

## **Saving money on the Internet**

Most things are cheaper on the Internet, because of a number of reasons e.g, no cost of running a physical shop on a high street; and the competition from all the other stores on the Internet “only a click away”.

So Insurance is cheaper – even if you buy from your normal companies, they normally give 5% of more off if you order over the Internet. And if you want the best deals then there are site like Insurancesupermarket etc that will find you the best price. I personally halved my car insurance and house insurance costs! And, having selected the best through these websites, if you order through “cash back” sites (see below) then you get £50 or so cash back on top!

Also Gas, electricity, and telephone utilities are cheaper when ordered online, and through different suppliers – though you get the same gas and electricity delivered! And if you access the utility supermarkets (eg Uswitch, energyhelpline etc) through “cash back” sites (see below) then you get £20 or so cash back on top! I saved over £500pa moving suppliers, and I now make hundreds of calls a month and my phone bill for all calls is less than £4 a month. (I use a combination of suppliers e.g. Skype = free calls else cheap calls via Skype out; 1899 = free calls, after 4p connection per call UK, 1p per min most overseas countries; suppliers offer free calls evening and weekends, Buy sim in country visiting rather than call home/accept calls overseas, use Saynoto0870 (0845) to get normal rate numbers or 0800 numbers)

Many companies give special offers out, if you sign up to their email service e.g. TGI Fridays are giving “2 for one deals” to their signed up customers.

A very useful site, if you have to pay for your own petrol, is <http://www.petrolprices.com/> where you will find you can save over 6p a litre (£4 a tank full if 60 litres) – and if you use the GE card (see below) you get another 3% back (worth around another £2)

Finally, if you want to travel anywhere then sites like Opodo/lastminute/expedia/flightchecker etc are great for the best priced flights/hotels/cars etc – And they have very useful travel information on them. And, again, if you go to them through “cash back” sites (see below) then you get up to 6.5% cash back on top!

## **Making Money on the Internet**

There are the “no brainers” for those of you who are comfortable using credit cards 99% of the time. Sites like “Motley fool” will show the best deals. I signed up for on the Internet and generally use an “Egg Money” credit card and 1% cash back (worth a few hundred pound pa). Similarly, I signed up online for a Halifax debit card and get 1% back on purchases (e.g. at Aldi, Lidl etc who do not take credit cards) and I signed up online for the “GE Money everyday card” and get 3% cashback on Petrol and Food purchases. Finally, I have my Nationwide credit and debit cards, which I use abroad which save me an estimated 5% (when buying anything on the credit card, or getting cash out on the debit card).

Similarly, if you are a “rate tart” like myself, you will have been using sites like Motley fool etc to get the best deals (which change monthly) – so I am now getting 6% from ING and 5% or more from other on immediate access, online managed, deposits, and up to 10% from Barclays and others for regular savings.

Now if you want a cheque each month sign onto “cash back” sites like Greasypalm, Freefivers, mutualpoints, mycashback, cashbag, cashbin, ecashback, myshoppingrewards etc. Here you will get cash back on all your online purchases from 99% of the normal high street companies like AA, Asda, B&Q, BA etc through to Tesco, Thomas Cook, ToysRus, Vodaphone, Woolworths at the other end of the alphabet, plus Insurance companies, banks, travel companies etc such that I get cash every month for things that I was going to do anyway – plus up to 10% back on treats like Hotelchocolat. These discounts are, off course, on top of the up to 3% cash back by using the right credit card, and on top of the special offers the online stores give!!!

These sites also have “fast cash” type opportunities where you actually get paid for just searching for things you might consider buying (via search engines like Kelkoo, Pricerunner, Dealtime, High street web etc) and also get paid for “introductions” to other websites .

Some of these paid for introductions are to “questionnaire” sites, who will pay to get your views on the government, or TV programmes. On 2 minutes questionnaire paid me £16 only this week.

And finally for those already wedded to the Internet and having their own website (which most ISPs provide as a freebie) you can be paid per click through, if you put links onto other websites, and/or £5 or so pm just for having an “adbanner”.

## **Summary**

The above is a 5 minute brain dump of some of the ways, I believe, of saving and making money on the Internet. There is a lot more! If you have any questions, or would like to do any of the above, please email me on [derek@iclway.co.uk](mailto:derek@iclway.co.uk). With many of the opportunities I can show you how I can introduce you to get initial financial benefit to yourself, as well as a small potential referral amount for me. Then you can do the same for your friends and families, for even more financial gain! All the very best with your surfing.

PS If you have any fears on the Internet then I would be delighted to help Cookhamites for a nominal charge to get them sorted wrt viruses, trojans and other such the nasties.