

Which Money - 30 minutes to sort your festive finances

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[00:00:09] **Which?:** When life gives you questions, Which? Get answers.

[00:00:13] **Lucia Ariano:** Welcome to the which money podcast, your weekly hit of money news and personal finance hacks to help make you better off. I'm your host, Lucia Ariano, and here's what's coming up this week.

[00:00:26] **Clare Seal:** If there's a subscription that you are getting value from, you can do something called soft quitting, which is where you go almost right to the end of the cancellation process and almost always with lots of things they will say, Oh, Hey, no, do you want to stay with us for another three months at like sometimes very high discount.

[00:00:47] **Grace Witherden:** But with the Monzo one, it's always, um, restaurants and shops that I like shop at a lot. And they're really popular brands. So that for me, I'm like, Oh, finally a cashback, cashback offer that I feel like I can really make the most of because I actually shop there.

[00:01:03] **Lucia Ariano:** Now from the day we released this episode, there are just 33 days until Christmas Day.

[00:01:10] So in today's show, we're asking, what can you do to help put some money aside and cut the cost of Christmas this year and joining us with their wealth of money saving tips are Grace Witherden, senior writer here at Which? And author and money expert, Clare Seal. Welcome to the show, both. Hi. Hello. Well, thank you both so much for joining us today.

[00:01:31] Um, Grace, you're a familiar voice for our listeners and Clare, for anyone who doesn't yet know you, they might've seen you on Instagram or seen you talking about one of your books. Um, could you just give us a little introduction?

[00:01:43] **Clare Seal:** Yeah, of course. So, um, I got into talking about money, not by sort of a background in financial services, but basically forgetting it all totally wrong for the first 10 years of my adult life.

[00:01:56] Um, so I basically started an Instagram account to turn my finances around. That was Over five years ago. Um, and so now I, I kind of try and talk about the like human and relatable side of finance. I don't know if it always gets me. quite enough airtime.

[00:02:16] **Lucia Ariano:** So shall we move then on to budgeting? It often comes up as a way to manage our finances and now there are apps that will take out a lot of the hard work for you, aren't there Grace?

[00:02:27] **Grace Witherden:** Yeah, there's plenty of free budgeting tools available if that's something that you might struggle with, thanks to open banking. These apps can bring all of your different accounts in one place. And this makes it easier then to manage expenses and identify where you can save. So I have had a look. Shall I maybe give a round up of some of the free, the free ones that we recommend?

[00:02:51] Um, There's one called Emma and for the free version, you can link up to two bank accounts and this will categorize your expenses so you can see, um, how much, for example, you might be spending on travel and maybe shopping, um, all of the apps I'm going to say have free features to use, but you can upgrade to get More features.

[00:03:11] Um, there's another app called hyper jar and that uses digital jars to allocate funds by category. Um, so for example, um, you could say I'm going to fit 20 pounds, um, in this jar and I'm going to spend, this is for, this is for my treats for the week, like my coffees and with some, you can even an interest.

[00:03:33] So then there is another app called plum. And this app automates small savings with like roundup features and it offers some spending insights to keep you on track. And the last one is Snoop and this you can gather all your accounts in one place. It also categorizes your spending as mentioned above and it provides some money saving tips tailored to your habits.

[00:03:55] Um, so that's like a good, that's a good like whistle stop tour of some of the apps that are available that we've had a look at ourselves. I

[00:04:02] **Lucia Ariano:** have to be honest, I I don't think I've ever used one of these apps. I mean, have either of you two, and I suppose for anyone listening, how might you suggest they use them?

[00:04:12] **Clare Seal:** I've actually used three of the four of those. I use them for slightly different things. What I think that, especially Hyperjar and Snoop, A really good book. And I'd imagine Emma as well. Uh, um, you know, I see budgeting as a two step process.

[00:04:29] There's

[00:04:29] **Clare Seal:** the planning step, which I still absolutely love an Excel spreadsheet for the planning step.

