



Whether you're buying car insurance or doing the weekly shop, there are savvy ways to make money when you spend. From cashback to clever apps, the Financially Fabulous Money Team shares five ways to get more bang for your buck...



best for CASH ADVICE

1 MONEY-BACK CREDIT CARDS
If you always pay off your balance, a cashback credit card is a good idea, allowing you to earn each time you use it. Try Tandem, which offers 0.5 per cent cashback on purchases with no fee. If you spend big on your card, the American Express Platinum Everyday Card offers 0.5 per cent cashback on spending up to £5,000 and 1 per cent over that, plus a boosted 5 per cent cashback for the first three months.

2 CASHBACK SITES
Topcashback.co.uk and quidco.com give you a percentage of your spending back every time you make a purchase via their cashback sites. You can even sync your credit or debit card with them, so you earn cash when you're out and about. Earnings range from as little as 1 per cent on clothes to a few hundred pounds on insurance policies or mobile phone contracts over the course of a year. But never buy something just because there is cashback - always check to see you are getting the right product at the best price.

FINANCIALLY Fabulous
Join our campaign and get your finances sorted at hearstmagazines.co.uk/ffbest for money-saving tips, vlogs and brilliant advice on being financially savvy.

5 ways to earn when you shop



3 SAVINGS APPS
Living cashless means the days of loose change are over, right? Wrong! The Chip app rounds up your spending to the nearest pound and puts your spare change into a virtual piggybank. You can access it whenever you like, it's free to use, and you just need to link your bank account to it. With bank-level security, it's regulated by the Financial Conduct Authority.



4 SHOPPING APPS
Use your phone to get money back on your shopping with apps like Shopmium and ClickSnap. Unlike cashback sites, where you might get a certain percentage of your whole shop back, these apps give you up to 100 per cent cashback on certain items - meaning food, cleaning and beauty products can work out as free! Offers change regularly.



5 LOYALTY PAYS (SOMETIMES)
Flex your loyalty cards! Collect four points for every £1 with the Boots Advantage Card - 500 points gives you £5 to spend. The best cards let you spend points in more than one place - Tesco Clubcard lets you swap them for vouchers at attractions and restaurants, and, with the Nectar card, you can collect and spend at over 500 retailers.



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