



RIZQ NOTES | FREE GUIDE

How to Survive London

101 money-saving tips for UK Muslims living in London

@rizqnotes | Facts checked October 2026. Rules and rates change: always check the latest.

START HERE

Welcome

Hi, I'm **Youcef**, and I live in London with my wife **Amina**. Prices keep rising, and London is one of the most expensive cities in the world. So we're always looking for ways to spend less and still live well.

This guide shares 101 short tips in nine chapters, from travel and groceries to bills, banking and debt. Read it in order or jump to the chapter you need. I'm not a scholar or a financial adviser. I read the official sources so you don't have to.

Prices, rates and rules change, so check the official page before you rely on any number.

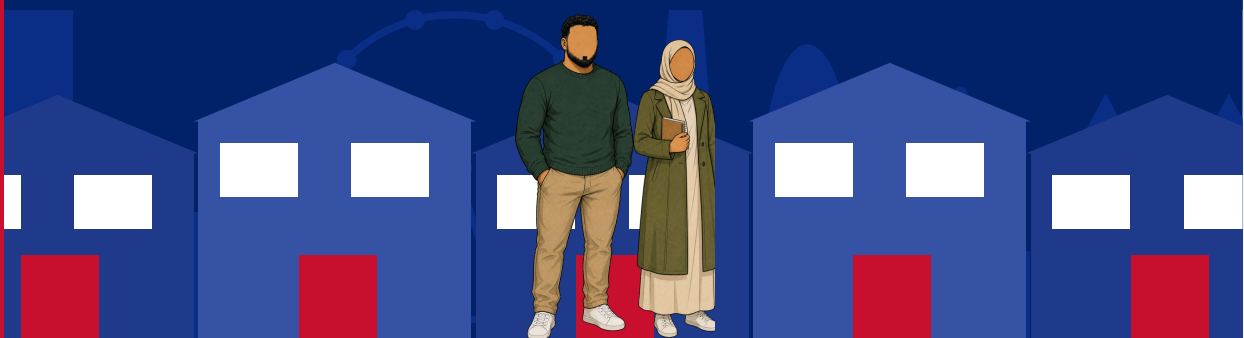
Please read. This guide gives general information. It is not financial, tax, legal or religious advice. Ask a qualified scholar about your own situation.

About referral links. Some tips include referral links. I may get a reward if you sign up. It costs you nothing and I only share what we use.

Your route through the guide

- 1 Getting around for less (tips 1-13)
- 2 Groceries and the weekly shop (tips 14-24)
- 3 Eating out without the guilt (tips 25-32)
- 4 Cashback, loyalty and smarter shopping (tips 33-47)
- 5 Bills, home and renting (tips 48-59)
- 6 Banking, budgeting and money as a couple (tips 60-70)
- 7 Debt and credit, handled calmly (tips 71-80)
- 8 Saving and halal investing basics (tips 81-91)
- 9 Health, community and deen on a budget (tips 92-101)

Let's make London affordable, one tip at a time.

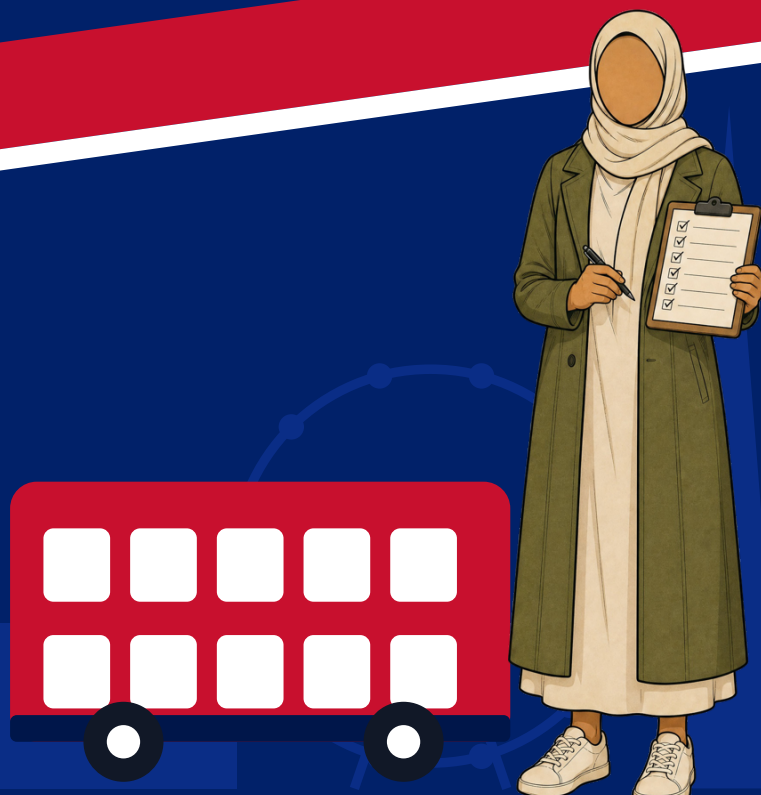


Getting around for less

Cut TfL and rail costs with caps, railcards, refunds and discounts.

IN THIS CHAPTER

- 1 Stick to one card all week
 - 2 Know your daily cap
 - 3 Use the Hopper fare on buses
 - 4 Kids travel free or cheaper
 - 5 Travel off-peak when you can
 - 6 Avoid card clash at the barrier
- and 7 more tips*



1

Stick to one card all week

Capping works best when you use one card or device for every journey. Switch cards and your journeys may stop counting towards the weekly cap, so pick one and stick with it. Remember to touch in and out each time, too. Check TfL's website for the exact weekly rules before you rely on them, because they're worth knowing.

Source: tfl.gov.uk

2

Know your daily cap

Daily capping means you stop paying once you've hit the cap for your zones that day. It's the most you'll pay for pay as you go travel in one day, so it protects you on busy days. Caps change over time, so look up the adult cap for your zones on TfL's fares pages before you travel. A figure from a blog or forum may already be out of date.

Source: tfl.gov.uk

3

Use the Hopper fare on buses

Taking the bus? Tap in with your card and you get unlimited bus and tram journeys for one hour after your first tap. A single bus fare is £1.75 for adults, and the daily bus and tram cap is £5.25 (fares checked Oct 2026). From 1 November 2026, the single fare rises to £1.85 and the daily cap to £5.55. Use the same card for every journey in that hour, and top up in time if your balance goes negative.

Source: tfl.gov.uk (checked Oct 2026)

4

Kids travel free or cheaper

Got children on the move? Under-5s travel free with a fare-paying adult. Children aged 5 to 10 travel free on TfL services, subject to eligibility checks. From 11 to 15, a Zip Oyster photocard gives free bus and tram travel, with discounts on other services. From 16, the 16+ Zip Oyster photocard covers free and discounted travel on all services. Check the age rules on TfL's page before you travel.

