

Energy Tracker

It's important to know what you are using, so you can reduce your usage. If you don't have a smart meter, or you don't know how to read your smart meter, you might want to use the below table to record your usage. This might also help you to identify if your meter is working correctly.

Below are examples of low, medium or high usage, as estimated by Ofgem. This will differ depending on the size of your property and type of heating system. (Ofgem is The Office of Gas and Electricity Markets, they are the energy market regulators)

Ofgem Annual Usage	Low	Medium	High
Electricity (yearly) kWh/year	1,800 and less	Medium	High
Electricity (daily) kWh/day	5	8	12
Gas (or heating)	8,000	12,000	17,000 +

Pence per unit = Electricity Standing Charge = Gas Standing Charge =
 Gas =p Electric =.....p p per day p per day

Date	Electricity	Gas	Total
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(Use the above as an example to create your own table)

Appliance Energy Tracker

Use the below chart to record your appliance usage, here you can see what appliance is costing you the most and determine if you can reduce how often you use it. Use the Sust It calculator to assist you: www.sust-it.net/energy-calculator.php

Energy calculator
Based on UK Energy Price Guarantee (Oct 22)

Energy consumption:	2800 ↕	<input checked="" type="radio"/> Watts (W)	<input type="radio"/> Kilowatts (kW)
Time in use:	1 ↕	<input type="radio"/> Minutes	<input checked="" type="radio"/> Hours
Cost of electricity:	£0.95 per 1 hours £0.952 per 1 hours		

Appliance	Wattage	Typical weekly use	Total £
Kettle	2,800	1 hour	0.95

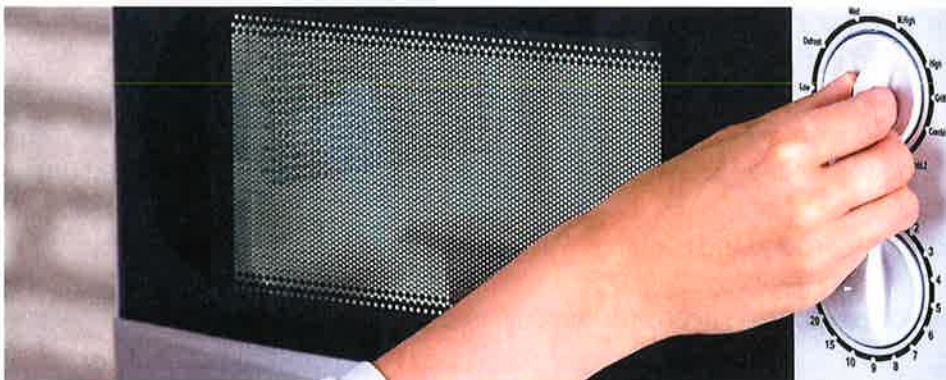
The wattage of your appliance is usually found on the bottom, or back of your appliance. (Use the above table as an example to create your own table)

The Kitchen, Food & Shopping

From cashback to gadgets, there are a number of ways you can save money.

- Before you start shopping online, **set up a cashback account** and get paid when you buy from High Street favourites. You can also earn cash when you sign up for financial services such as, a new home, or car insurance. Top Cashback believes that its members earn, on average, £300 a year.
- **Loyalty Cards:** Use them to get discounts as well as earning points. The Nectar app for example, gives you special prices on some of the products you usually buy each week. But you'll need to shop in-store using the SmartShop scanner or app, to get the savings. You can also boost points by entering your Nectar card when shopping at Argos and eBay.
- **Batch cook:** Make large amounts, eat some, and freeze the rest. Do this every couple of weeks or so and you can rotate meals so you don't get bored.
- **Meal plan:** Plan your meals in advance, so you buy only what you need.
- **Invest in an Air Fryer or Slow Cooker:** They are more economical than the oven, so consider switching.
- **Microwave:**
 - Cooking in an electric oven could set you back £316 a year
 - A gas cooker can cost £120 a year
 - A microwave could cut your bills by up to £286 a year
 - A standard microwave costs around 3p more per hour of use than an electric oven, but they heat the food far more quickly.
 - Use different power settings for different foods (high for soups and seafood, medium for meats and grains).
 - Spread food evenly around the container – the densest areas heat up first.
- **Keep lids on sauce pans:** This speeds up cooking time and reduces amount of energy used.
- **When using the oven during the winter months:** Once food is ready and you don't have children running around, then leave the door open. This will allow warmth to spread around the home.

