



MONEYMAGPIE

**52 WAYS TO MAKE MONEY
AND SAVE MONEY IN 2015**

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GREAT TIPS FOR EVERY WEEK OF THE YEAR



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Happy new year from the Moneymagpie.com team

It's the New Year which means we have 52 ways for you to make and save money every week this year.

Each month we've provided money ideas on how to earn yourself some extra cash, tips on how to save and advice on how to avoid or get out of debt.

We also have a range of links to our articles to get more information and learn more about each money making and money saving idea

For more money saving tips and money making ideas don't forget to [sign-up to our newsletter here](#).

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1 January

Week 1 (29th December – 4th January)

Make it your resolution to switch. Pour yourself a nice cuppa and settle down with your computer and make it your resolution to switch everything using [our comparison service](#). Get the best deal on your gas and electricity, all your insurances, your phone and broadband providers and even your bank. Over the next year you should be able to save around £1,000 by doing this.

Week 2 (5th January – 11th January)

Save money on expensive gifts and gadgets. Go onto the online auction sites to get cheap iPhones, Kindles, Xboxes and other cool gadgets. When people get new gizmos for Christmas they put their old ones up for sale, so you can get great rates if you don't mind second hand gadgets. If you want to recycle your own phone for cash let Moneymagpie's [comparison tool](#) find you some of the best deals around.

Week 3 (12th January – 18th January)

Save money and detox your life. The number one [new year's resolution](#) is to get fit - which often means signing up to a costly gym membership. Despite popular belief, getting fit doesn't have to cost a fortune, running, home fitness DVDs and even creating your own exercise group can be just as effective. In fact fitness doesn't have to cost a penny, [click here for our guide](#) to shedding the pounds without losing pennies.

Week 4 (19th January – 25th January)

If you would like to spend next Christmas in the sun, book now. In fact January is a good time to book for other events later in the year that might get full up closer to the time. Fancy a trip to Christmas markets in Lapland in November? Book now. Similarly there are events all over the winter that are cheaper if you book now. Take a look at our tips for saving money for [Christmas 2015 here](#).

Week 5 (26th January – 1st February)

Get FREE sweets for your opinion. If you have a sweet tooth and don't mind giving up some of your spare time you could be rewarded with free sweets. [Sign-up to online survey site Sweetforfree](#), they give away 500 sweets a day just for completing a survey or entering a competition. Sign-up [here](#) today.



2 February

Week 6 (2nd February – 8th February)

Get as much as you can for free. You're probably still smarting from the Christmas and January bills but you don't have to do without fun this month. There are always [free events going on that you can take part in](#). Look at what your local council is offering this month by doing a little research on their website. Also have a look at websites like Free-events and Timeout, search events in your area and type 'free events' into your search engine

Week 7 (9th February – 15th February)

Make money for Valentine's Day. It might sound cynical, but there are plenty of ways to make money out of Valentine's Day. For those who aren't planning to spend the day weeping into a giant tub of ice cream, take this opportunity to make some money. You could sell homemade cakes or flowers, offer your babysitting services to a couple with kids or even create some anti-Valentine's day merchandise to sell. See all our tips and ideas on how to [make money from Valentine's day here](#).

Week 8 (16th February – 22nd February)

(Feb 18th) Get into Lent. Even if you're not religious, giving up one or more of your vices, at least for a month, is a good discipline and can save you money. Pick something that gives you several benefits at once like giving up booze for a month. This will make you healthier, wealthier and more productive all at once. If you manage it for a whole month it will spur you on to cutting down on booze generally, which is always a good thing. Take a look at our article on the benefits of [cutting out alcohol here](#).

Week 9 (23rd February – 1st March)

Earn with Mystery shopping. Mystery shopping is a great way to bag complimentary products, meals and sometimes even cash. If you become a mystery shopper you could be enjoying a weekend break one month and phoning a call centre to complain about your gas bill the next and the best part is you don't need any qualifications. To get started we recommend [ESA Retail](#), [Grass Roots](#) and [JKS](#). We've also written an ebook packed full of essential information on how to be a successful mystery shopper and enjoy all the fantastic perks. [Click here to get your copy today](#). Don't forget: Mystery shoppers are classed as [self-employed](#), so you'll need to declare your earnings to the Inland Revenue.