Source: tfl.gov.uk (checked Oct 2026)

5

Travel off-peak when you can

Rush hour costs more on the Tube, DLR, London Overground and Elizabeth line. Peak times are Monday to Friday, except public holidays, from 06:30 to 09:30 and from 16:00 to 19:00. Everything else, including weekends and bank holidays, is off-peak. If your trip can wait a little, or start earlier or later, you may pay less. Times checked Oct 2026.

Source: tfl.gov.uk (checked Oct 2026)

6

Avoid card clash at the barrier

Card clash happens when a gate reader picks up two cards at once. It can happen when a contactless card and an Oyster card sit together in one wallet or pocket. Keep them apart, and tap in and out with the same card or device every time. If you think you've been charged twice for one journey, check your journey history on TfL's website and ask about a refund.

Source: tfl.gov.uk

7

Always touch in and out

Forget to touch out and you could be charged the maximum fare for your journey. That's a costly mistake, so make touching out a habit. If you couldn't complete a journey and were charged one or two maximum fares, you may be able to get a refund. You have up to 8 weeks from the journey to claim. Wait at least 48 hours before you apply.

Source: tfl.gov.uk (checked Oct 2026)

8

Put your Railcard on Oyster

Got a Railcard? It may be possible to link it to your Oyster card, so the discount applies to your TfL journeys too. TfL's page mentions a National Railcard Discount on its services. Check which Railcards can go on Oyster, and how much they save, on TfL's website before you assume anything.

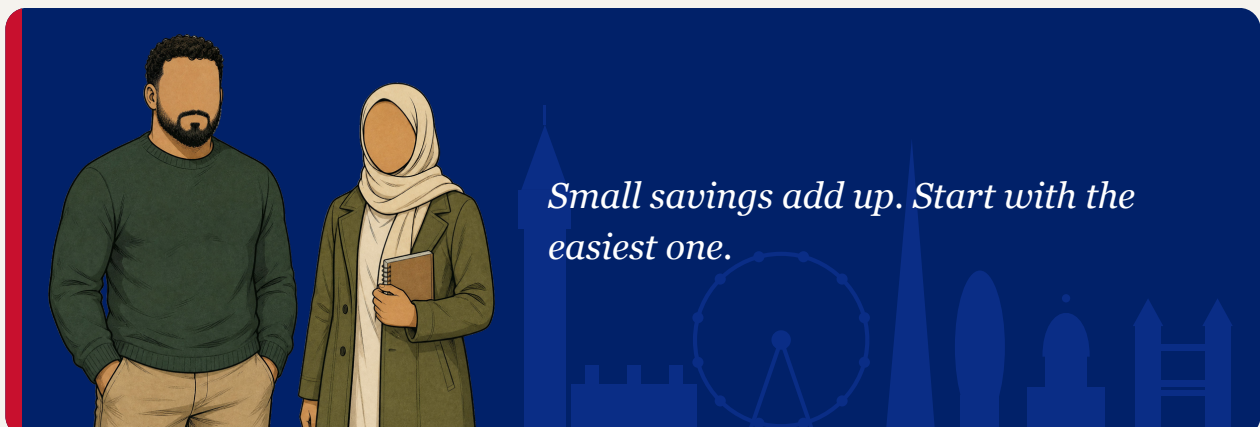
Source: tfl.gov.uk

9

Under 31? Get a Railcard

Aged 16 to 25, or a mature student? The 16-25 Railcard costs £35 for one year or £80 for three years, and gives one third off rail travel. Aged 26 to 30? The 26-30 Railcard costs £35 a year, with the same one third off. Prices checked Oct 2026. Check the eligibility rules on the official site before you buy, as they can change.

Source: 16-25railcard.co.uk (checked Oct 2026)



10

Couples: Two Together Railcard

Travelling as a couple? The Two Together Railcard costs £35 a year and gives one third off rail travel for two named cardholders. The rule is simple but strict: both of you must travel together for the whole journey for the discounted tickets to be valid. If you often travel apart, check whether a single Railcard suits you better. Prices checked Oct 2026.

Source: twotogether-railcard.co.uk (checked Oct 2026)

Bonus: a Railcard through your bank

Monzo's Max plan (from £19 a month, 3-month minimum, ages 18 to 69) includes a Railcard every year, plus extras like a weekly Greggs treat and a monthly Vue ticket. Its cheaper Perks plan (£9 a month) also includes an annual Railcard. A paid plan only saves money if you'd use the perks anyway, so add up what you'd really use first. You need a Monzo current account to upgrade. Plan details checked Oct 2026.

Source: monzo.com (checked Oct 2026)

Referral link: we both get a reward. Amount depends on the account you open. Terms apply.

Monzo current account, UK residents.

<https://join.monzo.com/c/pdk3m223>

11

Claim back delays

Late train or Tube? You may be able to claim a refund. On the Tube and DLR, the delay has to be more than 15 minutes. On London Overground and the Elizabeth line, it's more than 30 minutes. You have 28 days from the delay to claim, and TfL says a review can take up to 10 working days. Delays on buses and trams aren't covered, nor are those outside TfL's control, like strikes.

Source: tfl.gov.uk (checked Oct 2026)

12

Job hunting? Ask about travel discount

Looking for work and claiming Jobseeker's Allowance or Universal Credit? You may get 50% off pay as you go adult fares on Tube, bus, tram, DLR, London Overground and most National Rail services in London. The rules depend on your situation, including how long you've been out of work. You apply at your local Jobcentre Plus office, so ask your work coach about it.

Source: tfl.gov.uk (checked Oct 2026)