[00:04:35] And then there is the kind of implementation step and that's where everyone falls down. Right. Cause it all adds up on paper and in theory it's all fine. But then, you know, I think a lot of us do a lot of miscellaneous spending, a lot of sort of. thoughtless spending. And that's where these apps really come into their own.

[00:04:55] **Lucia Ariano:** And these apps, they might have a free version. They also might have a paid for version. Is it ever worth paying for one?

[00:05:04] **Grace Witherden:** So I always think that it's best to start with the free version first. and see how you get on with it. See if you like how it looks and is it easy to use? How often do you actually pick it up and look at it?

[00:05:17] Um, and then at that point, I think if you've used it, maybe for a couple of weeks, you can think, okay, I feel like I'm going to get the most of this. I wouldn't necessarily jump to paying for something before knowing if you're going to use it. I'd always sort of like dip my toes in with seeing how I like it first and then consider maybe paying for premium features if I think I'm going to get the most out of them.

[00:05:40] **Lucia Ariano:** Well, shall we move now then on to how to cut some of our outgoings. And one of the first things that always comes to my mind is subscriptions. And I'm so guilty of this. When you see your bank statement and you notice You've got a subscription or more than one even, um, coming out that you're not even using.

[00:05:57] Um, so Clare, what's your advice when it comes to subscriptions?

[00:06:02] **Clare Seal:** So my thoughts on subscriptions are that sometimes they get a bit of a bad rap and I do think that it's possible to really waste a lot of money on subscriptions but I think that in actual fact sometimes you're getting loads of value out of those subscriptions and you really miss them when they're gone.

[00:06:20] So as with any kind of budgeting I would always recommend using like a value based model. Think about the subscriptions, you know, but Once a month, maybe do a little subscription audit. It's really good to look at your budget once a month anyway, um, and just go through handily. Normally, all of your sort of, like digital subscriptions are largely in one place.

[00:06:45] Really try and think quite honestly and quite deeply about what you're getting value from and what you want and what you want to do to reduce your outgoings without compromising your quality of life. What you always want to cut first is the waste. The other thing that I would say is that, you know, second step is that if there's a subscription that you are getting value from, for example, you know, you still love binge watching a show on now, um, You can do something called soft quitting, which is where you go almost right to the end of the cancellation process, almost always with lots of things.

[00:07:24] They will say, Oh, Hey, no, do you want to stay with us for another three months at like sometimes very high discount.

[00:07:32] **Lucia Ariano:** And Grace, thinking about some other kind of essential stuff. stuff that we can cut costs on before Christmas, travel, food, where would you start off?

[00:07:41] **Grace Witherden:** Yeah, definitely with travel, because you might have already missed your chance to get cheap tickets, um, but getting them now is still going to be really, really good.

[00:07:51] cheaper than getting the week before Christmas. Um, because train tickets, the advanced fares, um, they usually go on sale up to 12 weeks before travel, but if you've missed out this year, set a reminder for, um, late September next year, and you'll definitely be getting your, cheap tickets. And then there's always, you know, our usual tips, you know, make sure you've checked if there's a rail card you can use.

[00:08:17] If you're driving check where you can get the cheapest petrol. There's comparison sites that exist that you can search petrol prices, especially, um, at Christmas, you might be perhaps doing a longer journey than you'd

usually do. So you definitely want to top up at the right places. Supermarkets tend to be cheaper.

[00:08:34] So I think with travel, uh, A lot of it comes down to planning ahead. I do think like spending half an hour looking at the trains, looking at the petrol prices, um, something like that, doing that now, rather than the week before Christmas, when there's lots more going on, it's probably going to save you time and money.

