

Reducing Fixed Costs

Money

Where the largest savings are, and how often to revisit each.

Ordered by typical size of saving.

Cost	Revisit	Action
Mortgage / rent	At deal end	Remortgage; do not roll onto SVR
Energy	Annually	Compare and switch
Insurance	Every renewal	Never auto-renew
Broadband and mobile	At contract end	Out-of-contract prices are the highest
Council tax	Once	Check the band and any discounts
Subscriptions	Annually	Audit and cancel

Loyalty is penalised in nearly every one of these markets. The existing-customer price is rarely the best one.