

# Time is Money

## A guide from UW



# Find out how to save time and money with Utility Warehouse.

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# Hello, we're UW

## Saving money can be hard.

Do you turn off all the plugs before leaving the house to reduce your energy bills, car share to cut down petrol costs, or save spare change in a jar for a rainy day? Well, you're not alone.

Our recent research has revealed the lengths that Brits go to to save the pennies, with 12% of us reusing tea bags to make the most out of our groceries, 44% of us wearing a jumper instead of turning on the heating, and almost a quarter of us donning DIY haircuts to cut back on outgoings.

But when it comes to the pounds, we're much less savvy. Four in 10 adults suspect they could have lower energy bills, with a third admitting they'd rather pay more than spend time searching for the best value option.

We're often told we have to choose between saving money or time, but here at Utility Warehouse, we believe that you should be able to do both.

We think we're pretty good at this, which is why we've launched the **Time is Money** guide, full of useful tips to help you make more impactful, time-efficient savings. Because when you're not losing hours searching for the best deal on bills, or spending an extra £100 to get them off your to-do-list, you can get on with the things that really matter in life. Read on to find out how.

The UW Team

# Getting organised

Life-admin can be boring, but organising your income and outgoings can be one of the easiest ways to save money. A financial spring clean may take a few hours, but getting on top of things will save time in the long-run, helping to give you a better understanding of the state of your personal finances.



## Identify your outgoings

Set up a spreadsheet with columns for income and outgoings. Make sure to list any fixed costs, loan repayments, direct debits, subscriptions and standing orders you pay each month.

Income	Outgoings
Salary £1,600	£540 rent
	£11.99 Spotify
	£45.50 mobile phone contract



## Identify any outgoings you'd like to reduce

Where there's money to be spent, there's usually money to be saved, although this depends how much time you want to spend doing so. We'd recommend tackling your most expensive outgoings first, such as utility bills and insurance, and going from there.



### **Cancel any unnecessary outgoings**

It can be easy to miss direct debits you've forgotten to cancel, so make sure you aren't paying for anything you no longer use or need.



### **Set up Open Banking**

It's still new to lots of people, but [Open Banking](#) allows you to see all of your bank accounts in one place, helping you to keep track of the bigger financial picture. Most UK banks now offer this, but there are a number of third party budgeting apps you can use too.

**Note:**

Always ensure that any app you choose to use is regulated by the Financial Conduct Authority.



### **Identify potential income boosts**

We're not talking about a second job or side hustle (although if you are thinking about it, our [UW Partner scheme](#) is a great way to boost your income). Ensure you're claiming the maximum benefits and tax relief that you're eligible for, such as [work from home reductions](#) or [marriage allowance](#), as well as making yourself aware of any employee tax benefits you may be entitled to. These may include [tax-free childcare](#), or the [Cycle to Work scheme](#).

# Are you bill-bored?

We get it. It can be tedious and boring, but one of the most impactful ways you can save money is by reviewing your household bills.

You could trawl price comparison sites for hours on end, or you could just choose Utility Warehouse and save yourself the time and hassle. We take the endless searching off your hands by offering you everything you need in one place. The more home services you purchase with us, the more money you'll save. So that's just one bill to check, one password to remember, and one UK-based team to help with any queries.

What's more, when you switch your energy, broadband and mobile to UW, we guarantee you'll pay less than with your current suppliers. Time really is money, in our case.

When you take a UW cashback card, we'll credit it with an extra £50 the first time you top it up. And the cashback you earn from your everyday spending will be offset against your bill every month.

There's even £200 to help you get out of any contracts you have with current suppliers. And if you do decide you miss the buzz of negotiating household bills down yourself, we'll also give you 30 days to change your mind and switch away without penalty.

Find out more at [uw.co.uk/everybody-saves](https://uw.co.uk/everybody-saves)

# Spending it wisely

With the bills paid, it's time for the food shop, a new wardrobe and lunch out with friends. While you might be tempted to opt for a side instead of a main, there are much more impactful ways to save money without losing out on the luxury.

