

FACT SHEET: How to save money using the internet

Saving money is rated as one of the top benefits of being online and the average person can save up to £228* per year.

1. Online grocery delivery and supermarket savings

- Some supermarkets offer free delivery if you spend over a certain amount. This could save you money on travel.
- You can buy a monthly or yearly delivery pass which may save money long-term
- Most supermarkets offer loyalty apps that give you discounts or points
- Look up weekly offers by searching "[supermarket] deals this week"
- Find inspiration and recipes for cheap, easy packed lunches and meals online to reduce daily spending on food



2. Lower your bills and check your benefits

- Switch gas or electricity provider once a year if prices have gone up. www.uswitch.com
- Compare broadband or mobile deals. www.comparethemarket.com
- Always shop around before renewing car or home insurance
- Visit the Government benefits calculators page to find calculators from reputable organizations to check your benefits. www.gov.uk/benefits-calculators
- Find your local council's website and search online



3. Free learning and entertainment

- TV & films: BBC iPlayer, ITVX, and Channel 4 all offer free streaming (with a TV licence)
- Courses & training: Look for free learning websites offering basic IT skills, maths, or even creative hobbies. e.g. www.learnmyway.com
- Local libraries: Many offer free eBooks, audiobooks, and online classes
- Search for free local activities and events, such as visiting parks or museums

4. Online banking

- Take control by tracking your spending to identify where you could cut back
- Keep an eye on auto-renewals and Direct Debits to stop things you don't need and make sure you're getting the best deal
- Set spending caps to help you stay on budget



5. Think before you buy

- Consider buying pre-owned items through online platforms as a way to save money. Look on local Facebook groups, Freecycle, or online marketplaces
- Before making a large purchase, use online price comparison sites to find the best deal across different retailers
- Search for promo codes and look for deals on retailer websites before you checkout

*Lloyds Consumer Digital Index 2021