[00:08:53] And food costs. One of our biggest tips here is that which compares prices monthly for the biggest supermarkets to find the best place to do a small shop and a big shop. And Aldi has been consistently the cheapest for a basket of goods. And Asda often leads the way for larger shops. So If there's anything that you can get now, like non perishable items, but things that you'll still want at Christmas, it might be worth looking into those now, maybe at the cheaper supermarkets, because you might have already booked a slot for, perhaps you've already booked a delivery slot for your Christmas shop, or you've already worked out what you're going to need.

[00:09:33] But I think from now to Christmas, you can start getting some of those items that aren't going to go off.

[00:09:41] **Lucia Ariano:** I really want to talk about ways that we can build some extra funds or savings challenges if you like. Do you want to talk us through some of them?

[00:09:50] **Grace Witherden:** Yeah, I was trying to research like interesting, exciting savings challenges that maybe could inspire people to save some money.

[00:09:58] Um, so this one is called the little vices challenge and you need to cut out any non essential spending for a set period. So 15 pounds takeaway on weekends or a three pound coffee each weekday. So, You could save over 120 over four weeks if you did that.

[00:10:17] **Lucia Ariano:** I mean, sometimes coffees can be 4. 50, which is shocking.

[00:10:21] If you want

[00:10:22] **Grace Witherden:** the oat milk, the vanilla syrup. Um, so I think especially now as we like come to, you know, we have a set deadline here. We have Christmas day. I think when we have a deadline, it's easier to sort of.

[00:10:35] And you can really see that add up, you can even like take your savings and put them in like a pot, as we said earlier, like a virtual jar almost, so you know how much you're saving. Then there is also the 5p challenge. Now, this involves saving 5p on day one. And then you add another 5p each day. So the second day you're saving 10p.

[00:10:56] Um, on the third day you're saving 15p and so on. And obviously by the end of the challenge, you know, let's say if you did it for around six weeks, you would have saved over 60 pounds, um, which isn't bad.

[00:11:08] **Lucia Ariano:** Yeah, that'll take us to around new year.

[00:11:10] **Grace Witherden:** Yeah, just for saving your five pennies. And the last one is roundups.

[00:11:14] Many, uh, banks offer sort of like a roundup feature. So they might round up your purchase to the nearest pound and then they move the change automatically into a pot. Um, so I have this turned on, on my current account and I usually get a notification like each week saying, Oh, well done. You topped up five pounds, 44 to your Savings this week, but you earn interest on the savings as well.

[00:11:37] And if I leave that pot alone, it can really add up because I think I maybe have like a 50 pounds direct debit as well, just to try and keep that growing. But yeah, usually I look at it every six months, that pot, and it's always like so much, you know, I'm like. Wow, that's really saved up a lot. You don't have to be doing those roundups very long before you like notice the difference.

[00:11:56] And you don't really feel it from your current account, um, day to day, because it's just sort of taking the pennies.

[00:12:02] **Lucia Ariano:** And what kind of banks offer that? I feel like it came up earlier when we were talking about the budgeting apps, maybe plum.

[00:12:07] **Grace Witherden:** Yeah. So you can get some, it might be that your current account.

[00:12:11] Provider already does it. Um, so Monzo does it, NatWest, Starling, Bank of Scotland, TSB and Lloyds. Um, I believe Plum also does a roundup feature. You might have to sort of look at like the features maybe in the app and check if you might, you know, you probably have to turn it on and it might be, you need to create a pot for it to go to.

[00:12:32] Um, it's such an, it's such an effortless way to save cause you like don't notice it at all. Um, and more and more providers are now sort of offering these features and they're just good, good fun to look at, like your pot that you've grown out of

[00:12:44] **Lucia Ariano:** not

[00:12:45] **Grace Witherden:** really much at all.

[00:12:46] **Lucia Ariano:** Well, we covered so much ground and plenty more to come after a quick break.

[00:12:49] We'll be back with cashback, supermarket loyalty schemes, and touching on another big day. That's just around the corner. Black Friday. We'll be back after this.

