘savvy shopper’, so I was enthusiastic about the whole idea.

‘I was even more pleased when I realised that if there's ever an offer on one of my picks, I can take advantage of that at the same time – and the savings can be quite significant. For example, there's currently a 3 for £10 offer on packs of bone-in chicken breasts and as they're one of my picks, I also get my 20% discount whenever I buy them. So I've

been stocking up – I like to know I've got standbys like that in the freezer, and it's even better when I know I've saved money on them.

‘I reckon I've saved about £110 over the past six months on my Pick Your Own Offers alone. Occasionally I'll get a voucher from Waitrose, too – to save £12 on a £60 shop, for example. So, if you add that to the mix, it makes a big difference to the cost of the weekly shop. From basic groceries to more expensive cuts of meat, there's a good, broad range of products to choose from, and when I got the email saying I could change my original selection, I swapped six of them – mainly because what I buy tends to change as the seasons change.

‘Looking through the list of products you can select from has encouraged me to buy things

I wouldn't normally have thought of, too. We've recently tried halloumi cheese for the first time, for example.

‘It's so satisfying to know I've saved money by choosing my picks carefully – I may even have become a tiny bit obsessive about it! Now, if my favourite Chardonnay could be added to the list of products I could choose from, it would go straight into my top 10 and I'd be even happier!’

Pick Your Own OFFERS



Save, save, save before you spend
says financial guru Alvin Hall

Genial but straight-talking financial educator Alvin Hall first came to our attention on the BBC's *Your Money or Your Life*, in which he solved people's money matters. During his career, there isn't a financial topic he hasn't touched on as a writer, broadcaster or speaker.

Hall's approach to managing money is simple: make saving your top priority and do it consistently, constantly reassess your financial position, and always, always live within your means. However, his lifestyle is far from monastic – in fact, he has expensive tastes and firmly believes in treating himself. So, to keep the books balanced, Hall suggests approaching your fixed budget with a flexible mindset.

‘When I'm out food shopping, I always go to the supermarket with a fixed budget,’ he says. ‘However, you might find me splashing out on something I really love, like Vacherin cheese when it's in season, because other items on my list are on special offer. Good value isn't just about low prices.’

As a child growing up in a poor family in Florida, Hall observed how his grandmother and mother would each buy one good-quality dress and a wonderful hat for Christmas and Easter church services by having them put by at a store. They would then adjust their spending or do extra work to ensure the items were paid for in time for the holiday services. Today, Hall's tastes embrace contemporary art and select luxury goods – and he approaches these purchases in a similar way.

‘I ordered a bespoke wallet from Anya

Hindmarch as a Christmas present to myself after years of wasting money on compromises,’ he says. ‘I cut spending in areas that were less important to me so that I wouldn't have to dip into savings or fret about paying for it.’

‘The pleasure my wallet gives me every day is a reminder – and a motivator – that with a little thought, I can give myself enough of the things I want to make me feel satisfied without compromising the economic security I'm building for myself.’

Despite being financially secure, Hall still practises what he preaches – when he splashes out in one area, he reins in his spending elsewhere. ‘A successful art dealer once said to me that the best art collections are not those assembled by rich people who can afford to buy anything they want, but those created by collectors of limited means who have to make hard choices. A very personal sense of taste and joyful satisfaction come through. I try to do something similar with the decisions I make about how to spend my money.’

‘Being clever with money is about more than just the numbers. If it were solely about budgeting, we could all be taught in school or at home to make the incomings and outgoings balance.

‘When I'm shopping for almost anything – from food to clothing to art to technology – I keep two considerations in mind,’ he says. ‘How much should I reasonably spend given my current income, and does the spend fit with my financial priorities? That's the secret to being savvy with your money.’



3 Take Alvin's test to find out how smart you are with money

Smart saver or spendthrift? Our financial expert's quiz will help you rethink your economic priorities

- 1 Which of the statements below is true about the way you save?**

 - a After I pay my bills and spend a little on myself, I save what's left over
 - b I save first and use the rest for essentials, then non-essentials
 - c I usually don't think about saving, but occasionally save what I can
- 5 When was the last time you bought something impulsively that you now regret?**

 - a In the past month
 - b In the past three months
 - c In the past week
- 2 Consider your monthly non-essential spending and compare it to the amount you spend on your monthly mortgage, rent or household bills. How do they compare?**

 - a They are almost equal
 - b My non-essential spending is always less
 - c It varies dramatically from month to month
- 6 What percentage of your after-tax earnings do you allocate in your budget for treats?**

 - a It varies
 - b 5-10%
 - c 0%

Answers
If you answered mostly **A**, you know what you should be doing, but you throw financial caution to the wind a little too often, then feel guilty. You know how to do the right thing, so you need to sit down and figure out what's stopping you.

If you answered mostly **B**, then congratulations! You're already money-savvy. You have a good grasp of your total essential and non-essential monthly spend, and you plan for treats and link them to accomplishing specific financial goals. This means that you are able to satisfy short-term desires without undermining long-term goals – a win-win money management approach.

If you answered mostly **C**, you need a money rethink. You probably frequently find yourself in stressful financial situations and it's often a repeat of the same old problem. Budgeting and better planning are key, as well as taking control of the emotions that drive your spending.