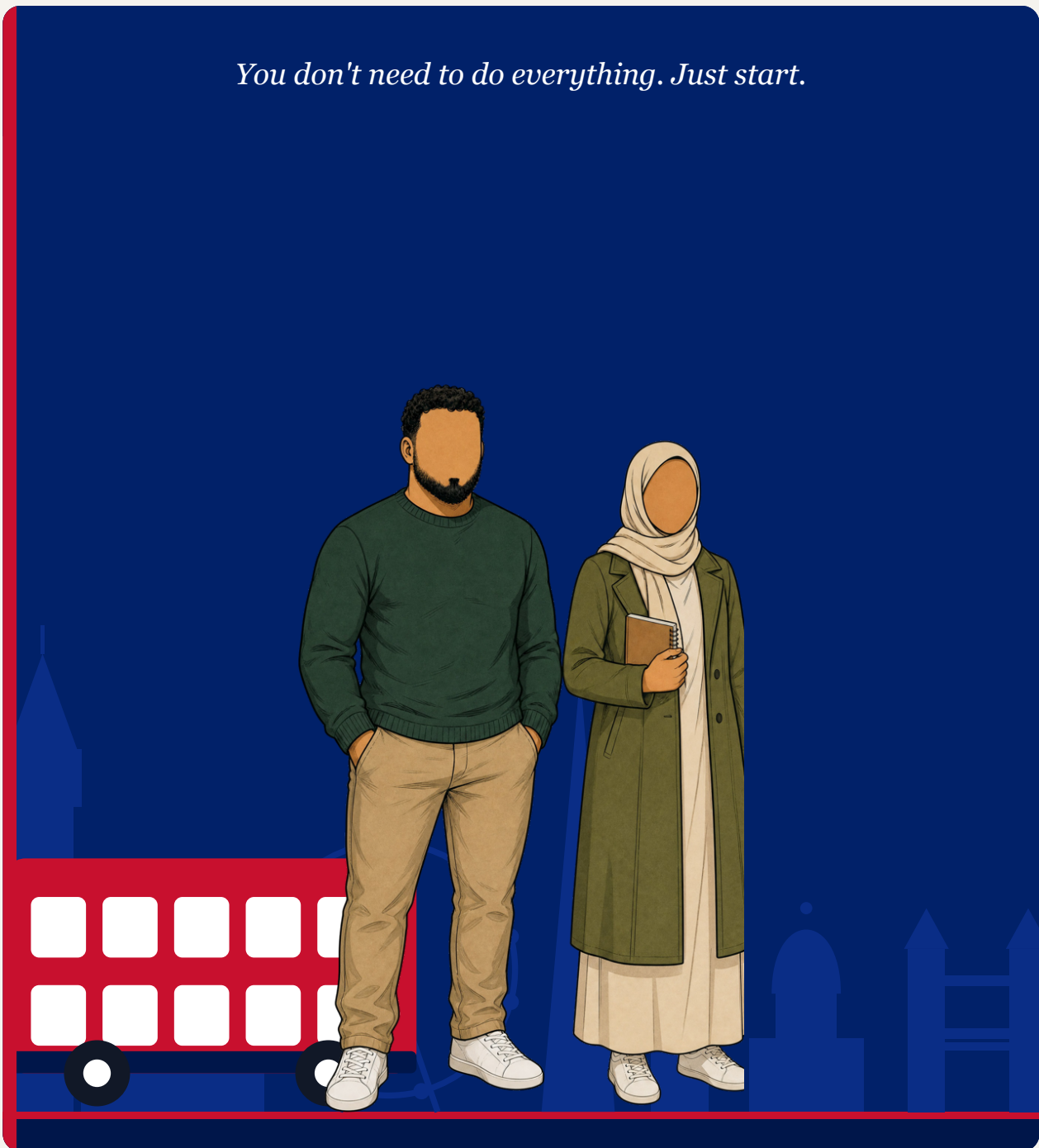
13

Hire a bike for short trips

Short hop across town? Santander Cycles can be a handy option. A single ride costs from £1.65 for up to 30 minutes, and a day pass starts at £3.50 for unlimited 60-minute rides. TfL also lists monthly and annual passes from £20 a month and £120 a year. Fares checked Oct 2026, so check the current prices on TfL's site before you ride.

Source: tfl.gov.uk (checked Oct 2026)

You don't need to do everything. Just start.

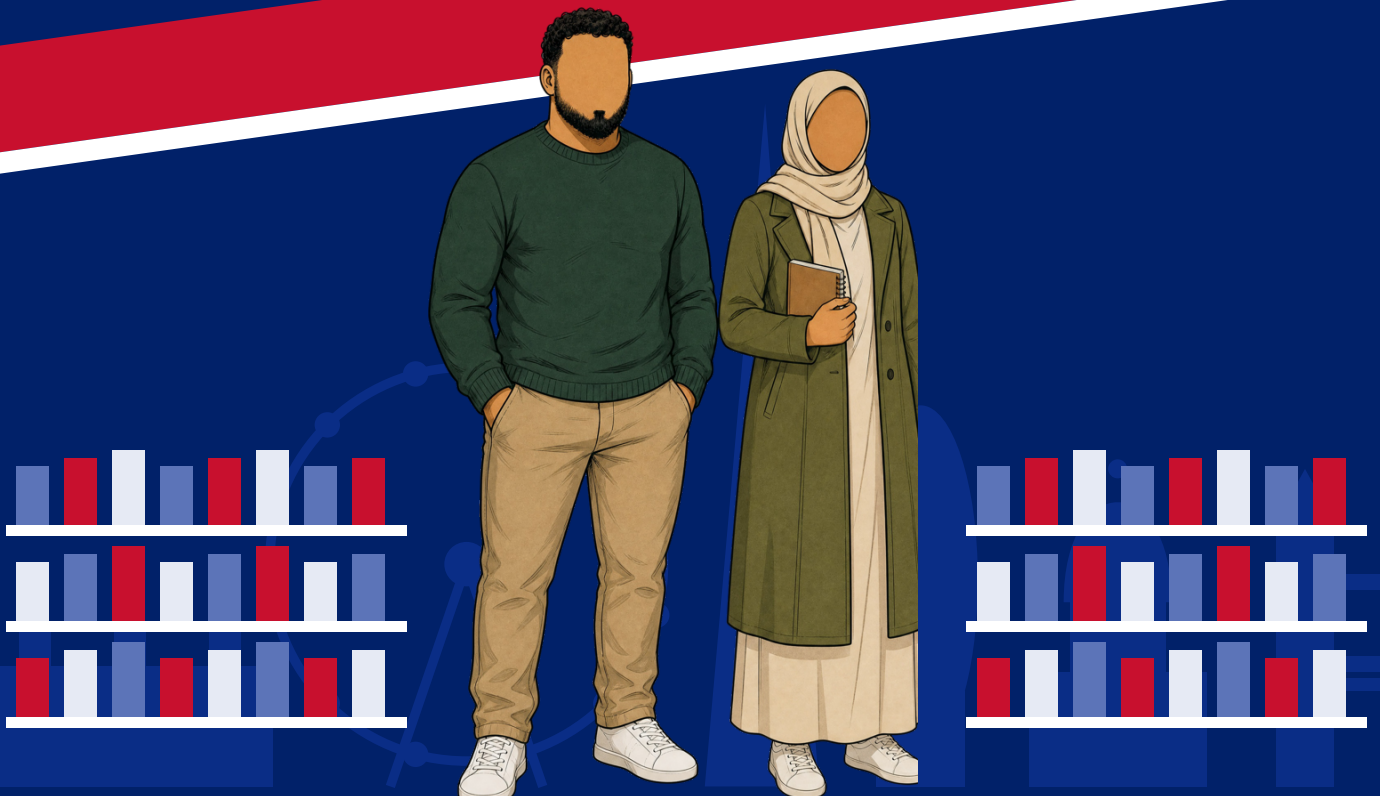


Groceries and the weekly shop

Spend less on food at home without cutting halal standards.

