

50x more money left

convenient
**Saving
tips**
for and from
colleagues



Foreword

Dear colleague,

You have probably noticed, just as we all have, that everything has become more expensive: gas, energy, groceries.

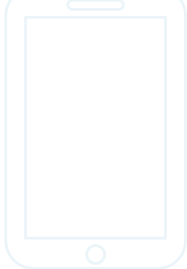
As a family company, we attach a great deal of importance to giving our employees all the support we can. And to do this as practically as possible. So, what could be more practical than helping you save on your everyday household expenses? All of us at CSU are already doing that as much as we possibly can. Therefore, we asked all our colleagues for tips. We received fabulous response to our call for tips, and brought these together in this little book.

Are you still experiencing financial difficulties despite these tips? Remember that free, easily accessible help is offered by the Budgetcoachgroep. You will more information about this in this booklet. Of course, you can also ask your manager for help!

We hope that the many tips provided by your colleagues will make exactly the difference that you need.

CSU

General tips



"We split up our money at the bank in **digital piggy banks**. This lets you see exactly what you were saving for. We have a piggy bank for holidays, one for glasses, one for the washing machine, and one for a fun day out"

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2 A **budget app** also helps you retain a clear overview of your finances. The app sends you tips for saving money, or spending it more wisely. No complicated sums, just a simple "online household expense ledger". This way, you can see where your money is going at a single glance, and saving money has never been so easy. You can download the following budget apps available (free of charge): Buddy, Dyme, GRIP, Monefy, and Munt.

Do you ever shop online? Use Google to see if you can find a **discount code** for what you want to buy. There are lots of them around.

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4 When you return bottles, put the **money in a separate piggy bank**. That will help you save up for that little something extra in no time at all. Don't forget to collect and hand in cans!

Examine your **subscriptions** with a critical eye, and pay for them per year instead of per month. Taking out a bundled subscription for your phone, internet, and TV is often less expensive than three separate subscriptions. This will help you achieve savings of up to **50%**.

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6 Paying your healthcare or other insurance contributions on an annual rather than a monthly basis will also help you realize savings of up to **3%**, depending on your insurer.

You can also consider **sharing streaming services** and similar subscriptions with other people. You can share these costs with up to five people in some cases!

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9 Regularly check out **give-away** or swapping websites and pages on social media.

8 Make use of **customer discount cards** whenever possible. Many of these can simply be scanned digitally from your phone, and will help you save lots of money.

Groceries

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Keep an eye on the **advertising folders** that you get in your mailbox or digitally, and stock up on the products you need when they are on offer. That will help you save lots of money! I hope that I can help my colleagues with this tip in these expensive times.

Avoid **ready-to-eat products** and unnecessary sachets and packets. In many cases, making things from scratch is quite easy and often a lot cheaper and more healthy.

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Buy your groceries at the market rather than in the supermarket. You can often get lots of fresh produce at a discount when the market is about to close. You can also consider freezing inexpensive products that you don't want to eat straight away. This tip really helps me save money on an everyday basis.

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Put together a **weekly menu**. Start by checking to see what you have in your fridge and kitchen cupboards. Next, make a shopping list of everything you still need for that week's menu. Thanks to this tip, you will be less tempted to buy things you don't really need.

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Buy food with a long best-by-date and care products **when they are on offer** (e.g. 2-for-1, 40% discount, or second product for €1 deals). That will save you lots of money on an annual basis.

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Use the **'Too Good To Go' app**. The affiliated shops post their various packages on the app at different moments of the day. These packages are available for prices from € 2.99 and up, and can contain lots of goodies! A package is always worth three times as much as you would pay for it normally.

Bend down in the supermarket. The **cheaper** brands can often be found **on the bottom shelves**.

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In this country, we throw out approximately 34 kg of food per person. You can save a lot of money by making smart use of your freezer. **Don't throw away left-overs; freeze them instead!** When you are cooking, cook one or more additional portions to freeze. This way, you will always have something delicious and cheap at home on busy days.

Check the **'per kilo'** price when buying items in a supermarket. A cheaper product may not always be the cheaper option in the long term!

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Household

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Put **2 tennis balls** along with your laundry in the dryer. Your laundry will dry faster and this will allow you to use a shorter or cooler drying programme (which is also cheaper). Not only that, your laundry will not wrinkle as easily, which means less ironing (ironing also costs energy). This tip will easily save you **€0,20 per dryer load**.

Use a **soap bar** when you shower. This is up to **15 times less expensive** than shower gel in bottles.

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Use your towels several times before washing them. That will save you anywhere between **52 and 80 full washing machine loads** a year. Don't forget to hang up your towels so that they will dry well!

Is your bottle of washing-up liquid, shampoo, or hand soap almost empty? Add a little water, shake, and you will be able to use it several times still. **Cut your tube of toothpaste in half**. There's enough left in the tube to brush your teeth for at least another week.

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Use **transparent** jars for your staples. Not only will you be able to store them for longer; you can see how much is left at a single glance. This tip keeps you from buying groceries unnecessarily.

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Are you planning to do some odd jobs around the house? Look online to see if you can lend tools from someone rather than buying them.

For more information, surf to:

www.handigindebuurt.nl or **Peerby**.

Instead of fabric softeners (which are often expensive) you can use **household vinegar**. This is not only cheaper; it is also more ecologically friendly and better for your clothing.

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Descal your household appliances regularly and in due time. Removing limescale deposit will help you save energy. Use household vinegar for this.