## Switch or size up

While you may be unable to compromise on swapping out Heinz ketchup for supermarket's own, purchasing from basic and budget ranges can help to bring down shopping bills significantly.

Purchasing goods with a long shelf life, such as pasta, in larger quantities can also be an easy way to lower costs, and this isn't just limited to food. Purchasing larger or refill versions of hair care products or washing detergent can also be considered.

## Get rewarded

There are a lot of retailers and restaurants that reward customers with points for purchases, which convert into monetary value over time. Ensure you're making use of these for the retailers you use most, and most importantly, don't forget to redeem your rewards.

In addition to this, making use of cashback is also a great way to earn money with little to no effort. There are a number of cashback websites, most of which are free to join, as well as credit cards and banks that offer similar rewards each time you use the card to make a purchase.

We have a UW cashback card, where for every pound you spend, you can earn as much as 7% cashback, which comes directly off your UW bill every month. You can add additional cardholders for free too, increasing your qualifying spend across the family, and reducing your household bills even further.



### Netflix and... save

Share subscriptions with friends or family by taking out family plans on services such as Netflix, Disney+ and Spotify, which allows you to have multiple accounts under one subscription.

#### For example

A Netflix Basic plan costs £5.99 per month for one person, while a Premium plan gives you 4 users for £13.99 per month - working out at a cost of just £3.50 per person. This might not sound like a huge difference, but the savings over time can really add up:

	<b>Netflix Basic Subscription</b> (£5.99 per month, per person)	<b>Netflix Premium Subscription</b> (£3.50 per month, per person)
<b>Cost per person, per year</b>	£71.88	£42
<b>Cost per person for 3 years</b> (based on a fixed subscription fee)	£215.64	£126

# Save money by making money

There are even more ways to save with Utility Warehouse than simply switching utility providers. Joining our UW Partner scheme can offer you an additional source of income, making it even easier to pay the bills. Each time a family or friend switches to UW through you, you can earn up to £400 plus a recurring income for as long as they stay with UW.

Meet Neil Postlethwaite, a professional DJ from Hartfield who went from having his busiest year, to seeing all bookings cancelled overnight at the beginning of the pandemic. Already a UW Partner, Neil upped the time he spent on his UW business to create a full time income, and also reaped the benefits of the flexible work life this allowed him to have.



**‘Since the lockdown, I’ve had a chance to consider what’s important. Beforehand, it was all guns blazing, you’ve got to work, you’ve got to work. UW is that great opportunity that you can devote as much time as you want to, and for me, moving forward and wanting to keep a better work-life balance than I had previously, it’s perfect.’**



# There are many ways to save money efficiently

## **And these are just a handful of our favourites**

Simply having a better understanding of your bills can make a huge difference to the amount of money you save, and time you spend doing so. Our website has a whole host of digestible information to help you navigate the complicated world of utility bills - find out more by visiting [uw.co.uk](http://uw.co.uk)

## **About Utility Warehouse**

We're the UK's only genuine multiservice provider, trusted by over 650,000 customers and fully regulated by Ofgem, Ofcom and the Financial Conduct Authority.

Named as the Which? Utilities Brand of the Year 2020, we set out to simplify home service bills. We wanted to create a business where everyone benefits from saving money and time, leaving you to get on with the important things in life. We bundle competitively priced home services together into one simple bill. The more services you take out with us, the better the deal. And that's all there is to it!

Find out more: [uw.co.uk](http://uw.co.uk)

UW customers love to tell their friends and family the secret to saving time and money, and you can get rewarded for doing exactly the same. Our UW Partner programme enables customers to make money by helping friends and family switch and save on their bills.

Join the UW Partner family: [uw.co.uk/partner](http://uw.co.uk/partner)

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The logo for Utility Warehouse, featuring the letters 'UW' in a stylized, rounded font, followed by the words 'Utility Warehouse' in a clean, sans-serif typeface.

**UW** Utility  
Warehouse