IN THIS CHAPTER

- 14 Give groceries their own pot
 - 15 Plan meals, then write the list
 - 16 Compare the price per kilo
 - 17 Check the reduced section at different times
 - 18 Buy each thing where it's cheapest
 - 19 Try own-brand ranges first
- and 5 more tips*



14

Give groceries their own pot

Does your food money vanish before the end of the month? Try giving groceries their own pot. Youcef and Amina use Monzo pots for groceries, so the weekly shop has its own money set aside. When your food budget sits in one place, you can see what's left before you buy the next thing. It's a simple way to stop groceries quietly eating into the rest of your budget. Give it a try this month.

Referral link: we both get a reward. Amount depends on the account you open. Terms apply.

Monzo current account, UK residents.

<https://join.monzo.com/c/pdk3m223>

15

Plan meals, then write the list

Standing in the aisle with no plan is how a quick shop turns into a full trolley of things you didn't need. Before you go, sit down for a few minutes and plan the week's meals. Check what's already in the fridge and cupboards. Then write a short list of only what you'll actually cook. Stick to it, and keep the list on your phone so you remember it when you're in the shop.

16

Compare the price per kilo

Ever grabbed the bigger pack because it looked like a bargain, then binned half of it? Look past the big price on the front. Shelf labels show a unit price, the cost per kilo or per litre. Use it to compare two brands or two sizes side by side. Make sure you're comparing the same type of product, then pick the lower unit price. Your eye will get better at this with practice, and your basket will show it.

17

Check the reduced section at different times

Do you ever walk past the reduced section and find it empty? Timing can make a real difference. Youcef checks the clearance section at different times of day, because shops reduce stock at different times. It's worth doing the same, and asking staff when your shop usually reduces stock. Always check the use-by date and only buy what you'll eat in time.

18

Buy each thing where it's cheapest

Do you do the whole shop in one place, out of habit? You don't have to. Youcef buys different things in different shops, picking each category where it's cheapest. The trade-off is time and travel, so it only pays off when the saving is worth the extra stop. Start with the two or three things you buy most, and compare them once to see if it works for you.

19

Try own-brand ranges first

Next time you're in the aisle, check the supermarket's own range before you reach for the familiar name. Own-brand items are often good value, but quality varies, so it's worth testing a few. Start with the everyday staples you buy every week, like tins, pasta, rice and oils. Keep the ones you like, drop the rest, and move on. You may find you stop missing the big name.

20

Buy halal meat in bulk, then freeze it

A bigger pack of halal meat can work out better value, but only if you can store it well. Split it into meal-sized portions before it goes in the freezer, so you only thaw what you need. Label each bag with what it is and the date you froze it. Check where your meat comes from and what certification the shop uses. If you're unsure what counts as halal enough for you, ask a qualified scholar about your own case.

21

Batch cook on one day

Do you get home tired and reach for the takeaway menu? Batch cooking helps. Pick one day a week, cook a big pot of something you already enjoy, and split it into containers. Eat a few portions over the next couple of days, and freeze the rest for busy evenings. You'll spend less time cooking when you're worn out, and fewer meals end up as costly last-minute orders. Start with one dish you know well.

22

Healthy Start for young families

If you're pregnant, or you have a child under four, check whether Healthy Start could help. The scheme adds money to a card every four weeks, to buy healthy food and milk. You can use it for plain cow's milk, fresh, frozen or tinned fruit and vegetables, and pulses. The official page says you may be entitled if you're more than 10 weeks pregnant. Check the full eligibility rules on the official site before you apply.

Source: healthystart.nhs.uk (checked Oct 2026)

23

Free school meals in England

Many families don't realise school lunches can be free. In England, all children in reception, Year 1 and Year 2 at a government-funded school get free school meals. Children in other year groups can qualify if you get certain benefits, such as Universal Credit. The government says that from the 2026 to 2027 school year, children qualify if you get Universal Credit, whatever your household income. Check with your school or council how this applies to you.

Source: gov.uk (checked Oct 2026)

24

Food banks are there for you

Struggling to get food this week? Food banks are there to help, and using one is nothing to be ashamed of. Your local food bank can give you an emergency food parcel.

Trussell's site can also help you find a food voucher, and it has a page to find your nearest food bank. The page doesn't explain who can refer you, so ask your local food bank how it works. Ask for help without worrying about judgement.

Source: trussell.org.uk (checked Oct 2026)

Tell someone about the tip that surprised you most.

