



Question 1. How much do people in the UK save each year through the use of discount codes?

Answer: b) £51,000,000

Discount codes can be massively helpful so always check for discount codes before purchasing items. Especially around Christmas time when money can be tight, if you are going in a store to buy something, check online beforehand if they have any promotional offers or when you go to the store check with them if they have any promotional leaflets or vouchers. When online shopping, always look around online for discount codes, sign up to newsletters for a discount (make sure you can unsubscribe if you want to) and look for new member discounts/promotions.

Question 2. Just over how much was estimated to be spent on unwanted Christmas gifts in 2018?

Answer: d) £380 million

Question 3. In a poll of more than 2000 people in 2015 by YouGov, what percentage of Britons said they had borrowed or planned to borrow money to spend on Christmas presents?

Answer: c) 35%

Question 4. How often should we review our outgoings?

Answer: b) As many times as you want but at least once a year

It makes sense to review your outgoings AT LEAST once a year, doing it more can be better as you track what you have spent and saved and where money is going. This is especially important when you have direct debits or automatic outgoings or there might be products and services where you have automatic renewal that you no longer need. So, checking and staying on top of these things prevents unnecessary spending and money going out of your account. It's important to remember this because little savings can help you towards other spending at Christmas especially as we have seen how much people are more likely to borrow money to cover Christmas from the previous question.

Question 5. According to another YouGov poll in 2018, what was the most common unwanted gift out of the following:

Answer: a) Bath products

According to this poll people don't really want shower gels or soap, so maybe try something else. At the end of the day it is your money to spend and you don't necessarily have to buy something that's more expensive but putting a bit of thought into it rather than giving something that won't be well received would be better value. All that being said and if all else fails, some people do love bath products, so it won't always hurt.

Question 6. How much money was estimated to be spent by British consumers on Black Friday and Cyber Monday 2019?

Answer: b) £5.6 billion

The temptation is there, the adverts keep popping up, the emails don't stop. December can be tricky with Black Friday, Cyber Monday, Winter Sales, Boxing Day sales and January sales coming up so be mindful of marketing tactics. There a few things to consider especially if you're trying to save:

- Is the item you're looking at/purchasing really on sale and how much are you truly saving?
- Is it something you genuinely need or can do without?
- Is it something that will go on sale further down the line at a time when you are not so financially restricted

Bonus question

1. Which website allows you to check your credit score for free?
 - a) Experian
 - b) Equifax
 - c) TransUnion

Answer: All of them!

Please research into each credit checking company before accessing their websites and putting in your personal details. Check how your details will be used and what affect (if any) using their services may have. The three companies above generally will allow you to check your credit score for free. It could also be worthwhile researching online other reliable companies or speaking to qualified financial advisors on reliable credit score checking companies. However, checking your credit score is free and can be done easily online.