- **Buying food:** Most supermarkets will have a time for when they reduce food. Find out when these times are and become a 'yellow label shopper'.
- **Reach back:** Supermarkets push produce with the shortest expiry date to the front of shelves. Reach to the back, or in the fresh produce aisle, check the boxes underneath to reach for food with longer sell-by dates.
- Store **bananas** separately, as they can make nearby fruit or vegetables ripen faster.
- Throw **apples in with potatoes** and you'll find the potato will last much longer, thanks to gases emitted from the fruit.
- **Berries:** Dry and store in a glass container with a paper towel, to soak up any moisture and the berries will stay fresh for longer.
- **Onions in tights:** Hang on to old pairs of tights, as they are perfect for storing onions to help them last for months. Separate each onion with a knot in tights and keep in a cool dark place.
- **Foil fridge vegetables:** Keep celery, broccoli and lettuce in foil to make it last weeks longer. Rinse vegetables after removing the foil, to freshen up.
- **Fridge:** Keep your fridge free of bacteria with a weekly clean. It's important to keep moisture away from food as this will spoil fruit and vegetables quicker. Clean coils at the back of the fridge. If they are dirty, it cannot efficiently release heat, which can lead to your fridge using more energy. Ideally, it should be 10cm from the wall to ensure optimum energy efficiency.
- **Freezers** work best when they are full. Use newspapers, or fill water bottles to keep space filled.
- **Defrost freezer:** Frost build up will make the motor work harder, therefore using more energy.
- **Microwave:** Switch off at wall when not in use. A typical microwave is on for 70 hours a year. Yet a microwave draws power for more than 100 times as long.



- **Tumble Dryer:** Always untangle and separate each item before putting in your dryer – this uses less energy, as compacted fabrics take longer to dry.
- **Try using Dryer Balls in your load:** They work by separating items to help warm air circulate, so that they dry faster. More advice available at www.dwfire.org.uk/safety/safety-at-home/causes-of-fires/tumble-dryers-washing-machines
- Regularly clean your tumble dryer and remove lint from the filter after every cycle, to help it run efficiently and prevent fire risks. Tips are available on www.dwfire.org.uk
- **Try to do all your tumble drying on one day:** one load after another means that your machine won't have to use as much energy to heat up each time.
- **Don't confuse cold washing with wet:** Finishing off clothes in the tumble dryer when you bring them in off of the line at the end of the day, defeats the object and won't save you money. Hang out your clothes at 7am and bring them in at 6pm. Even if your clothes feel wet, if they've been out for 11 hours, then they are probably just cold – and as soon as they are in warm air inside, they will be fine.
- **Reduce your ironing:** Add three or four ice cubes into your tumble dryer, along with a small amount of wrinkled clothes. Let it run for 5 to 10 minutes. The cubes will melt, creating moisture and a steam-like effect, that will zap creases and leave them wrinkle free. Saving you time and possibly money, on your ironing.
- **Size matters:** Choose the appliances that best fit your household needs. A 9kg washing machine makes sense for large families with lots of washing to do, but will waste power in a single person home.



Bathroom

From electric showers, to ventilation to cleaning your teeth, it all has an impact!

- **Flushing options** – some toilets come with different flushing options – to use less or more water. If you don't have a dual flush toilet, then use a large gel block, or try filling a water bottle to put into the cistern. This can help you use less water. Be careful not to restrict the ballcocks movement.
- **Check your toilet for leaks** – a leaky loo can waste up to 300 litres of water a day. How to check – wait 15 minutes after the last flush. Then dry the back of the toilet pan with toilet tissue. Place a sheet of dry toilet tissue at the back of the pan. Wash your hands and leave for three hours.
 - Time to check, if the tissue stays dry – good news, you don't have a leak.
 - If the tissue is a little crooked or wet – you may have a small leak
 - If the toilet tissue has broken up and moved into the water below – you have a significant leak. Time to call a plumber
- This isn't for everyone - If it's yellow then let it mellow, if it's brown flush it down – do this during the night or even during the day if you live on your own.
- Use bathroom and other ventilating fans sensibly (but do use them!). Once they have cleared any condensation, then turn them off, or reduce their running time setting. Leaving them on too long will suck out a lot of heat. This will also help reduce mould.
- When able to, try to use cold water rather than the hot.
- If running a bath, put the cold in first, then the hot, to keep the levels of steam forming to a minimum.