3 March

Week 10 (2nd March – 8th March)

Make money playing games. If you're looking to [make some extra cash sign-up to online survey site InboxPounds](#). Not only is it free but you can also make money by simply doing some surveys, reading emails, playing games, listening to the radio and watching videos. [Sign-up here today and you will instantly earn a £1 sign-up bonus](#).

Week 11 (9th March – 15th March)

Mother's Day savings. This year Mother's Day is on the 15th March. If your Mum has some time to spare and wants to make some extra cash here's a way to treat her without breaking the bank. Buy our [Mum's the work ebook which is packed with money saving and making ideas](#).

Week 12 (16th March – 22nd March)

Collect coins. It's simple and it's old-fashioned - but it does work. At the end of each week, pick out all the loose change from your pockets, wallets and bags and put it in a jar. You could simply put all your copper change in, or, if you hate carrying coins altogether, all your silver coins, pounds and £2 coins too. If you do this every week it's amazing how much you can save over a year.

Week 13 (23rd March – 29th March)

26 ways to make money. Everyone wants to know how to make money without too much effort and very little time so we've put together [these 26 painless ways to make some extra cash](#). We've got everything from buying and selling collectable items, becoming a Doula, baking cakes, knitting, mystery shopping, online surveys and more.



4 April

Week 14 (30th March - 5th April)

Set up a standing order on 6th April to transfer money into a new ISA every month. The 2014-15 limit is £11,880 – and half of this amount, £5,940, can be **saved into a cash ISA**. However, as you know, we think that stocks and shares ISAs are much more worthwhile as they return more money in the long-term and you can put the full ISA amount into those. **See our tips on how to pick the best stocks and shares ISAs here.**

Week 15 (6th April – 12th April)

Easter Monday is on April 6th this year and the extended Easter bank holiday weekend is traditionally the time when DIY stores like **B&Q**, **Homebase** and **Wickes** often discount DIY products to attract those doing up the house. Check online before the weekend to see what bargains you can pick up.

Week 16 (13th April – 19th April)

Save on pet insurance deals. April is national pet month. The big cost to pet owners, on the whole, is vet bills which are going up all the time. Even small operations can cost £100s and larger ones, particularly for bigger animals, can easily slip into £1,000s. Pet insurance really makes sense when you look at the monthly costs and without it, it'll be up to you to foot the bill. **Click here for our guide to the best pet insurance deals on the market.**

Week 17 (20th April – 26th April)

Save money and save the world. It's world Earth day on April 22nd which aims to inspire awareness of and appreciation for the earth's environment. There are many small and simple changes you can make around your house to stay green and save money too - start with **using energy-saving light bulbs**. Also when you're cooking keep your lids on and oven doors closed.

More than 20% of heat can be lost each time you open the oven door and water boils up to 6% faster with a lid on the pan. For **48 more tips on saving money by being green click here.**

Week 18 (27th April – 3rd May)

Earn rewards for taking surveys. If you want to finish off this month by **earning points for taking surveys sign-up to MySurvey**. MySurvey is a Moneymagpie recommended online survey site which is free to join and rewards you just for signing up. **Click here to start earning points today.**



5 May

Week 19 (4th May – 10th May)

Bank holiday savings. Whatever the weather this Bank Holiday, there are still lots of ways you can have fun on the cheap. We've found you a host of ways for [you and the family to spend the weekend without delving too deep into your pocket](#) – in fact some of them won't cost you a penny! Take a look at our guide to having a great [Bank holiday on a budget here](#).

Week 20 (11th May – 17 May)

Book your flights for the school holidays now. Travel search site Momondo has found that the best deals can be found by booking 59 days of when you want to travel. So now is the best time to book for the July and August break. The site also found that Tuesdays are the cheapest day to fly, with early mornings being the cheapest time of the day. Take a look at [Lastminute.com](#) and [Thomas Cook](#) for the latest holiday bargains.

Week 21 (18th May – 24 May)

Make money using Twitter. Twitter isn't just a place to tell the world what you're eating or to brag about how many followers you have. It can also provide you with money-making opportunities. We here at Moneymagpie use Twitter every day (take a look at us here [@moneymagpie](#)). So read our tips on how you can [use Twitter to make money](#) and market yourself and your business.

