

Su Doku / MoneyTips Challenge

Su Doku - Level 1

| | | | | | | |
|--|---|---|---|--|---|-----|
| | 8 | 1 | 4 | | | |
| | 7 | 2 | 1 | | 3 | 5 6 |
| | | | | | 9 | 8 2 |
| | 9 | 3 | 6 | | | |
| | 1 | 5 | 2 | | 7 | 9 4 |
| | | | | | 8 | 2 3 |
| | 5 | 8 | 3 | | | |
| | 4 | 9 | 7 | | 6 | 3 5 |
| | | | | | 5 | 6 1 |

To complete puzzle each row, column and 3x3 box must contain the numbers 1 - 9

Su Doku - Level 2

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | 7 | | | | 8 | |
| | 5 | | | 2 | | | 9 |
| 9 | | 3 | | | | 7 | 1 |
| | | | 4 | | 8 | | |
| | 3 | | | | | | 6 |
| | | | 7 | | 5 | | |
| 4 | | 9 | | | | 3 | 5 |
| | 2 | | | 8 | | | 7 |
| | | 1 | | | | 4 | |

To complete puzzle each row, column and 3x3 box must contain the numbers 1 - 9

Su Doku - Level 3

| | | | | | | |
|---|---|---|---|---|---|-----|
| I | E | | | | P | |
| | | | | P | | |
| | | | | Y | | M |
| | S | | O | E | | Y |
| O | N | | S | | I | T M |
| Y | | | | M | N | O |
| | T | | N | | | |
| | | | | T | | |
| | | O | | | | I E |

To complete puzzle each row, column and 3x3 box must contain the letters "MONEYTIPS"

Su Doku - Puzzle 4

| | | | | | | | | | |
|----|---|----|----|----|---|----|----|----|---|
| 1 | | | | 11 | 4 | | | 6 | 3 |
| | | 9 | | | | 12 | 1 | 2 | |
| 5 | 4 | | | 8 | | 6 | 10 | 7 | 1 |
| | | 4 | | 10 | 6 | | | | 8 |
| 10 | 8 | 11 | | | | 3 | | 2 | 4 |
| | | 5 | | 9 | | | | 12 | |
| 2 | | | 4 | | | | 6 | | 9 |
| 9 | | 6 | 10 | | 3 | | | 8 | 1 |
| | | | | | | 8 | 12 | | 7 |
| | 5 | | 9 | 7 | 1 | | 11 | | 2 |
| | | 12 | | 5 | | | | 6 | |
| 11 | | 7 | | | | 2 | 3 | 10 | 4 |

To complete puzzle each row, column and 4x3 box must contain the numbers 1 - 12

MoneyTips – How can I make my money go further?

- ☑ Keep any extra money in a savings account where it will earn interest.
- ☑ Make sure you pay all your bills on time or you could end up paying extra.
- ☑ Find the cheapest energy supplier for your gas and electricity. Visit www.uswitch.com. Paying your bills by direct debit if you can – it often saves money.
- ☑ Make phone calls off peak when you can.
- ☑ Mobile phone service can be a huge money drain. If you are not using your mobile that often you are paying way too much every month for basic service unless you are using a pre-paid mobile phone. A pre-paid mobile makes absolute commonsense if you make limited calls or if you have a teenager!!
- ☑ Watch out for the 'extras' that you buy. If you regularly stop off at the local shop for sweets, magazines and newspapers it can soon add up. Keep a diary of what you spend with you so that you can see where it's all going!
- ☑ Plan your meals and write a shopping list – and then stick to it at the supermarket.
- ☑ Visit the supermarket in the evening to take advantage of food that has been marked down in price.
- ☑ Take packed lunches to work or school.
- ☑ Try borrowing books, DVDs and videos from your local library – it's usually cheaper than going to the video store.
- ☑ Try only using cash for a week – it might stop you running up an unnecessarily large bill on your credit card. People who shop with a credit card spend an average of 30% more than those who pay cash.
- ☑ Cook your own food. It doesn't need to be difficult: lots of recipes are listed on websites. Soups are easy to make and very cheap.
- ☑ Try taking a pack lunch to work or school. It is amazing how quickly small items add up – a coffee and sandwich every day at work costs about £100 a month. Two cans of coke a day is about £36 / month.
- ☑ Travel off-peak if you can.
- ☑ Swap things with your friends: clothes, books, babysitting services.
- ☑ Find fun, cheap activities. Football in the park with friends or a video night with the girls.
- ☑ Try getting your haircut by trainees at hairdressing schools. You usually get good quality haircuts for a fraction of the price – it just takes a little longer than usual.
- ☑ If you are in need of furniture there may well be a furniture recycling store near you.
- ☑ Hospice / Charity shops often have just what you need at a fraction of the price.
- ☑ Make sure you are getting all the discounts that you are entitled to, for example, your local leisure centre might offer discounts to people on benefits. Railcards might be able to save you lots of money if you travel by train.
- ☑ Buy supermarket brand foods rather than expensive well-known labels.
- ☑ The 48-Hour Rule. This is one of the easiest ways to spend less. Give yourself two days to think about any purchase, rather than buying it on impulse.
- ☑ Rearrange Your Budget. It's a good idea to think about what you want to buy within the context of your overall budget. If you want to buy something that you haven't budgeted for, think about trimming expenses elsewhere to accommodate for the purchase. (Those new pair of jeans may not seem so appealing if you have to give up, say, watching Chelsea play at Stamford Bridge.). Free budget sheets can be downloaded from the Credit Action web site at <http://www.creditaction.org.uk/advice.htm>
- ☑ Avoid Adverts. If you are someone that is easily swayed by advertisements, try to give them a wide berth. Turn off the telly for a start, because we spend too much time watching the box anyway! But if you can't, train yourself to look away during commercial breaks.
- ☑ Start A Pension. Pensions are a great way to save for the future because you can't touch the money until you retire. A good trick is to put at least 10% of your salary into a pension as soon as you get your pay cheque.
- ☑ Make A List. Make a list of some of the things you need, but don't rush out and buy them straight away. Instead, learn to buy out of season. So, if your t-shirts are looking a little tired, wait until October before splashing out on next year's summer wardrobe.
- ☑ Convert What You Have. Do you remember the scene in the Sound of Music when Maria tears down the curtains to make play clothes for the Von Trapp children? Well, you can do the same too!
- ☑ A huge mistake people make is dropping insurance to save money. That is just a recipe for disaster. Don't do it. Instead of dropping expensive insurance, just reduce the cost by shopping for a less expensive plan. Insurance cost reduction involves an insurance review for home, car, pet, life and medical costs.
- ☑ If your family income is less than £50,000 and you have one or more children of school age or younger then check you are getting Child Tax Credit. Make sure you notify the Child Tax Credit Office if you have children 16 or over still in school. If in any doubt contact a local Citizens Advice Bureau.
- ☑ If you have a Credit Card and cannot pay the full amount by the statement date then pay more than the minimum balance. Try and pay off any balance within 3 months.

More money saving ideas can be found in the Credit Action Money Savings guide which can be downloaded free from the Credit Action web site.

Credit Action, Howard House, The Point, Weaver Road, Lincoln, LN6 3QN; Tel: 01522 699777; Fax 01522 697703; web: www.creditaction.org.uk; email: office@creditaction.org.uk. Registered Charity No. 1106941