[00:13:03] Welcome back to the show. Now. I want to talk about cashback. So these websites, cashback websites have been around for a long time. I've been using them for years actually. Um, grace, are there decent savings to be made?

[00:13:17] **Grace Witherden:** What we're talking about here, um, cashback sites like Quidco and Top cashback. Um, and this is when you're already gonna make a purchase.

[00:13:24] Um, you know, for example, I've. found my air fryer, um, maybe on Curry's or Amazon. And before making that purchase, I go via the cashback site and it tracks my cookies. Um, and then at the retailer, um, you know, Amazon or Curry's will give that cashback site, um, some money and they will give me some money, um, for using their cashback site.

[00:13:48] Um, so, you know, are all. These discounts can sort of range from like 1 percent cashback, maybe to like 20 percent on something, you know, a much bigger purchase. So I had a little brief look actually. And I think top cashback had like a 20 percent Black Friday thing at Curry's on certain products. Quidco had like 2 percent at Amazon for 4.

[00:14:07] 8%. So I think if you're sort of planning some big spends for particularly around Black Friday, it's definitely worth using. So there are some things you need to watch out for when using hashback sites. You need to double check that the deal is actually valid. The best deal because you might be able to find the product cheaper elsewhere.

[00:14:32] **Lucia Ariano:** Mm. And Clare, are you a cashback

[00:14:35] **Clare Seal:** user? Yeah, I do. I use like a variety of different cashback apps slash sites. So I think a really interesting thing to note is there are, they're very much fall into two camps. So, um, top cashback and quidco, which you've discussed are like. Brilliant for online shopping. So obviously you just go into the app or you can have an extension on your browser on your desktop that does it automatically.

[00:15:02] And the other sort of variety of cashback sites is gift card or voucher cashback. So a good example of that would be Jam Donor or there's another app called Cheddar, where What you do is you kind of cost up what you're going to buy. It's slightly lengthier, but then you get the cash back instantly. So you cost up what you're going to buy.

[00:15:23] Um, and let's say it comes to 90 pounds, for example, you go into eg jam donut, you buy a voucher for that shop for 90 pounds. You immediately get your cash back and you use the voucher to pay for the item.

[00:15:37] **Lucia Ariano:** I mean, speaking of there being a hive of activity around cashback banks are doing it too. Um, I mean, is this something we should be using, Grace?

[00:15:47] Yeah,

[00:15:47] **Grace Witherden:** it might be that your current account provider already offers a retailer cashback deals. Um, so Monzo started doing it last year. Theirs is really good. Um, because sometimes with the retailer cashback offers, um, where they're usually just with a few retailers here and there, they're not really like, Uh, places that I shop at and I'm just like, okay, I'm never going to use this.

[00:16:12] Um, but with the Monzo one, it's always, um, restaurants and shops. So I like shop at a lot and they're really popular brands. So that for me, I'm like, Oh, finally a cashback, cashback offer that I feel like I can really make the most of. Cause I actually shop

[00:16:27] **Lucia Ariano:** there. Does it work in store as well?

[00:16:28] **Grace Witherden:** Yeah. So with, with the Monzo cashback, um, you'll get some offers added to your account.

[00:16:33] You just have to. Um, you have to opt in, which is a little bit annoying. You have to go through them all and say yes. Um, but when you shop at that retailer, like, so for example, if they were going to do 2 percent back at boots, I'd click yes, uh, I would like that offer. Um, and that might last for like a month, uh, that deal was active.

[00:16:52] And then the next time I shop in there and pay with my Monzo card. I'll get the cash back and it will go into a pot, and I get that instantly. Um, and back to the, um, the cash back sites that we were talking about, um, you can actually like stack your cash back by paying with sort of a cashback credit card.

[00:17:11] And then, so if I've used the cash cashback site, like top cashback or quidco, and then I've paid with my cashback credit card. earning two lots of cash back. So that's also a savvy way to do it as well. Yeah.