Week 22 (25th May – 31 May)

Make money on the side now that the weather is better. We have HUNDREDS of ways that you can make extra cash in your spare time [so check out our money-making ideas here](#). Look at your hobbies and interests for money-making opportunities. If you have a garden and a greenhouse you could make money propagating seedlings and selling them at car boot sales. Work as a football referee at weekends for local games. If you have time on your hands join a house-sitting agency to make money and save money on your heating bills.



6 June

Week 23 (1st June – 7th June)

The sun is shining brightly, weirdly enough, now is the time to get prepared for the winter if you want to save money! As well as being a fantastic opportunity to **clear out and cash in on unwanted items**, you should also conduct an 'energy spring clean' which could save you an absolute fortune!

Week 24 (8th June – 14th June)

Check your savings and cash ISA rates. Some of those **special cash ISA deals** you were offered in February and March may be coming to an end now so you might need to move your money. You can move money from one ISA to another without withdrawing it. Just look for a better offer and contact that bank or building society to get them to move your money for you.

Week 25 (15th June – 21st June)

Get your heating and plumbing sorted for the winter while the plumbers are chasing work and the boiler companies have lots of offers on. Summer is the cheapest time to get your boiler fixed or replaced, put in insulation and generally get the house ready for winter. The energy companies often have **big discounts on boiler installation at this time so get them to quote you their best price** then compare that with plumbers in your area to find the cheapest deal.

Week 26 (22nd June – 28th June)

Feed your family for less this summer. Food prices are high so there's no better time to start looking at your shopping list and seeing what you can cut back on or swap for something cheaper. This doesn't mean compromising on the foods you and your family like. It's all about thinking of savvy ways to dodge an ever increasing food bill. Our special food columnist Sarah Lockett has put together a **fab eBook** that tells you everything you need to know on how to **feed your family for less here** .



7 July

Week 27 (29th June – 5th July)

Save on your weekly food shop. The weekly food shop seems to get more expensive every time, doesn't it? The rising cost of groceries may have left you thinking that it'd be nice to get a bit back sometimes. Well that dream's now a reality thanks to [Quidco](#). Quidco allow you to claim cashback on your everyday spending such as utilities and insurance. Now they've taken it a step further, with the UK's top supermarkets on board!

Week 28 (6th July – 12th July)

If you're going away book airport parking before you get to the airport to save loads. Go online to [Holidayextras](#) or [Lastminute](#) and you can compare multiple car park services and their rates at once. For example, if you're departing from Stansted you could save as much as £157.50 for a fortnight's parking just by pre-booking.

Week 29 (13th July – 19th July)

If you think you can't afford to go away, look into house-swapping. It's a much cheaper option, particularly for families, as you only have to pay for your travel and food while you're away. Jasmine's a BIG fan of home-swapping. So far she's swapped with people in Paris, Barcelona, Stockholm and the Croatian coast, and all she had to pay for was travel and food. Check out [Homeexchange](#) for possible swaps.

Week 30 (20th July – 26th July)

Fancy making extra cash this summer? There are a host of great ideas for seasonal work that you can fit around your current lifestyle. We've covered everything from working at events (get free tickets to sport and music festivals as well as lining your pocket) right through to looking after someone else's house whilst they're on their summer hols – a relaxing way to earn a bit on the side! Take a look at our top [10 ways to make extra cash this summer here](#).

Week 31 (27th July – 2nd August)

Free beauty products. Get free goodies to test out for [Toluna](#). They have loads of products they need to have tested so if you sign up for the testing side you can get new things every month. In the past they've given away Garnier Hand Cream, Nivea lipbalm and Dove beauty cream bar. So you can see the kind of things you could get to try for nothing. [Click here to join up now and get all these great freebies](#).



