Get into the habit of saving

Do you like setting goals? If you do, you’re probably aware how difficult it is to stick to them. That’s because the most important step in achieving your goals is making them a habit. Did you know it takes approximately 21 days to really get into the habit of doing something and 90 days to make a lifestyle change?

Maybe you’ve been thinking about starting to use our SmartSpending™ discounts, but you always seem to forget. Well, then it’s definitely time to make this part of your everyday routine, because you’re missing out on the opportunity to save hundreds of pounds.

We’re sharing some top tips to help you get into the habit of saving, as well as how to get the most out of [platform name]. You can challenge yourself to focus on one of these tips every week until you’ve incorporated them into your day-to-day.

1. Create saving goals

In order for you to be motivated to stick to your saving habits, you need goals. So think about what you want to achieve this year. Make sure you have a realistic idea of your income and expenses so you can set goals that are feasible. A simple spreadsheet, notebook, or even a banking app that allows you to set budgets for every category can help you get a clear overview.

1. Make sure you are registered to [platform name]

You can’t start saving on [platform name] unless you’ve set up your account. Luckily, this is very easy.

* Visit [URL] on a computer, tablet or smartphone.
* Click ‘Activate my account and recover my password’ and enter your email address
* Click ‘Activate My Account’ in the activation email
* Accept the terms and conditions and enter a password
* You will receive a confirmation email that your registration has been completed. If you haven’t received the email after 10 minutes, check your spam folder!
* Enjoy all your benefits on [platform name]

1. Download the SmartSpending™ App

One important thing to know is that you don’t have to be sitting behind a computer to use our offers. With the SmartSpending**TM** app, you can easily access the same deals on your phone. By having the app on your mobile devices you make it easier for yourself to get into the habit of saving. Every time you’re about to make a saving, no matter where you are, simply check the app to see if there’s an offer that can help you pay less.

Visit the app store on your Apple or Android device and search for ‘SmartSpending’. Once downloaded, enter the credentials you use to log into [PROGRAMME NAME] and you will be emailed a Magic Code to complete the app log-in process.

1. Save up your Cashback money

Our Cashback deals are a great way to save. When you make a purchase with a Cashback link, a percentage of the money you spent will get added back into your [platform name] account. It only takes a couple of seconds to save this way!

You can then use this Cashback balance to purchase Instant Vouchers or withdraw it into your bank account. A great tip to get the most out of your Cashback money is to save it up for bigger purchases or for expensive periods, for example the festive period at the end of the year. Even if you’re just saving a little bit here and there, this really adds up.

1. Take the time to check out increased offers

Did you know that we have a weekly SmartSpendingTM Newsletter to let you know about the most exciting savings? Every week different retailers increase their discounts or add extra promotions, and you don’t want to miss when that happens. Take five minutes out of your day to read the Newsletter and check out the highlighted savings. You can even put it in your calendar so you do it at the same time every week.

Signing up to the weekly newsletter is quick and easy! Simply go to your Account Settings on [platform name], click on ‘Communication Preferences’ and toggle on the button next to ‘Weekly top discount offers and special promotions’.

1. Set a monthly budget and use Auto Top-up

We all have so much going on in our lives, so it’s very easy to forget what you have spent money on at the end of the month. That’s why setting a budget per category can help. Work out how much you want to spend on things like groceries, going out and shopping, and how much you want to add to your savings.

You can actually let SmartSpendingTM do part of the work for you. If you know that you spend the same amount of money on groceries every month, you can use Auto Top-Up on the Reloadable Card you use to pay at that store. For example, you can make sure £50 gets added to your Reloadable Sainsbury’s, Tesco or Asda Card every week or month. That way you’re always prepared to pay and you make sure you save on every grocery shop. You’re still completely in control. You can pause or cancel your Auto Top-up whenever you want and restart it with the click of a button.

To set up Auto Top-up, go to your Reloadable Cards under ‘Account’, select the Card you want and click ‘Set up Auto Top-up’. Then, enter the amount you want to top up weekly or monthly, select your payment method, and confirm!

1. Compare retailers and offers

We’ve all spontaneously ordered something online, only to then realise that we could have gotten the exact same item somewhere else for less money. To avoid that, do some research before making a purchase, even if it’s a smaller one. Compare different retailers, see if they are having promotions and check if you can save extra with your SmartSpending™ discounts.

1. Keep track of how much you’ve saved

It doesn’t matter how small the amount that you’re saving is, if you look at your savings over a longer period of time you will be surprised at how much of a difference these small actions have made. That’s why it’s important to keep track of how much you have saved. On [platform name] you can see the amount you have saved on the platform. You can also open a separate savings pot where you put all of the small amounts that you save throughout the year.

1. Add retailers to your favourites

If you’re frequently using the same retailers on [platform name], or if you have just discovered a new one that you don’t want to forget about, you can add those to your favourite retailers. Simply go to that retailer’s page and click on ‘Add to favourites’ on the left of the page. To see all of your favourite retailers, click on the ‘Discounts’ tab and go to ‘Account quick links’ in the top left corner, where you will find ‘Favourite Retailers’. This will give you a quick overview of all of the retailers that you want to use or that you have used in the past.

1. Download the Savings Calculator

If you still need a little convincing of how much SmartSpending™ can help you save on your day-to-day expenses, consult the Savings Calculator. This handy tool will tell you exactly how much you could be saving on different purchases. Simply enter how much you spend on groceries, eating out, electronics and more every month and the calculator will tell you how much you would save if you used our SmartSpendingTM deals. Seeing the yearly total is all the motivation you need!

You can find the Savings Calculator under the ‘Discounts’ tab on [platform name].