

Cost of living crisis

A radio station asked its listeners to phone in with their top tips for saving money. Here's a selection of their comments. Read them and then decide which are the best and worst tips.

What are your top tips for saving money?

Maria: "My tip for saving money is to take your lunch to work instead of eating out. I used to spend £10 every day on lunch, but now I take a tupperware of food and eat it in the office or, if it's sunny, in a park. Imagine, that saves me £50 a week, so that's £200 a month more or less! Ok, it's not as tasty or as fun as eating in a restaurant every day, but hey, think of all that money I'm saving!"

Omar: "My tip for saving money is to go out less at the weekends. I used to go out all weekend, to the cinema, bars, for a pizza, you know, just normal things. But now I ask friends to come to my house instead, we watch a film, play computer games and just hang out at home. It's much cheaper and sometimes just as fun as going out."

Jasmine: "I think that most people spend lots of money on clothes these days. My tip is to buy second-hand clothes instead of new ones. There are lots of good second-hand clothes shops and charity shops in my town and I find lots of really funky things. You just need a bit of imagination and you can wear really cool clothes for a fraction of the cost of new ones. I reckon second hand clothes are more original and trendy anyway."

Noah: "My tip is to keep a list of everything you spend for a week. I mean absolutely everything, from that extra special coffee you didn't really need to the lottery ticket you bought with the hope of winning a million! I mean, it all adds up, doesn't it? So when you have your list, look and see what things you didn't really need to buy and the next week, just don't buy them! It's simple!"

Lucy: "I used to get the bus to work and now I've started cycling. In fact, I didn't make the change in order to save money, I did it to get fit. But now I really notice that I save money too. So, my tip is to take less public transport and cycle and walk around the city when you can. You'll save money and keep fit!"

Write your own top tip for saving money here.