[00:17:28] **Lucia Ariano:** Can we just touch on supermarket loyalty schemes? Firstly, are they worth it? I mean, I'm actually not signed up to all of them.

[00:17:35] Um, I've, I've got a club card, but I'm often, I'm often at Sainsbury's and I'm not using my Nectar and I feel like maybe I should get slapped wrists for that.

[00:17:44] **Grace Witherden:** Um, yeah, I, I think it's down to personal preference here because, um, you know, which has done lots of campaigning on the fact that we don't, uh, quite agree, um, with there being this sort of like two tier pricing system.

[00:17:57] Um, and I think it's down to the individual. If you. want to sign up. Um, and you want the supermarket to have, um, your data. Like for me personally, I have signed up. I do use loyalty schemes and I really enjoy using them. Um, I think it has to be like a personal preference. Um, but they are free to sign up to.

[00:18:16] And as you said, like that's the state of the shop. of going to the supermarket now is that a lot of, there are a lot of deals on Nectar price and Tesco club card. And personally, I don't want to miss out on those deals. So I do use my loyalty schemes, um, but I don't let it dictate what I'm going to buy.

[00:18:36] Um, I go with my list and if it happens to be on a deal, then I'll make the most of it.

[00:18:40] **Lucia Ariano:** And they're not just about getting the, you know, the Nectar offers or the club card offers. They can, the points that you accrue can be used. for interesting stuff, which I suppose could be useful in the run up to Christmas.

[00:18:52] Yeah.

[00:18:52] **Grace Witherden:** Um, so you can, you know, for example, like if you don't know what to do with your nectar points, you could convert them to avios points and spend them that way. Um, I always use my club card vouchers as, uh, this is probably not, not the best way to use them, but as soon as I get my vouchers for like 2.

[00:19:09] 50 or like 3, I, I spend them and I have them off. I like have them off my weekly shop. Um, Um, but yeah, you can obviously with club card. We know that you can convert those points with Tesco partners so you can even use that, you know, um, one of our colleagues in the money team, they always spend their club card points on, um, I think like one of the theme parks and they get a discounted like family ticket because they've used their club card points.

[00:19:35] So it's also nice to like have something that you're going to spend them on.

[00:19:38] **Lucia Ariano:** And Clare, do you use these loyalty schemes? Have you got any interesting stories that you've used your points on or anything? So I do use

[00:19:46] **Clare Seal:** them. I think, as you were saying, I sort of feel a bit strong armed into using them just because you do get such a massive price advantage on things.

[00:19:54] Um, but you know, And I know you guys did some work on this, but it's sort of almost a case of, is this a better price for me as a member, or is it an inflated price for people who aren't willing to sign up? Um, but yeah, no, I do, I do use them and it does give me sort of a bit of a jolt of pleasure when I scan my Nexacard and say, it's reason the price drops by something ridiculous.

[00:20:21] But Tesco, Clubcard, um, They do have a scheme where you can add all of your vouchers to a Christmas pot specifically, and they hold it in there.

So, um, you, you don't access them throughout the year, and then they sort of give them to you, I think around about this time of year. Um, and I, I suppose actually Christmas, whether we're talking groceries or whether we're talking, for example, Boots Advantage points, because they're a great place to go.

[00:20:49] By gift at this time of year, you probably can really put quite a good dent into your overall Christmas bill by harnessing the power of the points that you've collected over the year.

[00:21:01] **Lucia Ariano:** And when it comes to gifts, then shall we just get some final thoughts here? Um, I mean, Grace, I was reading in the latest issue of which money magazine that you said you won't be buying anyone a gift card.

[00:21:13] This I've

[00:21:14] **Grace Witherden:** been stung by a recent experience where I was trying to use a Ticketmaster gift card a few weeks ago for a gig. And sadly it turned out this card had expired. I've

[00:21:28] **Lucia Ariano:** literally fallen into that trap with Ticketmaster as well.