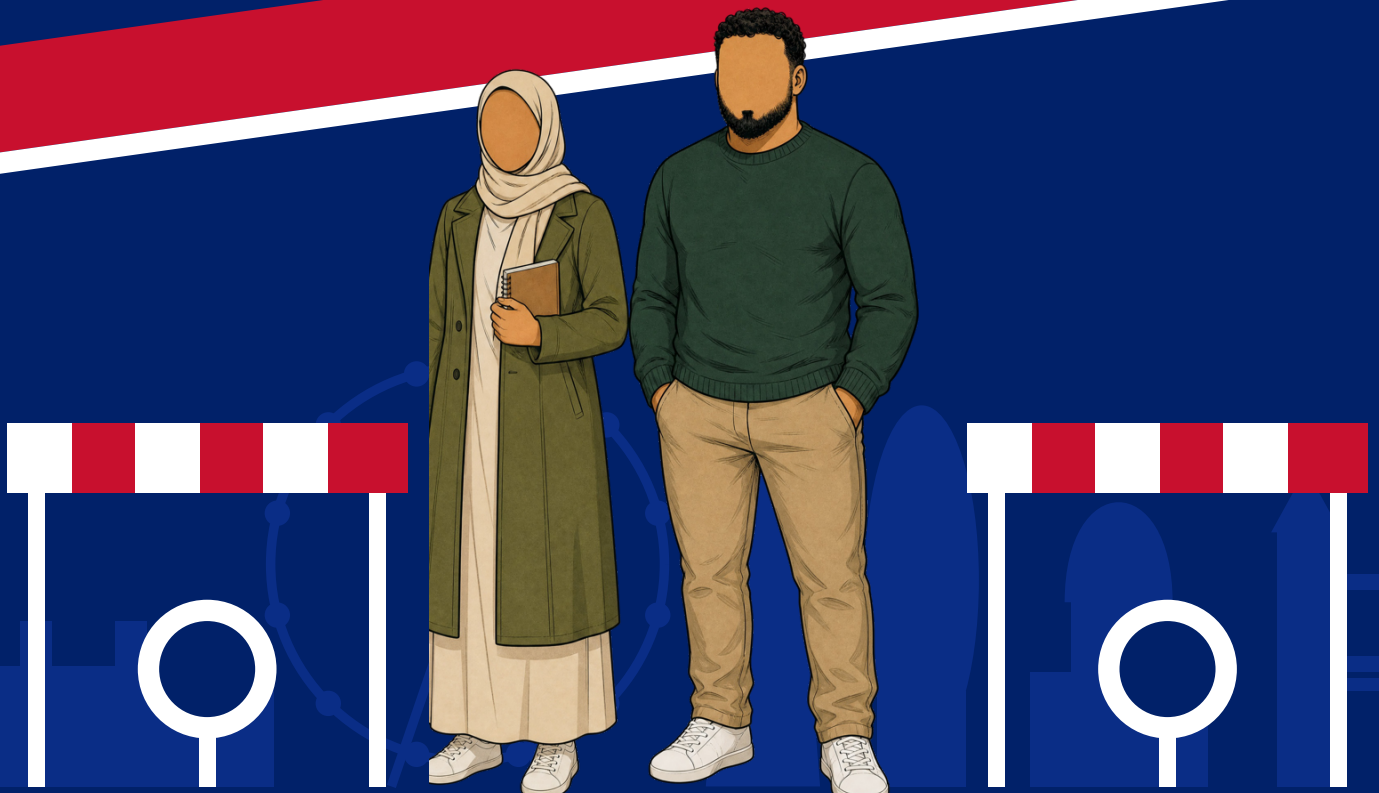


Eating out without the guilt

Treats, dining cards and your rights when eating out.

IN THIS CHAPTER

- 25 A dining card for regular treats
 - 26 Last-minute deals on dining apps
 - 27 Read the dining card small print
 - 28 Go for lunch, not dinner
 - 29 Free tap water is your right
 - 30 Service charge: know the rules
- and 2 more tips*



25

A dining card for regular treats

Eating out doesn't have to wreck the budget if you plan it. I use Tastecard for my regular treats. Its official site lists offers like 2-for-1 meals at some restaurants and 25% off the total bill at others. Check the current membership price on the site before you sign up, because prices and promotions change.

Source: [tastecard.co.uk](https://www.tastecard.co.uk) (checked Oct 2026)

26

Last-minute deals on dining apps

Restaurants often have empty tables and would rather fill them. EatClub shows last-minute offers near you. Redeem a dine-in offer in the app, then tap to pay with the digital card it gives you, and the discount comes off the bill. The official UK site says it's free to download and offers up to 50% off the total bill. I use EatClub too.

Source: [eatclub.co.uk](https://www.eatclub.co.uk) (checked Oct 2026)

Referral link: I may get a reward if you sign up.

Many venues serve alcohol or non-halal food, so check the menu before you book.

<https://links.eatclub.com.au/uvPnpjrvf5b>

27

Read the dining card small print

Dining card deals are easy to forget until you're at the table. So read the terms before you go. Tastecard's terms say a membership can only be used by the named member and can't be transferred. Offers may not combine with other offers. Venues can check your membership, so have your phone with you. The terms don't say which days are excluded or whether you need to book, so ask the restaurant first.

Source: [tastecard.co.uk](https://www.tastecard.co.uk) (checked Oct 2026)

28

Go for lunch, not dinner

Want a proper meal out without the big bill? Try lunch instead of dinner. Many restaurants offer a lighter or set lunch menu, and a shared starter can keep the bill down. Plan the visit for the day, then enjoy it without guilt, because you chose it on purpose.

29

Free tap water is your right

Ordering just water in a pub or restaurant? You can ask for it free. In England and Wales, the law says the person responsible for licensed premises that sell alcohol must make sure free drinking water is provided on request, where it's reasonably available. Ask politely, and remember that it's a condition of the licence, not a favour.

Source: [legislation.gov.uk](https://www.legislation.gov.uk) (checked Oct 2026)

30

Service charge: know the rules

You've finished a meal and the bill has a service charge added. Before you pay, look at the bill and ask whether the service charge is optional. The law says employers must pass on all tips to their workers, and service charges added to the bill count as tips. I couldn't confirm the rules on refusing one, so ask the restaurant if you're unsure.

Source: citizensadvice.org.uk (checked Oct 2026)

31

Ask who certifies the halal

Eating out as a Muslim means checking what's on your plate. Ask the restaurant which body certifies its meat, and check that the certification matches what you're comfortable with. Scholars may differ on some questions, so if you're unsure about your own case, ask a qualified scholar. The choice is yours.

32

Make eating out a planned treat

Spontaneous meals out add up fast. Set a fixed amount each month for eating out and put it in your budget like any other bill. When it's planned, you can enjoy it without the guilt. Pair it with a dining card or a time-based deal so the treat stretches further.

Write down one saving you made this week.

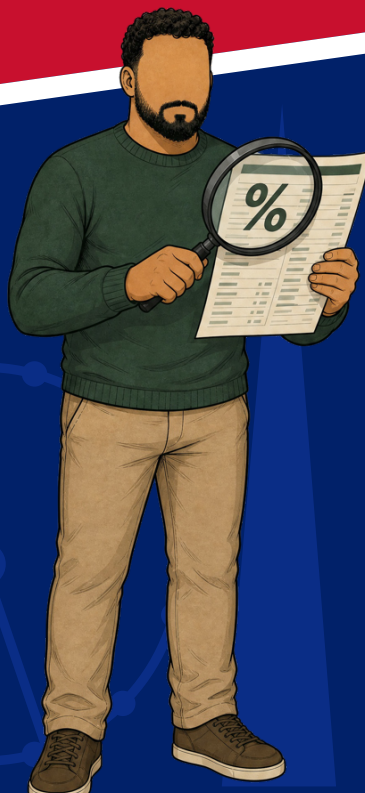


Cashback, loyalty and smarter shopping

Get money back on what you already buy, and know your consumer rights.

IN THIS CHAPTER

- 33 Start your shopping on a cashback site
 - 34 Cashback takes time to land
 - 35 Buy the gift card, then spend
 - 36 Compare gift-card cashback apps before you pick
- and 11 more tips*



33

Start your shopping on a cashback site

Do you buy things online anyway? Then check whether a cashback site can pay you back. TopCashback is free to join, and you usually click through from its site before you buy. The retailer then pays the site a commission, and the site shares part of it with you. There is a Classic account with no charges, and a Plus account where £5 of your annual cashback is deducted. I use TopCashback, so read its terms before you start.

Source: topcashback.co.uk (checked Oct 2026)

Referral link: I may get a reward if you sign up.

