

# Help your employees make their finances greener



When it comes to spending, saving and investing money, it's possible for your people to bolster their personal finances whilst still having a positive impact on the environment.

Here are some ideas that your employees may wish to consider:

## 1 Open an ethical current account

Ethical banks and building societies do not invest in industries considered to be unethical. [Comparison sites](#) are a good way to compare current account options with different ethical banks

## 2 Look into ethical savings accounts

As with current accounts, a number of banks and building societies offer ethical savings accounts

## 3 Take out a green mortgage

There are UK lenders who have [green mortgage options](#) offering preferential rates to homeowners buying energy-efficient properties, or looking to fund energy-efficient home improvements

## 4 Invest in responsible funds

Put money into responsible funds when investing in the stock market; though it is important to understand the strategy of the fund in order to determine whether it reflects personal values and investment criteria

## 5 Switch to green energy

Save money on energy bills – while saving the planet – by switching to green energy tariffs. Use a [comparison website](#) to compare and contrast the different options on the market

## 6 Install solar panels

Although investing in [solar panels](#) does require some upfront investment, they should save money on annual electricity bills in the long term. Excess electricity generated can be sold back into the national grid under the [Smart Export Guarantee](#) scheme

## 7 Investigate alternative heating sources

Take a look at [alternative heating sources](#). To encourage the take-up of renewable heating, the government is running the [Domestic Renewable Heat Incentive](#) scheme until 31 March 2022

## 8 Fit an eco shower head

To save money on water bills and to reduce the amount of water used at home, look at fitting an eco-shower head. Research different options using a [comparison site](#)

## 9 Consider green broadband services

Providers of green broadband services aim to minimise their environmental impact by using renewable energy. Compare their environmental records on a [comparison website](#)

## 10 Travel smarter

There are tax savings available for people who lease an electric vehicle through their company – if you do offer this benefit, it's worth employees checking to see how much they could save. [Cycle to Work](#) schemes are also a great way to reduce their travel footprint and bills

## 11 Shop ethically

Try shopping at [online ethical superstores](#) or look at growing some fruit and veg

## 12 Plan weekly meals

Make a weekly meal plan to reduce money spent on produce and other groceries that end up being wasted, or donate any surplus to a local [food bank](#)

## 13 Buy and sell second-hand

Explore [online marketplaces](#) to purchase used items where good-quality items can be bought for a fraction of the price paid in a shop

## 14 Support green charities

There is a plethora of [environmentally-focused charities](#) in the UK, engaged in activities ranging from tree planting to fighting ocean plastic pollution

## 15 Leave a legacy gift

Legacy gifts are vitally important to charities as well as being a tax-efficient way to make a donation. [Learn more here](#)

Get in touch to learn more about how you can help your employees make more of their finances.

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