

# Top money tips

Whether you're moving house, planning Christmas or just want a quick and easy way to pay your council tax, there's never a bad time to think about your finances. Here are 7 top tips to ease your money worries.



## 1 Join a credit union

An alternative to banks, credit unions are not-for-profit co-operatives owned by the people who use them. You can look into loans, savings and more with the reassurance that emphasis is always on the best service instead of profits. Find out more about Unify Credit Union at: [www.unifycu.org](http://www.unifycu.org)

## 2 Comparison sites

Don't always assume that being a loyal customer will save you money. Sometimes companies give the lowest costs to new customers and forget about the longstanding ones. Using comparison websites – such as [www.uswitch.com](http://www.uswitch.com) – can help you see what deals are out there.

## 3 0% interest credit cards

Comparison websites can help you find 0% credit cards. These can help with budgeting and balance transfers. In addition, by using a credit card for something costing between £100 and £30,000, the card company is jointly liable for the full amount should the company go bust.

## 4 Swap your home

Looking to downsize your home or wanting to move quickly? Wigan Council offers a mutual exchange programme, giving council housed or housing association tenants an alternative way to find accommodation. To apply for a mutual exchange within the borough visit: [www.wigan.gov.uk/housing](http://www.wigan.gov.uk/housing)

## 5 Benefit changes

Universal Credit is being introduced across the country replacing benefits. Universal Credit is paid once a month into a bank, building society or credit union account. It will take at least six-weeks for the first payment to come through. For more information visit: [www.wigan.gov.uk](http://www.wigan.gov.uk) and search 'Universal Credit' or contact the Universal Credit helpline on 0345 600 0723

## 6 Door-to-door lenders

Be very wary of door-to-door money lenders, especially in the run up to Christmas. More often than not, such lenders are not reputable and you can end up paying a lot more interest. If you are thinking of borrowing spend some time researching your options online and find the right loan for you.

## 7 There's a more convenient way to pay!

MyAccount is the quickest, most convenient way to securely access council services. You can set up a direct debit to pay your council tax or rent and make sure you're don't miss any payments or end up in arrears. There are over 90,000 people signed up to MyAccount. Visit: [www.wigan.gov.uk/myaccount](http://www.wigan.gov.uk/myaccount)