<https://www.topcashback.co.uk/ref/member589038398652>

34

Cashback takes time to land

You clicked through, you bought, and the cashback isn't in your account yet. That's normal. TopCashback says cashback should appear on your Earnings page within 7 days of your purchase. But you can't withdraw it straight away. The site waits until the retailer's returns period is over before the retailer confirms your cashback. Check your Earnings page first before you chase anything. I use TopCashback too.

Source: topcashback.co.uk (checked Oct 2026)

35

Buy the gift card, then spend

Tuck is a cashback app for gift cards, and I use it. Its own app listing says you get instant cashback when you buy gift cards from 200+ UK retailers. You buy the card first, then spend it at the shop. The listing shows supermarkets, fashion, food and health and beauty shops. Check the current cashback rates in the app, because they can change.

Source: apps.apple.com (checked Oct 2026)

Referral link: use code YOUCE74 and we both get a bonus (Tuck says up to £10). Terms apply.

Cashback rates vary, so check the app.

<https://www.tuckapp.co/app?referralCode=YOUCE74>

36

Compare gift-card cashback apps before you pick

There's more than one app that pays cashback on gift cards, so compare before you pick one. Check three things. Is joining free? Does the app take a fee from your cashback? How long does the money take to reach your bank? Read the app's own terms, not just the adverts. Also check which shops are on its list, so you only use it where you already shop.

37

Let cashback tracking actually work

You can do everything right and still miss your cashback. Ad blockers can stop a cashback site from tracking your click. Private browsing can do the same, because it often blocks the tracking cookies. Before you shop, click through from the cashback site in the browser you normally use. If a purchase isn't tracked, check the site's help pages and ask it to look at your order.

38

Tesco Clubcard: what we use

We use Clubcard, and points build up on your shopping. Check the Tesco Clubcard pages for the current points rate, how points turn into vouchers, and what Clubcard Prices are. Points rates and voucher values can change, so check the official page before you plan a big shop.

Source: [tesco.com](https://www.tesco.com)

39

Nectar and Sainsbury's Nectar Prices

We use Nectar, and points build up on your shopping. Check the Nectar website for how points are earned, what they're worth when you spend them, and where else you can collect or use them. Sainsbury's also has Nectar Prices, so check its website for what they cover before you shop.

Source: [nectar.com](https://www.nectar.com)

40

Boots Advantage Card: what we use

We use the Boots Advantage Card. Points per pound and what each point is worth can change, so check the official Boots site before you rely on any number. Look at the Boots site or app for current offers too. Don't buy something you don't need just to collect points.

Source: [boots.com](https://www.boots.com)

41

Superdrug Health & Beauty Card: what we use

We use the Superdrug Health & Beauty Card. Check the Superdrug website for how points are earned, what they're worth, and any member prices or perks, because these can change. Compare the card's offers with what you'd pay anyway before you decide it's a saving.

Source: [superdrug.com](https://www.superdrug.com)

42

Scan the app, not just the card

Keep your loyalty cards in the shops' own apps, so you never forget them at the till. Before you shop, look in the app for member-only prices and offers picked for you. It's quicker than hunting for paper vouchers, and you don't have to carry lots of plastic. Check the app before you go, not at the counter, so you know what you're getting before the basket is full.

43

Don't let points expire

Loyalty points and vouchers can run out if you don't use your account. Some schemes need a shop or a scan every so often to keep points alive. Read each scheme's terms, then set a reminder on your phone for when to check. Missing a voucher is a small loss, but it adds up over a year. Keep a note of what each card does, and check your balance once in a while.

44

Don't buy just for points or cashback

A deal only saves you money if you were going to buy the thing anyway. Points and cashback can make you spend more, not less. Before you add something to your basket, ask whether you need it this week. If the answer is no, skip it, even if the points look good. Your budget will thank you, and you won't end the month with a drawer full of vouchers.

45

Changed your mind online? Send it back

You bought something online and it's not right for you? You may have time to change your mind. Citizens Advice says you automatically get a 14-day cooling-off period when you buy something you haven't seen in person. Some things are excluded, such as food that spoils quickly, made-to-measure items, and items bought from private sellers. Check the page before you return anything, and act quickly.

Source: citizensadvice.org.uk (checked Oct 2026)

46

Faulty goods: your short-term right

Something you bought is faulty? You may have a short-term right to reject it under the Consumer Rights Act 2015. That right has a time limit, so act quickly. Check the Citizens Advice faulty goods guidance for how long you have and what you can ask for, such as a refund, repair or replacement. Keep your receipt or order confirmation, and tell the seller about the fault as soon as you spot it.