8 August

Week 32 (3rd August – 9th August)

Free mortgage advice. Calling all first-time home buyers! [Save money on expensive financial advice](#) by downloading our Moneymagpie mortgage guide. It's so simple to understand and will save you loads of time and cash. Oh, and it's absolutely FREE! [Click here for your free copy.](#)

Week 33 (10th August – 16th August)

Make and save money from your garden. No matter how small your garden may be, you can earn a sweet mint this summer with some of our [clever garden ideas and money-making plans](#). From using the soil for growing sellable produce to renting your garden for private functions, there are loads of ways to earn pretty pounds from those lovely petals. [Here are a few tops tips on how to make money from your garden.](#)

Week 34 (17th August – 23rd August)

Save on travel money. Exchanging [travel money](#) at the airport has always been a 'no-no' as they typically offer low exchange rates and take a high commission. You're not alone if you head straight to the nearest ATM instead, but you might not actually be getting a better deal. [Click here to find out how you could save a whole lot more on your travel money.](#)

Week 35 (24th August – 30th August)

No more shampoo: Seriously, if you were to step into your bathroom now and venture into the dark scary recesses of your cupboards, how many unused and unfinished hair, cosmetic and skin products would you find lying back there? Have a clean-up, throw out all the old, used-up stuff and start using all that forgotten stuff. Don't buy any new shampoos, conditioners, make-up or lotions until you've used it all up.



9 September

Week 36 (31st August – 6th September)

Get extra work for Christmas now. Agencies book people to be Santas or Elves in this month – it's good money too – about £250 a time in many places. Also now is the time to contact the Post Office for casual work over Christmas (they get booked up very fast so the earlier you get in the better). Get in touch with department stores in your area too for seasonal work over Christmas and the New Year sales. Shops like [Next](#), [Marks & Spencer](#) and [Debenhams](#) are good to try.

Week 37 (7th September – 13th September)

September 13th is National Grandparent's day. If you're a grandparent then we hope that your grandchildren will make a big fuss of you. If you're thinking about what you're going to be leaving behind for your children and grandchildren then you need to think about inheritance tax. There are ways to reduce the amount of inheritance tax you pay and plenty of legal ways to help beat the taxman. [To find out how, read our article on inheritance tax here.](#)

Week 38 (14th September – 20th September)

Now is also a good time to get a deal on a second hand car. There are more used cars on sale in September as people trade in their vehicles when new registration plates are issued. You will be able to haggle harder as there is more competition for sellers. [Here are our tips on getting a good second hand deal.](#)

Week 39 (21st September – 27th September)

Earn yourself some quick cash. Online surveys are a firm favourite here at Moneymagpie, so why not give one of our favourite sites a go and start earning yourself a bit of quick cash? Opinion Outpost has fast and free registration and runs a £5,000 quarterly giveaway to their members. [Click here and sign up to this great survey site!](#)



10 October

Week 40 (28th September – 4th October)

Get free and cheap dental work. World smile day is on the 2nd October and we all want to have great healthy teeth all year round, which could be expensive. If you're willing to have a student work on your teeth you could get some expensive dental treatments for free. Find out from the [British Dental Association](#) which universities and colleges are looking for local patients. There are also lots of people in the UK who actually qualify for free dental care from the NHS and you might be one of them. [Click here to find out more.](#)

Week 41 (5th October – 11th October)

Set up a standing order into an ISA. You have six months until 5 April 2015. The earlier you put money in your ISA, the more you'll make. Don't leave it until the last minute – set up a standing order now to put money into an ISA of your choice. Find out more about [how to choose the best ISA account here.](#)

Week 42 (12th October – 18th October)

National Chocolate Week. It's National Chocolate Week which can only mean one thing, making extra cash by [baking lots of delicious chocolaty cakes and sweets](#) and selling them at local car boot sales and markets. There are lots of things you can make – fudge, chocolate truffles, cupcakes, fruit cakes and if chocolate's not your thing try making jams. Whatever you're good at, you could sell. It's also national baking week which supports Great Ormond Street so you can also make some money for charity if you wish, see a list of delicious recipes to get you started [here.](#)

Week 43 (19th October – 25th October)

Ready, steady, cook: Stop buying fast food and ready-made meals; buying ingredients and cooking yourself will save money in the long term, and it is much healthier. Making meals from scratch can be a lot easier than you think, and you can get the kids involved and helping too. There are loads of easy, healthy and inexpensive recipes to be found online, such as Tesco Real Food and Sainsbury's family recipes.