[00:21:31] **Grace Witherden:** So Ticketmaster, you get 12 months to use your gift card, which I felt was personally felt was a bit stingy.

[00:21:39] Um, particularly as most retailers do give you 24 months to two years. I mean, some, you know, some give you way longer, um, national book tokens. You get eight years, theater tokens never expire. I think Ikea, you get 10 years, Amazon, you get 10 years. Um, and most of the retailers do offer a standard two years.

[00:21:59] So it's. To have this like gift cards run out after like 12 months, especially for a gift card for entertainment where you're not always going to have something that you want to use it

[00:22:10] on.

[00:22:10] **Grace Witherden:** I felt was really mean and I did some digging and, um, and luckily for me, um, you know, in other countries, uh, for example, like Ireland gift, you know, there's a rule that gift cards have no expiry date or must have at least five years.

[00:22:24] Um, but in the UK, there's sadly no regulation on gift cards. Um, yeah, there's also other things because although they might seem really ideal for those hard to buy for relatives, they are, they do come with hidden risks because if a retailer collapses, the card could be worthless. Some have really sneaky inactivity fees that can quietly drain the balance.

[00:22:46] So after 18 months, you might get charged 80 P a month. Um, if you haven't used it. I spoke to some members and they told us, you know, I couldn't even find anything that I wanted to spend this on, or this, this, uh, gift card in particular, wouldn't let me split the pay, you know, um, split the payments, like pay half of the gift card, half of cash that they had to purchase the whole item with the gift card, which also felt a bit restrictive.

[00:23:11] Um, so I've just basically made a rule that I'm not going to. I'm not buying any this year. And if I get some, I'm going to be like writing down there. I'm not just going to assume I have two years to use it like I did. Um, with that one, I'm, I'm going to like write down like really quickly. Um, and yeah, I'm not, I'm not going to buy any because it's, it's annoying because I, I feel like as a country, we don't want to give cash.

[00:23:34] **Lucia Ariano:** We

[00:23:35] **Grace Witherden:** just don't want to give someone cash.

[00:23:36] **Lucia Ariano:** Doesn't this feel a bit rude asking for cash? I don't

[00:23:39] **Grace Witherden:** know if we think it's impersonal. I would much rather have cash. Um, but I, it feels. As a nation, it feels more appropriate to give a gift card.

[00:23:48] **Lucia Ariano:** Well, Black Friday then is just around the corner. So just before we wrap up, can we talk about Black Friday?

[00:23:55] I mean, obviously we've got deals coming out of our ears. I mean, what can we do to ensure we're getting a good deal on Black Friday? Clare, do you want to start us off?

[00:24:03] **Clare Seal:** Oh, I, I'm a Black Friday skeptic . Um, I think, you know, you, a really good thing to do is for stuff that you want, is to like monitor the price of it throughout the year and see if it actually is gonna be any cheaper Black Friday.

[00:24:20] Mm-Hmm. , I think, you know, you can still get some good deals on tech, et cetera, but Yeah, I, I, I think, you know, we still do have problems with companies like holding a. a product at a particular price for like the allotted amount of time so that they can then discount it almost like down to its true value.

[00:24:40] I would say like work on a list, um, and monitor the price. If it really is cheaper around Black Friday, then that's the time to buy it. There are also a few companies, say, for example, like Our Place, who make the really nice pans. They do two sales a year, one of which is Black Friday, and I often find the best.

[00:25:02] Deals are those companies that don't discount very often. Um, and they do like a blanket discount code across the whole site. Uh, just for that specific amount of time. I would also say if it's something where you're willing to take a risk of it being sold out, then maybe wait until the pre Christmas sales.

[00:25:22] They're creeping earlier and earlier. And quite often the bigger discounts that, uh, uh, I saved until then.

[00:25:29] **Grace Witherden:** I'm going to like completely plug our own research here. Um, to avoid any black Friday dud deals. Um, I would completely trust which, um, because every year, which, uh, looks all the black Friday deals, um, and because the prices are tracked, we can tell you whether that product is safe.