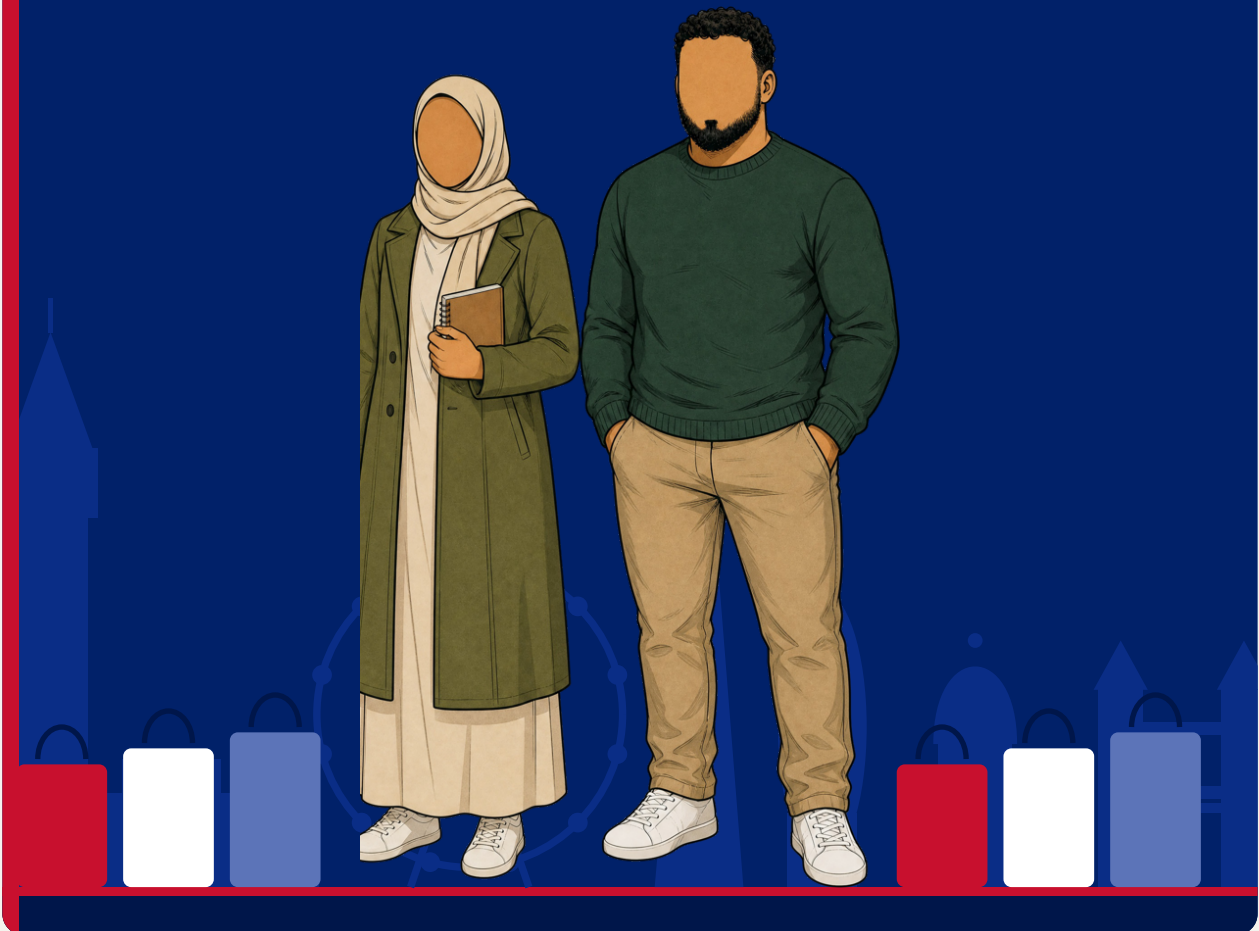
Source: citizensadvice.org.uk

47

Second-hand and refurbished first

Before you buy something new, check whether a good second-hand or refurbished version is available. Some things, such as furniture, bikes and electronics, often resell well. Check the seller's returns policy, and look for a clear description of any faults. Buying second-hand can save money and cut waste. Ask a few questions before you pay, and keep your receipt.

Do it together. Money is easier as a team.

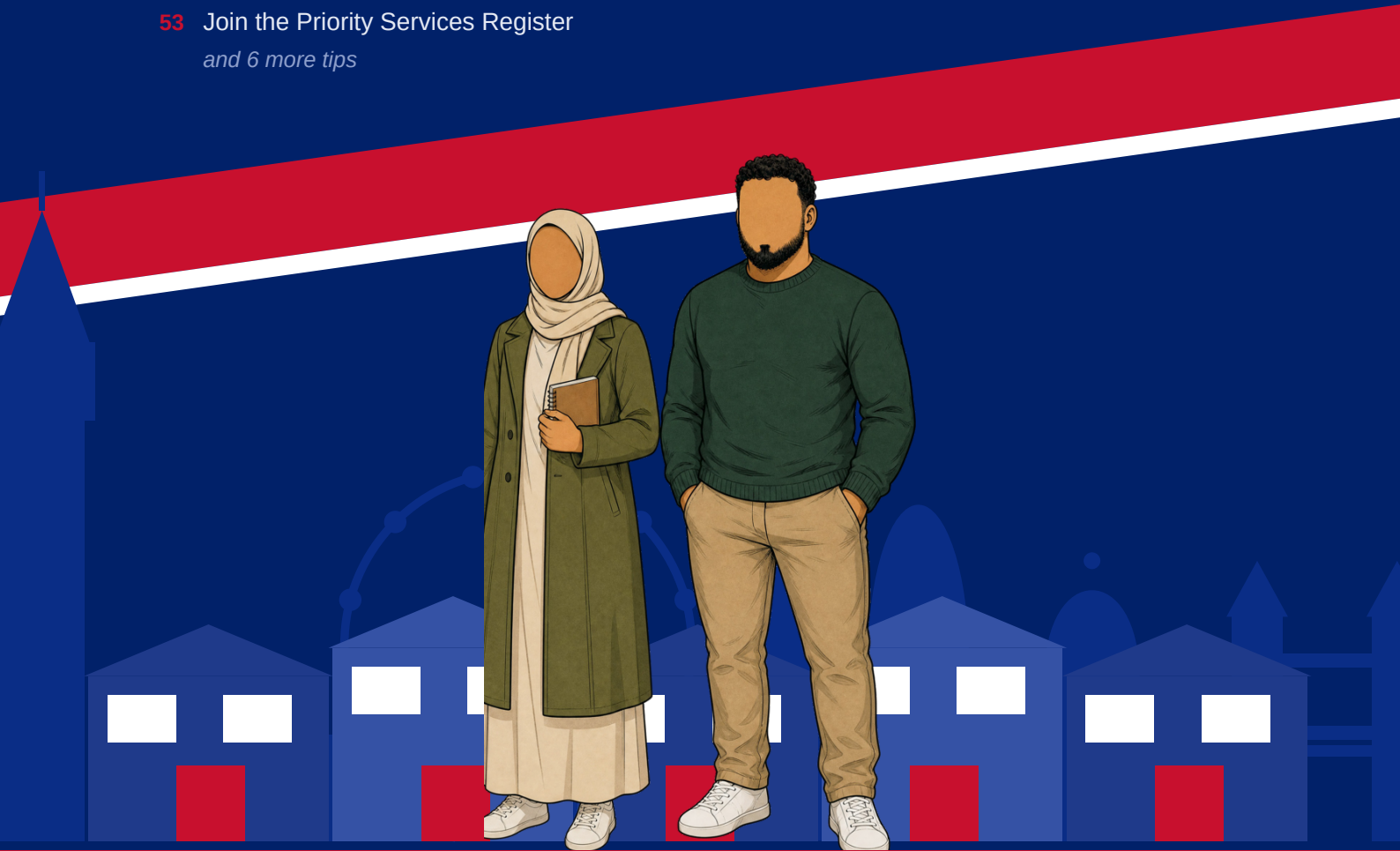


Bills, home and renting

Lower council tax, energy, broadband, water and TV costs, and know your renting rights.

IN THIS CHAPTER

- 48 Live alone? Claim the discount
 - 49 Council Tax Reduction if money's tight
 - 50 Check your council tax band
 - 51 What the price cap really means
 - 52 Warm Home Discount: check it first
 - 53 Join the Priority Services Register
- and 6 more tips*



48

Live alone? Claim the discount

Live on your own and you might be paying more council tax than you need to. If you're the only adult in your home, you get 25% off your bill. Some people don't count as adults for this, including full-time students and some live-in carers. Even if you're one of them, you still have to apply for the discount. Ask your council if you're not sure how it applies to you.

Source: gov.uk (checked Oct 2026)

49

Council Tax Reduction if money's tight

Struggling to keep up with council tax? Council Tax Reduction could lower your bill. You can get it if you have a low income or claim certain benefits, and it's open to homeowners, renters, people out of work and people in work. How much you get depends on your council's scheme, your circumstances and your household income, which can include a partner's income and savings. You apply through your local council. GOV.UK has a postcode search to find yours.

