



## FACTSHEET

for single parents in England and Wales

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Freephone

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Gingerbread Single Parent Helpline

## Top money tips for single parents

As part of our research into single parents and money management, we asked you what your best tips were for budgeting and saving money. No one says it's easy to manage on one income but here are our favourite tips from Gingerbread members. Can you spot yours?!

### Leisure time

If you can **book or plan things in advance**, you will have longer to save money and pay for it. You may also get a discount for booking early.

Look out for **free things for kids to do** during holidays and half-term provided by your local authority and not-for-profit organisations.

Hold **'pot luck' suppers** with friends, rent a film and make your own popcorn.

**Enjoy your family.** We're lucky to have them. Kids want us and our time more than things and money!

Always **take snacks and drinks** with you. Multipacks bought in supermarkets are always cheaper than individual items in small shops. Fill up old drinks bottles with squash for when you are out. If your children are anything like mine then they're always hungry or thirsty!

Do free activities with children: collect things you recycle such as yoghurt pots and cardboard tubes into a **craft box for rainy days**, or to make birthday cards and presents for family.

**Go for a walk in the park with a picnic**, away from shops. The kids love the attention you lavish on them. They will have fond memories of their childhood and know that you can have fun without spending money.

**Volunteer** as a way of filling time and meeting people without spending money.

Hold a **clothes-swapping party** with friends once or twice a year.

**Mend and be creative.** Be proud of managing on the minimum amount of money and never be ashamed of what you can't afford. Bring up your children to think the same way.

### Cooking

**Buy food in bulk** when you can and plan meals ahead to avoid waste. Batch cook and freeze meals – great if you're a busy parent.

Look out for cheaper cuts of meat, **supermarket offers** and fruit and vegetables that are in season.

Never throw any food away. **Have an 'eating up' day each week** – vegetables that are a bit past their best can still be used in soups and casseroles.

**Only go to the supermarket when you need to.** If you can make a meal with what is in your cupboards then you don't need to go!

**Find out when your local supermarket discounts their food for quick sale.** Chilled food can be less than half price and that's how I fill my freezer.

**Buy food shopping online** as it takes away the temptation of throwing extras into your shopping basket and you can keep an eye on how much you are spending.

### Debt

It's no use trying to avoid money problems by not seeing it in black and white. Always open bills, bank statements, etc., so you know what's happening. **If you're struggling to pay bills go to your local free advice centre for help.**

**Don't ignore your debts** – it's surprising how helpful companies will be if you talk to them early.

Stay in control of your life. My debt is due to family breakdown but I am tackling it as best I can. Keep in contact with lenders and don't stick your head in the sand. Shop around, get advice and stay sane! Also **remember your rights and take responsibility for your situation but don't be bullied.**

## Banking and saving

**Always have a savings account** as you never know when you will need that money in the future. A little goes a long way, even if it is just a £1 a week.

**Have a savings goal**; a reason why you are saving. This makes it worthwhile and helps motivate you.

**Get your kids involved in managing money.** If you give them pocket money, let them earn it and hopefully they will understand its value from an early age.

## Shopping

Don't be afraid to **ask for a discount** and shop around for the best prices.

**Buy second hand toys.** I think there's nothing better than going to a car boot sale and knowing that for a pound or two they can have pretty much whatever they want – nice to be able to say yes, whereas in a toy shop it's mostly saying no!

Have a **present and card box.** If you see lovely gifts and cards for your friends or your children's friends in sales buy then and keep them safe. I'm sure any friend would rather have a great gift that cost you less, than something that made you overdrawn that month!

**Try not to impulse buy.** Stop before buying an item and return the next day to buy it if you think you still need it; half the time you won't be feeling that you still need to buy it!

Buy little things each week after the summer holidays to put by for Christmas. **If you buy early you seem to get better deals** on tins of sweets and biscuits which make great gifts. For children's presents I ask the aunts and uncles and grandparents for contributions to a main gift that I would like for them.

Save coupons, **use store loyalty or point cards**, shop with a friend and split 'buy one get one free' items.

**Buy kids' clothes in the sales** for the year ahead.

**Shop in charity shops.** One woman's jumble is another woman's designer outfit!

## Household bills

**Use comparison websites** for utilities, mobile phone tariffs, etc., to get a good deal.

**Use direct debit to pay bills** – it's cheaper and avoids nasty surprises.

**Become a member of Freecycle** ([www.freecycle.org](http://www.freecycle.org)) which I think is fab! A great way to get rid of unwanted items you can't sell and get some free stuff too!

**Look for a furniture project** in your area. They have used furniture for little money.

If you are receiving benefits **ask your gas or electricity company if they give a discount.** My suppliers give me a 15 per cent discount as I am receiving Income Support.

If you don't have a computer, **go to the library to access the internet** and check your email account.

## Budgeting

**Check bank balances regularly**, budget well and always pay rent or mortgage and bills before anything else.

Work out where your money goes. If you're not sure, **keep a diary of expenditure** to see if you are leaking money. It ensures you know exactly what the situation is so you can see how to resolve it or get help.

Write down the money you get each week or month and what you have to pay out. **Do a weekly plan of what you will spend**, for example, £30 on nappies and food, £10 on petrol, etc. This way you know you won't be low on funds towards the end of the month.

**Have a separate bank account for bills** so when you get paid you can transfer enough money across to cover all the direct debits for the month. That way you are not worrying about finding money for the bills when they land on the doorstep.

The Gingerbread Single Parent Helpline offers information and advice to single parents across England and Wales. It is supported by the Department for Children, Schools and Families, Scottish Power and other funders. Our partner organisation in Scotland, One Parent Families Scotland, runs the Lone Parent Helpline, on 0808 801 0323.

The Gingerbread Single Parent Helpline is accredited by the Telephone Helplines Association with the Parent Know How Quality Standard.



**Gingerbread**  
Single parents, equal families

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