



Wider interests

Beginner's guide to

Money and shopping

8.3 Saving and donating

This activity will help you save money on your shopping, utilities, insurance and more, donate online to your favourite charity or raise funds for a good cause.

What will I learn?

- How you can shop for less and compare prices on important purchases
- How to find the best deals on utilities and insurance
- How you can donate or raise funds using the Internet

-  Use this document with the glossary
-  A helper should take you through this guide



How do I do it?

Be safe! If you're using this hand-out on a shared or public computer, remember to:

- **Log on using a 'strong password': one that includes upper and lower case letters, numbers, and isn't something that someone else could guess.**
- **Never share or write down your password.**
- **Log out when you're finished.**

The web links referred to throughout this document can be found in the Useful Links section at the end.

How can I shop for less?

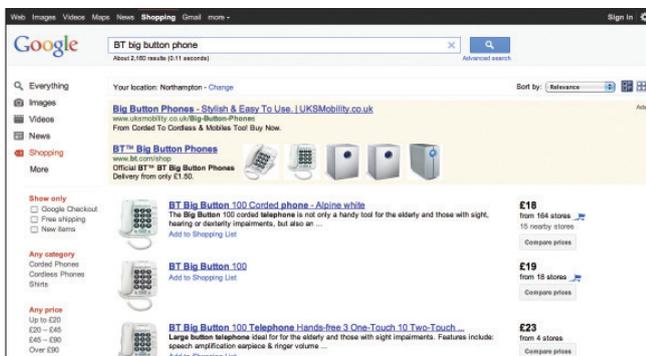
1. Shopping online is convenient, and it can also save you money. You don't have to visit every online shop yourself: there are sites that will help you find the best price.
2. You will need to register with MySupermarket to follow this part of the guide if you want to. Use the suggested guides in Top tips to do this safely.
3. You can find the best place to buy your food and grocery shopping, based on the items and brands you prefer:
 - Go to the MySupermarket web link and on the home page click on the 'Need Help' button. Type 'how does mysupermarket

work' into the help box and press return. Different browsers may open the help in different ways and you may need to close a tab, page or click on a button to close the help window to return to the MySupermarket pages.

- On the home page, click on 'Start saving'
- Using the department tabs (eg 'Bakery' or 'Drinks'), find a few items you'd normally buy, and click to add them to your trolley.
- As you add items, you will see the costs at each of the major supermarkets. You could do this for your whole shop and see how much you can save.
- If you have registered with MySupermarket, you can click on checkout to purchase your shopping.

How can I compare prices on important purchases?

4. If you want to buy a product which is widely available from many shops, you can search online for the best deal:
 - On the Google home page, search for 'big button phone'
 - On the results page, note that a Shopping link has appeared under the search box. This only appears when Google thinks you might be shopping for something.
 - Click the Shopping link.



Shopping results for BT Big Button phone

5. If you click on an item, you see more information. This includes prices, where the item can be bought and reviews of the product

- You have the ability to add it to a shortlist so that you can easily review items you want to consider.
- Reviews of both the product and the seller are available to help your decisions.
- You can select sellers who offer free shipping or will offer refurbished / used items.

6. When you click to go to a shop's website:

- Make sure the price is the same as shown in the Google search.
- Make sure you can trust the site (Beginner's guide Shopping and auctions can help you).

How can I find the best deals on utilities and insurance?

7. Renewing your car or home insurance can feel like a lot of work, but price comparison websites can help here as well:

- To renew your insurance you'll need to have some information ready:
 - Details of your car or house and contents.
 - For car insurance, you will need

information about yourself and other drivers, including when they got their licence, any driving offences, their employment, and your existing no-claims bonus if you have one.

8. Go to the comparethemarket web link. On the home page you'll see just some of the many things that you can save money on using a site like Confused.com:

- Under 'Home insurance', click on 'Get a quote'.
- At the top you'll see the steps you need to go through.
- You'll need to enter your personal information if you want to explore the rest of the process.

You don't need to buy any insurance when you get your results.



If you enter any personal information using a shared or public computer, close your browser program once you have finished.

9. Price comparison sites can also help you save money on your utilities, such as gas, electricity and broadband:

- To get the right quote you'll need your utility bills for the last whole year or your annual energy statement, a yearly summary from your gas or electricity supplier telling you how much you've used that year and how much this cost.

