

MONEY MATTERS

Watching your pennies...

Your questions answered by Ivan Ahern

WHETHER you are in full time employment or a student, there are some simple ways to make your money go further this autumn.

Build your budget

Devising a clever budget and sticking to it will ensure you keep money-related anxiety at bay. Visit the National Consumer Agency's website, www.nca.ie, for an online budget planner to help get you started.

Update your taxes

If you haven't filed your tax return for 2013, don't put it on the long finger:

- 82% of Cornmarket's customers were due a refund last year,¹ many of whom were nurses and midwives
- The average tax refund was €1,090¹
- If you are a student and only worked over the summer months then you may be due a tax refund.

Save on phone bills

- Log on to www.callcosts.ie to review how much you could save based on your usage and whether you have a landline, mobile phone and broadband
- If you are signing up to a new contract, try not to be wooed by a brand new, top of the range smartphone as they usually come with strings. Some providers now tie you in for 18 or even 24 months with penalties for breaking the contract. Always read the contract in full before signing up.

Entertainment

If you rely on your digital TV service's 'on demand' facility, or still rent DVDs, this can quickly add up in cost. Netflix is a fast and frugal alternative way to source movies, box-sets and documentaries in abundance. For €7.99 a month it's an option to consider as it allows you to watch unlimited films and shows on demand. It also gets to know your interests, by tracking the items you've watched, and makes some handy suggestions for future viewing. See www.netflix.com for more information.

Save up to 70% shopping online

The website www.mydealpage.ie canvases the internet and sources offers from numerous websites with up to 70% off



everything from spa breaks, hotels, meals and much more. So if you are shopping for a gift for someone in your life, planning a weekend away or a special dinner celebration, this site is worth a look. Monthly discount codes are updated on www.moneyguideireland.com, with discounts for retailers, entertainment providers, restaurants, etc.

Top tips for students

- Visit the students union to check what student offers and services are available in your college
- A student travelcard costs between €12 and €15 and offers discounts with more than 200 retailers nationwide. Visit www.studenttravelcard.ie for more information
- Shop around before opening a bank account and check all the fees and terms and conditions
- College books can end up costing hundreds of euro. Instead of immediately running out to buy new books, check if you can borrow them from your college library or if you can share with friends.

Be savvy with your weekly shop

- Shop around and make comparisons
- Buy in bulk when there are savings to be made
- Avoid brands and try generic products
- Sign up for rewards cards – using the points can really make a difference to your wallet over time!

Gadget cover

If you are renting, check with your land-

lord if he/she has contents insurance. It's unlikely that their house insurance will cover your gadgets. If you have a tablet or smartphone that's worth a bit of money then you should look into gadget cover. You can insure your smartphone, iPad or tablet through Cornmarket.² Cover options include:

- 24-hour replacement of lost or stolen devices
- Continuous cover when you switch mobile phone network
- Up to two claims a year
- Accidental and liquid damage cover
- Monthly or annual payment options.

For more information on products and services offered by Cornmarket visit: www.cornmarket.ie

Ivan Ahern is a director of Cornmarket Group Financial Services Ltd.

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1. Source: Midas customer statistics, 2013. Midas is a tax based service and not a regulated financial product. Cornmarket Retail Trading Ltd. is a wholly-owned subsidiary of Cornmarket Group Financial Services Ltd
2. Gadget Cover is arranged by Mobilecover Ltd. Mobilecover Ltd is regulated by the Central Bank of Ireland. Gadget Cover is underwritten by Zurich Insurance plc. Zurich Insurance plc is regulated by the Central Bank of Ireland. Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. Telephone calls may be recorded for quality control and training purposes