

Budgeting in your Bubble

10 tips for saving money

COVID-19 or coronavirus may be placing many of us under financial pressure, and lots of us will be struggling right now. Here are ten tips on living on a budget during COVID-19.



1. Make your own disinfectant cleaner

For a simple cleaner to wipe down household surfaces there's no need to go out and buy fancy brands – especially when the supermarkets are out of stock! Simply mix 10% Janola (or other household bleach) and 90% water into a spray bottle (**very important: pour the bleach in first**). More info [here](#).



2. Look at what financial support you might be entitled to

If you haven't already, make sure you go to the [Government's COVID-19 website](#) or contact their Helpline on 0800 779 997. There are several different types of financial support for people who are worried or struggling financially right now.



3. Cook creatively

There are lots of ways to save money in the kitchen. Try to plan your meals for the week and cook in bulk, this means fewer trips to the supermarket and is often cheaper. Or why not learn a new recipe? Try making your favourite takeaway at home, like this [recipe for home made KFC](#), which you can keep making as a cheaper alternative to the real thing even when takeaways reopen.



4. Get some free support with your mental health and wellbeing

There are several free options for talking to a trained counsellor at any time by phone, text or web chat. Try calling or texting **1737**, calling **Youthline on 0800 376 633**, or try [Aroha](#), a free chatbot to support young people's wellbeing during COVID-19.





5. Free online fun

Getting bored of Netflix? Auckland Libraries have loads of eBooks, audiobooks, eMagazines and free movies to stream online. Just sign up for a free eMembership [here](#).



6. Use the Wi-Fi

Many of us will be spending a lot of time online, and phone data can be expensive! Most Internet providers in New Zealand have lifted their limits on internet use, so make sure you connect your phone to Wi-Fi at home if you have it.



7. Save power

With all this extra time at home, power bills can shoot up. Take short (but thorough) showers, turn lights and power off in rooms you're not using, and try blankets and warm clothes before turning on heaters.



8. Keep moving, stay healthy

Exercise is important for our physical and emotional wellbeing. Les Mills are showing daily free workouts on [TVNZ](#), or there are lots of different free options online (like this free [Zumba for kids](#)). Try working out with your family at home, or video calling other family members and friends to join you, as a great way to stay connected.



9. Know your rights

People may be struggling to pay rent and meet other financial obligations at the moment. Citizens Advice Bureau are providing free online and phone support for people needing advice and support. Call 0800 367 222 or go to www.cab.org.nz



10. Ask for help

If you're struggling, ask for help. There are many charities and food banks that are still operating as essential services during lockdown. www.foodbank.co.nz has a list of food banks across New Zealand, and [Auckland Council](#) have a free service to deliver food parcels to those who need it.

IMPORTANT: Do not just show up at a food bank, call ahead to check how to access support safely.

