

Tips for managing money...

Energy saving tips



Turning off the lights when you're not using them can save **£25 a year**



Keeping shower time down to just 4 minutes can save **£95 a year**



Turning appliances off at the socket can save **£65 a year**



Washing on a 30 degree cycle and doing one less wash per week can save **£34 a year**



Turning the thermostat down by one degree can save **£145 a year**



Avoiding using the tumble dryer and drying clothes on a rack can save **£70 a year**

Source: The Energy Savings Trust

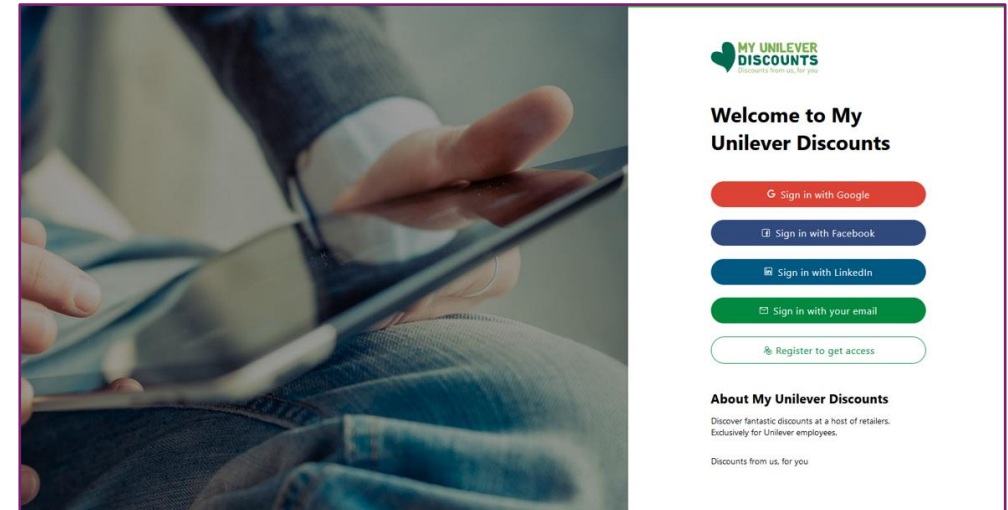
Unilever rewards and discounts




[Follow this link](#) for My Unilever Discounts




Unilever employees can get some great deals on their purchases!



...in the cost-of-living crisis




Savings




Ask yourself

- Are your savings keeping up with inflation?
- Time to switch to a higher interest account?
- Or other forms of saving (e.g. pensions)




Mobile phones




Ask yourself

- Do you really need all that data?
- Do you really need the upgrade?
- Can you afford the phone upfront?




Your pension scheme






DB Career Average Plan	DC Investing Plan & Retirement Savings Plan
<ul style="list-style-type: none">• Set amount of pension built up each year• Pension benefits linked to inflation (up to certain caps)	<ul style="list-style-type: none">• Pension contributions invested in your own pot• Inflation protection depends on how your investments do

Think about if you'd like to save more (or less if you need to)



Fuel efficient driving



Save 15% by driving at 60mph instead of 70mph!