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If you have a dishwasher, remember that **half a dishwasher tablet is enough** to clean your dishes! This also applies to washing machines: half the amount of laundry detergent suffices.

When you cook, check to see if you are making the right **quantities**. Use a measuring cup or similar when measuring pasta, rice, or couscous.

This way, you can be sure that you aren't making too much.

As a result, **you will waste less or even no food at all**.

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Energy & water

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Set a timer when you take a shower. This will keep you from showering too long and help you save gas and water.

Consider using **radiator foil**. A lot of warmth can escape through the walls to which your radiators are mounted. Radiator foil is **inexpensive** and will help you save lots of money.

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Never put more water in your electric kettle than you need. Not only does this reduce the time spent waiting for the water to boil; it also **saves energy**. Do you need hot rather than boiling water? **Switch off the kettle in time.**

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Often, furniture and household appliances can be purchased very cheaply and in excellent condition (and often even new) at second-hand websites such as **Marktplaats** and **BVA Auctions**. This is a great way to save money when you need new things. The price you pay for household goods on these platforms is often **25 to 50% less** than if you were to buy them in a shop.

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Think twice before opening your taps. Leaving the tap running while soaping your hands or body, or brushing your teeth, wastes a lot of water – **5 litres per minute!**

When heating small spaces, an **electric heater** is a better option than a central heating radiator. Electricity is cheaper than gas, after all. This tip can lead to **savings of up to 40%**.

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35 **Taking a bath uses far more water than taking a shower.**

With the amount of water you need to fill a bathtub – 150 litres – you can take three showers and, if you use a water-saving shower head, even five!

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Replace your regular light bulbs with **LED light bulbs**, even if they are still working fine. An LED light bulb uses **90% less power** than a regular light bulb, and 85% less power than a halogen light bulb. You can get LED light bulbs in almost all types, sizes, and hues. Not only that, LED light bulbs last approximately 25 times longer than halogen light bulbs.

37 Another great way to save gas in winter is by fixing a **draught excluder** to the inside bottom of your front door.

These generally cost between 5 and €10 apiece, and will help an average household (living in a terraced house) save 200 cubic metres of gas. 200 cubic metres of gas x €1,50 = €300 saved!

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Take a **cold shower** every once in a while. A single litre of hot water costs **70 times more energy** than a litre of cold water.

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Turn down your **heating** a few degrees in winter. Turning down your thermostat by 1°C will result in savings of **€ 50,-per year.**

Regularly clean the **lint filter of your dryer.** This will use less energy and extend the life of your dryer.

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Use a **water-saving shower head** and save up to **€ 40,- per year.**

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Switch off your **TV at night** entirely instead of leaving it on stand-by. Not only will this help you save energy; it will extend the life of your TV.

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When the weather is fine, hang your **laundry to dry on a clothesline** instead of putting it in the dryer. You will save around €30 a year if you hang only half your laundry up to dry outside. On the other hand, hanging up your laundry to dry inside can result in a higher gas bill, because the higher humidity will make it more **difficult to heat your house.**

Care

Think about visiting a **dental school** rather than a regular dentist. A **student dentist** will perform the same services for about **half** of what a regular dentist charges.

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Need to get your hair cut? Hair stylist schools often look for models to practice on. A great way to get a **free haircut!**

Transportation

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Refuel your car at **unmanned petrol stations** like **Tango** and **Tinq**, who sometimes lower their prices on certain days of the week to boot!

Check your **tyre pressure** on a regular basis. If your tyre pressure is too low, you will probably be using up to 5% more fuel.

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Excursions

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Are you planning to visit an amusement park or zoo? Buy your tickets **online in advance**. This is often cheaper. You can also surf the net for interesting promotional campaigns. Check out **Social Deal** or **Groupon**, for example.

In conclusion

Instead of just saving money, you can also earn a bit of **pocket money** by participating in online questionnaires. Your opinion is it worth credits and – ultimately – money if you do this. See if **GFK Panel** or **Opinieland** need respondents.

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Pass this booklet on to your friends and family members! Share these saving tips with someone else.

Budgetcoach

Were the tips in this book not enough help to you, or would you like more tips? CSU employees can receive assistance from the Budgetcoachgroep for free. They have helped hundreds of employees ever since 2014! A word from the founder of the Budgetcoachgroep:

"Our help is needed more than ever in the current harsh economic climate. Fortunately, we are able to help people gain an overview of and insight into their financial situation from the very first meeting onwards. At Budgetcoachgroep, we do not rest until our client has found financial peace. Because CSU has been one of our clients for so long, we are thoroughly familiar with both the company and its employees, and are able to take action quickly and effectively."

Daniël de Kievit, founder of the Budgetcoachgroep

The Budgetcoachgroep Financial Help Desk can be reached by telephone. Here, you can get you free, personalized advice, completely anonymously, about your financial situation. And, if necessary, a budget coach will be happy to visit you for further advice. The Help Desk can be reached **on 088 - 622 03 80** (during office hours) or at **csu@budgetcoachgroep.nl**.



BUDGETCOACH GROEP

WIJ MAKEN MENSEN GELUKKIGER!

Did you know?!

900.000

people live below the low-income threshold

That is equal to

1 in **20**

people in the Netherlands

1/3

has a job

62%

of employers have employees with debts

16%

of households are always in debt

Financial worries reduce a person's IQ by an average of

13 points

On average, an employee with financial problems is

20%

less productive than employees with no financial problems

On average, these employees report sick on

7 more days than employees with no financial problems

32%

of households in the Netherlands have payment arrears That is one in three households



Zet jou voorop

www.csu.nl