Week 44 (26th October – 1st November)

Prepare a budget Halloween. Halloween is only a week away! Prepare a budget Halloween party by revamping your costumes from the previous year and cut out silhouettes of cats, witches and pumpkins and hang them from the ceiling with string. For food, add ketchup to the end of chips to make them look like bloody fingers. Lychees with a raisin in the middle and Ribena drizzled over them look like bloodshot eyes. [For more ideas take a look at our sneaky tips for Halloween bargains here.](#)



11 November

Week 45 (2nd November – 8th November)

Discount vouchers, coupons and apps top the list of the nation's favourite money saving tips, with half of UK adults using them to cut the cost of goods and services. But [why cut costs when you can get things for FREE without paying a penny?](#) There are all sorts of everyday essentials such as music, water, books, furniture, phone calls and even haircuts that you can get for free. Find out how you can [stop paying for these 15 things you can get for free](#) and save some money along the way.

Week 46 (9th November – 15th November)

November is Will Aid month where some solicitors will write your will and give their fee directly to charity. The suggested minimum donation is £90 for a single will, £135 for a pair of mirror wills and £40 for a codicil. If you don't make a will your inheritors could pay thousands in tax and if you're cohabiting your partner won't automatically get your money or property. Find out how to [get a will at a reasonable price here](#) and read our [easy guide to getting a will written here](#).

Week 47 (16th November – 22nd November)

Buy cheap Christmas presents. It's still possible to get cheaper stuff for Christmas at your local car boot sale and charity shops. Get them now before everyone else starts thinking about buying gifts and all the good deals are gone. [Check out our guide to car boot sales here](#).

Week 48 (23rd November – 29th November)

International Buy Nothing Day. Saturday 28th November is International Buy Nothing Day so to celebrate we challenge you to have a zero-spend day. Use your local library for books, magazines, music and films. Use your points to buy things in Boots or Superdrug cards for toiletries, Tesco Clubcard for dinners in restaurants and Avios for a trip to a theme park. Use food you have already in the kitchen to make a picnic and have a family outing in the park for free. [Find out how to live for free on loyalty and reward cards here](#).



12 December

Week 49 (30th November – 6th December)

What's your New Year's resolutions this year? It's December which means you're probably starting to plan your goals for 2016. Is it to start eating healthily? Exercise more? Quit smoking? Cut back on alcohol? Whatever changes you've decided to make for 2016 make sure you stick with it by reading our [tips on how to make and keep a New Year's resolution](#) before the New Year hits.

Week 50 (7th December – 13th December)

Cheap theatre tickets. It's estimated that over 12 million people see a West End show each year but tickets aren't always affordable for us all. December is a great time to buy London theatre tickets for shows you want to see in the New Year. Each year [Get Into London Theatre](#) hold an annual ticket promotion run by the Society of London Theatre so you can get cheaper tickets for over 50 top London shows. Tickets go on sale from Tuesday 9th December for performances from 1st January to 13th February and must offer a discount of at least 25%! So don't wait to pay full price for your tickets, get yours at a discounted rate at [Get Into London Theatre](#).

Week 51 (14th December – 20th December)

How to have a free Christmas. Christmas is fast approaching and while it's something to celebrate, it can also be an expensive time of year. To help ease the pressure, all you need to do is get savvy with financial products, know where you can save, and you can get through this festive period without paying anything upfront. Take a look at our guide to [having a free Christmas even if you're completely broke here](#).

Week 52 (21st December – 27th December)

How to get the best sale bargains. The 'January' sales start earlier and earlier and this week the Boxing Day sales will go into full force. However, although there are more bargains around than ever, it's still easy to pick a dud. [Have a quick read through our top tips on how to make the most of the sales](#), and make sure you don't get ripped off.

Week 53 (28th December – 3rd December)

Sort out your finances. One of the major resolutions for 2016 for many of us will be to sort out our finances, but why wait until the New Year when you can start now? If your Christmas spending has put you into arrears then our [six-week get-out-of-debt action plan](#) will soon have you back on your feet.



Oh yeah! One last thing...

Happy New Year from the Moneymagpie team!