- Don't leave the tap on constantly when brushing your teeth – just when you want to rinse.
- Try to be in and out of the shower within 5 minutes. The average cost of a shower has almost doubled to 18p in 2022.
- Electric showers can be more expensive to run, than showers that run off a boiler and will also consume more electricity, so replace if you can. Bear in mind a power shower with a pump will also consume electricity.
- Swap to an energy efficient shower head: There are two main types, they are as follows:
 - **Non aerating shower heads** which work by forcing water through smaller holes to produce a high pressure flow with a vigorous 'massaging' effect.
 - **Aerating shower heads** which work by restricting the flow of water and mixing it with air. This makes the water appear to flow at the same volume as a normal shower head and results in a more gentle showering experience.
- Use a squeegee to clear off water from shower, doors and mirrors, which should reduce the need to clean as much and minimise your cleaning product purchases.
- Install an electric towel rail in an unheated bathroom/toilet – many of these come with an on/off switch – which means it won't be left running constantly.
- Always rinse out your shower gel and shampoo bottles, to make sure you get the most value from the contents.



General Hints & Tips

Below are lots of useful tips for in and around your home for day to day living.

Keeping your body warm

- Several thin layers are better than one thick layer, as they trap warm air between layers. Base layers such as thermal vests or long sleeve tops are fairly inexpensive and can work well to trap heat. Or look for clothing that is made from wool, or fleece fabric.
- Hot meals and hot drinks keep you warmer.
- Use a blanket, or even two!
- Wear gloves and hats, even inside. You could lose 7 - 10% of heat through your head.
- Stay active! Keeping as mobile as possible will ensure blood flow around your body and warm you up. You can even do minimal exercise sitting down.
For ideas on keeping active, visit www.livewelldorset.co.uk/get-active

Appliances & gadgets

- More modern electrical appliances will generally use less energy than older ones.
- Use timers or remote controlled sockets, to make sure you use less and have more control to turn appliances off easily!
- Solar panels are not only for your roof, you can get solar powered radios, torches, power charging banks to charge items like mobile phones, all from solar energy!
- Old mobile phone chargers still draw electricity, even if the phone is not plugged in to them.
- Try to buy small gadgets that you can charge up, rather than needing to constantly buy new batteries.
- When choosing LED light bulbs, if you want a bright bulb check the Lumen rating, this is what tells you how bright the bulb is. 350 lumens would be a soft light and 850 lumens would be much brighter for example! Warm white are a yellow light (that we're all used to) and day white are a very white light (more clinical).

More water saving tips

- Utilise water butts in the garden and use a watering can, rather than a sprinkler.
- Wash up in a bowl, rather than constantly running the tap.
- If you are in debt with your water company, they may be able to work out a payment plan and potentially write off any remaining debt.
- If you receive certain benefits, you may qualify to be on a lower social tariff for your water.
- To get more advice about your water and the **Priority Service Register** and free water saving gadgets, visit www.wessexwater.co.uk and www.bournemouthwater.co.uk/help-and-advice



Should I have a water meter installed?

Depending on how much water you use, you may save money with a water meter, which bases charges on actual usage, rather than the size of your home. In England and Wales, getting a water meter is free. Try the Consumer Council for Water's free water meter calculator, which asks questions about usage and gives estimated costs if you switch to a water meter

ccwater.org.uk/watermetercalculator.

Rooms in general

- **Beware standby:** Don't leave anything on standby, turn it off or better still take plugs out.
- **Clingfilm windows:** By fitting a special film (not household clingfilm), to the frame of a single glazed window, you will help reduce draughts and maintain heat. Available online.
- Other DIY options include fitting a sheet of clear plastic, like Plexiglass. This could save around £45 a year.
- **Line curtains:** Curtain liners provide a little extra insulation, so they will make the room warmer. If you invest in a thermal lining for your curtains and ensure you keep your curtains drawn as much as possible, you can reduce heat loss by up to 25%.
- **Add rugs:** Heat can escape through floorboards, if your floor isn't carpeted, add rugs – ideally in wool, which is a great insulator.
- **Fleece bedding:** Upgrade your bedding for a warmer sleep. Our body temperature drops by one or two degrees while we sleep, so to stay cosy, dress your bed with brushed cotton or fleece sheets and duvet covers. They are warmer than standard cotton bedding, so are perfect for cold nights.