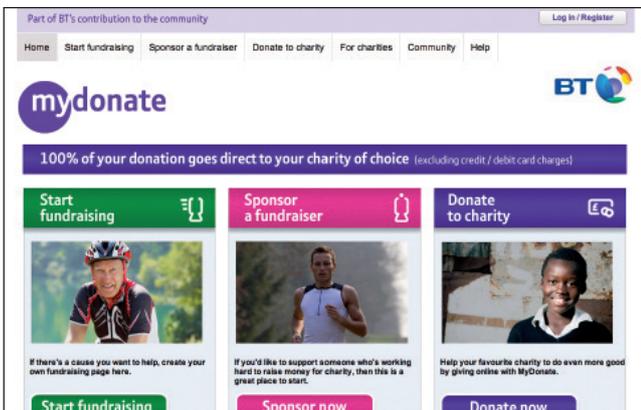
10. Go to the uSwitch web link. On the home page you'll see links for different products:

- Click on 'Gas & electricity'
- Fill in your postcode and email address – your final results will be sent to you by email as a record of what you have found.

- Click on ‘Compare’
- You then fill in further details and will be given a list of possible alternatives.
- You will get the best results if you have your current gas and electricity costs but for an estimate you can guess these as long as you repeat the exercise using real values before you switch.

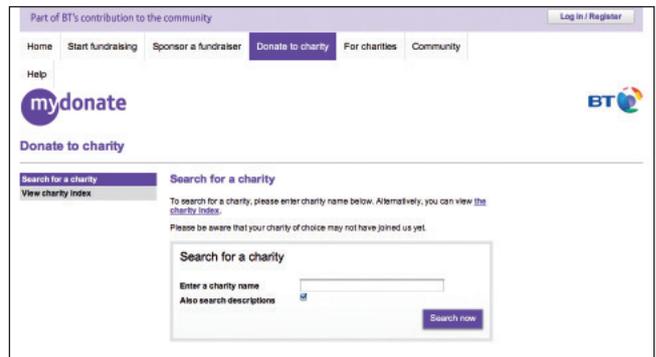
How can I donate to charity online or raise funds for a good cause?

11. The Internet is a vital tool for many charities, from small, local good causes to national and international organisations. If there is a cause you want to help or a fundraiser you would like to support, register with BT MyDonate and donate online.



BT MyDonate web page

- BT MyDonate is a not-for-profit service from BT. Registering to use MyDonate is free and takes just a few minutes. Every penny (excluding credit and debit card charges) goes to the charity and BT will even collect Gift Aid on their behalf.

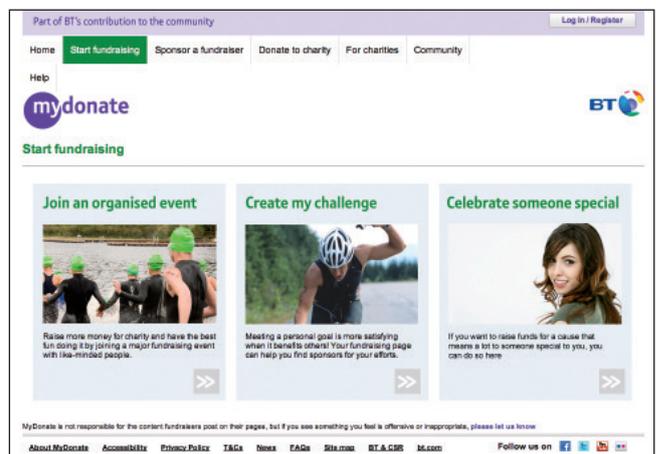


BT MyDonate web page: search for a charity

12. What if you're fundraising for a charity?

BT MyDonate can help you here as well:

- You can join up to an existing charity event, or set up a web page for your own challenge, and send your friends and family a link to your page so they can sponsor you online.
- Visit the BT MyDonate web link to donate online or help others donate and support your own efforts.



BT MyDonate web page: start fund-raising

★ Never shop online where your personal information will be seen or heard by others. Always close your browser program after using a shared or public computer to shop online.

Useful Links

You may want to use these links in your session:

Google:

<http://www.google.co.uk>

MySupermarket:

<http://www.mysupermarket.co.uk>

Comparethemarket:

<http://www.comparethemarket.com>

uSwitch:

<http://www.uswitch.com>

Energy Saving Trust:

<http://www.energysavingtrust.org.uk>

BT MyDonate:

<http://www.bt.com/mydonate>

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