[00:25:46] Price, um, is the best price or whether it was at price earlier in the year, the 2023 investigation, um, that we did here revealed that 98 percent of Black Friday deals were cheaper or at the same price at other times of the year. Um, and we have so many, uh, we have quite a few Black Friday best deal pages on our website and we kind of categorize them by the shop.

[00:26:08] Um, and usually we, you can also also see how that. product actually performed in our testing. So I also think that's really handy. Um, And we

[00:26:17] **Lucia Ariano:** won't plug any deals for items that

[00:26:19] **Grace Witherden:** don't do

[00:26:20] **Lucia Ariano:** well in our tests.

[00:26:21] **Grace Witherden:** You know, we're not gonna, um, you know, it's always worth looking at the which reviews for, you know, snapping up these so called bargains.

[00:26:28] **Lucia Ariano:** And again, we'll pop a link in the description of today's show. And just before we wrap up, then any final advice whether that be on gift buying or anything else in the run up to Christmas.

[00:26:39] **Clare Seal:** So my new hill that I found to die on is that unless it is something that's kind of going to be an heirloom or it's immediately consumable, stop buying people Christmas themed things for Christmas because all of the magic of Christmas is in the run up and the day itself.

[00:26:57] And I think If you're buying someone something Christmasy for Christmas, it has like a two day lifespan and there's so much of it there, almost like Christmas merchandise that I think then just ends up in the charity shop or even being chucked away. I think honestly a really great way to avoid like.

[00:27:20] Wasting your money and also waste in general is to really think about the Christmas themed things that you're buying for people Christmas pajamas for kids they'll have grown out of by next year. I mean my kids wear them all year round Um because i'm i'm not i'm not, you know fast about what's on their pajamas, but I think yeah, that's That's something that I hadn't really thought about that much until this year, but it's a new, uh, sort of pledge that I've made to myself.

[00:27:49] **Lucia Ariano:** That's a really good bit of advice. And Grace?

[00:27:52] **Grace Witherden:** Yeah, before buying anything, and that's good because I haven't bought anything yet, I'm really gonna, um, think about the gifts. I know people weren't like, can, can I get any good, um, you know, do they even need a gift? Would they, um, maybe prefer to do something with me?

[00:28:07] Like perhaps, um, go to the theater together or, you know, have a nice day out. It doesn't need to be like an actual present. I, you know, like a, a physical, uh, thing, some

[00:28:15] **Lucia Ariano:** kind of experience.

[00:28:16] **Grace Witherden:** Yeah. And, and also like, um, for, for people that I might want to, buy something for. I'm, I'm, I know we haven't really touched on it as much in this episode, but we have in the past.

[00:28:25] I'm going to look around my charity shops,

[00:28:26] um,

[00:28:28] **Grace Witherden:** to see, you know, what's there before I buy anything new because, um, I guess with gifts, we think, oh, we have to buy something because it's Christmas, but sometimes, you know, we don't, um, you know, I'm going to have a think really carefully about who I'm buying for and what, what they need versus, you know, what they might want and, and where I can, where I can get it from.

[00:28:51] **Lucia Ariano:** 100%. Very good advice. And I will be doing the same. Well, thank you both so much for joining us today. We've covered so much ground. Um, and Thank you.

[00:29:06] Well, a huge thank you again to Grace and Clare for coming on the show today and to you for listening to this week's episode of The Which? Money Podcast. If you enjoyed today's show, please do hit subscribe to make sure you catch our new episodes as soon as they drop. For daily money news and advice, you can find us on social media @WhichMoney and online at which.

[00:29:21] co. uk / money. And we also have a free money newsletter, which is delivered to your inbox every Monday to sign up, visit which. co. uk forward slash money newsletter. This episode of the which money podcast was written and presented by me, Lucia Ariano and produced and edited by James Rowe.