- **Open fire place:** draught-proofing your chimney, if not in use in the winter, with a chimney, balloon could save around £65 a year.
- **Buy energy efficient:** Appliances are tested for how much energy they use and are rated from A (the most efficient) to G (the least efficient). Some appliances use an older scale, from A+++ to G, with A+++ being the most efficient. Look at the label before you buy.
- Beware though, as these labels only apply to the efficiency of products in that class – so electric panel heaters are still not energy efficient compared to newer storage heaters for example, even if it says A rated on the box!
- Anything that heats something electrically, can be expensive to run e.g. tumble driers and kettles, so be sparing and keep an eye on your usage.
- **Computers:** Laptops typically use 65% less electricity over a year than a desktop PC. This could save £15 a year.

Technology

Use technology to help you manage your money: Try these free apps:

- Chip: This app uses artificial intelligence to help you work out how much you can 'afford' to save by analysing your spending. www.getchip.uk
- Snoop: Keeps an eye on your bills and lets you know if you can save money by switching providers. www.snoop.app
- MoneyBox: This rounds up your loose change and puts it into an investment account for you. So if you spend £4.80 on lunch, 20p is moved into savings. www.moneyboxapp.com

****All of these apps require you to link your bank account to them, but this is all done securely****

- If you do buy things from Amazon, track prices for items via this website, which provides historical pricing to show whether items have been on sale, or have been available at a better price, before you make a purchase www.camelcamelcamel.com
- You can check petrol prices online to ensure you go to the cheapest forecourt to fill up: www.petrolprices.com (account set up required)



Budget Planner

Help keep track of your expenses and see where you can reduce your outgoings.

- **Do your homework:** Go through bank statements to look for any unexpected transactions, such as subscriptions you no longer use. While you are at it, look at direct debits and note down the dates when contracts for things such as phones & broadband will end, so you will be in a good position to shop around for savings. One in five people are paying for subscriptions that they no longer use, wasting over £265 a year.
- **Tax Reliefs:**
 - If you work from home for part of the week, you can claim relief of £6 a week of expenses, or more if your costs are higher – so that's £62.40 a year for a basic rate tax payer. Note that this only applies if you have to work at home all of the time and have no office available to work from for any of your working week.
 - If you are married and your spouse or civil partner doesn't pay tax, they can give you £1,260 of their personal allowance, which could provide you with a tax credit of £252.
 - If you have to wear a uniform for work, and have to wash and clean this at home, you can claim an annual uniform allowance. You can also backdate claims.
- Try the **Honey browser extension**. You can use this to find discount codes for items you would be buying anyway, as well as earning rewards. You download it and every time you shop online it automatically lets you know if there is a code that you could be using. Activate Honey Gold and you can build up points to exchange for vouchers with popular stores like **H&M, Tesco, Amazon** and others.
- **Cashback:** Consider apps and bank accounts that pay you every time you shop, this can be in the form of money or vouchers off of your purchases. Cashback sites include **Top Cashback, Airtime Rewards & JamDoughnut**. Bank accounts that provide cashback include **Chase, Natwest** and **Santander**.
- On **Next Door** and local **Facebook** groups, you can find free furniture, clothes, gadgets and more.
- **Spreadsheet:** Have a budget spreadsheet. You can note down all plans, bills and income for each month. It can help with overspending and save you cash.
- **Money Saving Expert:** For more helpful advice and budget planning, visit www.moneysavingexpert.com/banking/budget-planning
- **Citizens Advice Bournemouth, Christchurch & Poole:** For more local advice and budget planning tools, please visit www.budgetnew.entitledto.co.uk/citizensadvicebcp

Income

£

Earnings

Benefits

Pensions

Other

Total

**Disposable Income
(Income - Expenditure)**

£

Expenditure

£

£

Rent/Mortgage

Council Tax

Ground Rent/Service Charge

Loans

Groceries, Alcohol, Smoking

Gas & Electric

Wessex Water

Bournemouth Water

Laundry & Dry Cleaning

Childcare Inc. Uniform, School

Child Maintenance

School & Work Meals

Adult Care

Prescriptions

Dentistry

Vehicle Cost/Public Transport

Car Tax & Insurance

MOT & Maintenance

Breakdown Insurance

Fuel & Parking

Pension Payments

Life Insurance

Mortgage Protection

Buildings & Contents Insurance

Pet Insurance

Phone, Internet & Media

Mobile Phone

TV Licence

Other Subscriptions

House Repairs

Other

Total