Source: gov.uk (checked Oct 2026)

50

Check your council tax band

Your council tax band sets how much you pay. In England, bands are based on what your home was worth on 1 April 1991. You can look up your band on GOV.UK. If you think it's wrong, you may have a legal right to challenge it, called making a proposal. If you don't have that right, you can ask for a band review instead. Check the conditions first. In England and Wales, you send challenges to the Valuation Office.

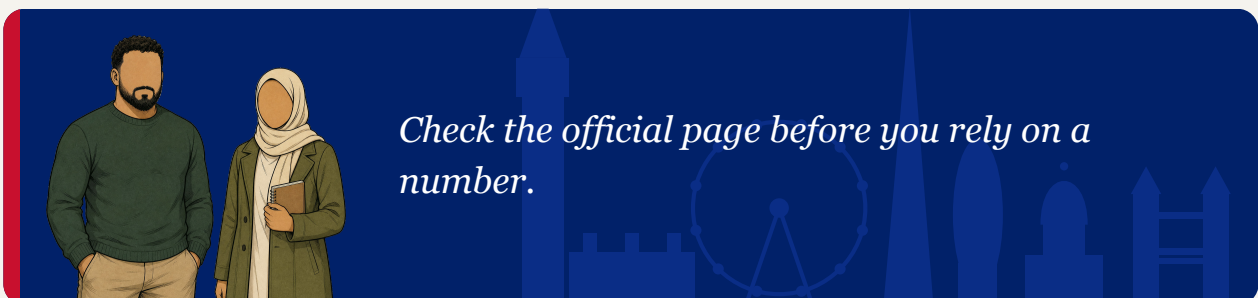
Source: gov.uk (checked Oct 2026)

51

What the price cap really means

The energy price cap sounds like a limit on your bill, but it isn't. Ofgem sets the cap as the most a supplier can charge for each unit of energy and the daily standing charge together. It doesn't limit your total bill, so the more energy you use, the more you pay. Ofgem sets the cap every three months. Your rate also depends on where you live, how you pay and the type of meter you have.

Source: ofgem.gov.uk (checked Oct 2026)



52

Warm Home Discount: check it first

Energy bills getting you down? Check the Warm Home Discount first. It's a one-off £150 discount off your electricity bill. Who qualifies depends on where you live, because England and Wales have different rules from Scotland, and the scheme doesn't run in Northern Ireland. You'll usually get the discount automatically if you're eligible. Scottish residents may need to apply directly to their energy supplier.

Source: gov.uk (checked Oct 2026)

53

Join the Priority Services Register

Think of the Priority Services Register as a safety net for your energy. Joining is free. You can ask to join your energy supplier's or network operator's register if you've reached state pension age, are pregnant or have young children, struggle with English, or live with a disability or long-term medical condition. Help includes priority support in an emergency and advance notice of power cuts where possible. Contact your supplier directly to ask.

Source: ofgem.gov.uk (checked Oct 2026)

54

Ask for a broadband social tariff

If you or someone in your household claims Universal Credit, Pension Credit or certain other benefits, ask about a social tariff. These are the same broadband and phone packages at a lower price. Ofcom says current prices range from £10 to £24. Check whether your current provider offers one, then ask them to switch you. The benefit claimant needs to be the main person on the contract. Switching to a social tariff is free.

Source: ofcom.org.uk (checked Oct 2026)

55

Don't roll onto a pricier deal

Your broadband, phone or pay-TV provider must tell you when your contract is ending. The notice comes by text, email or letter, between 10 and 40 days before the end date. It has to show when the contract ends and your provider's best deals, including any prices only for new customers. If you're already out of contract, your provider must remind you every year. Use that notice to shop around before you agree to anything.

Source: ofcom.org.uk (checked Oct 2026)



56

Water bills: ask for help

Water bills can be a real squeeze. If your annual water bill is more than 5% of your net income, you might qualify for WaterHelp from Thames Water. It gives a discount of between 25% and 99% on your bill, and it won't affect your credit score. You apply by completing an online income and expenditure form, or by calling Thames Water. If your water comes from a different supplier, check what help they offer.

Source: thameswater.co.uk (checked Oct 2026)

57

Do you need a TV licence?

You need a TV licence if you watch live TV on any channel or streaming service, or use BBC iPlayer. That still applies if you already pay for Sky or Virgin Media. It doesn't matter which device you use. You only need one licence per home. A colour licence costs £180 and a black and white licence costs £60.50. If you're 75 or over and get Pension Credit, you're entitled to a free licence.

Source: tvlicensing.co.uk (checked Oct 2026)

58

Is your deposit protected?

If you rent on an assured periodic tenancy, your landlord must put your deposit into a government-approved scheme within 30 days of getting it. In England and Wales, the schemes are the Deposit Protection Service, MyDeposits and the Tenancy Deposit Scheme. Ask which one your landlord used, then check it. Your deposit stays protected while you're in a dispute. If it isn't protected, GOV.UK has a separate section on what to do next.

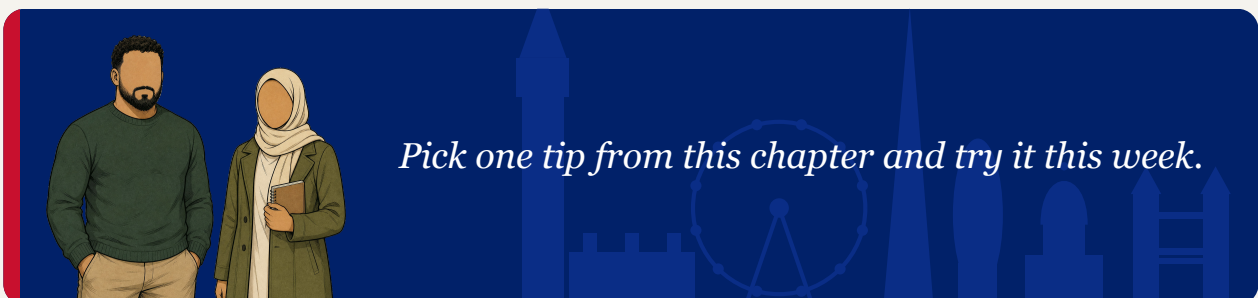
Source: gov.uk (checked Oct 2026)

59

Know the rules on rent rises

Rent rises hit hard in London, so it helps to know where you stand. Since 1 May 2026, assured tenancies in England no longer have a fixed end date. They roll on, weekly or monthly. I couldn't confirm the current rules on how and when a landlord can raise rent, so check the rent section on GOV.UK or Shelter's advice before you agree to any increase.

Source: gov.uk



Banking, budgeting and money as a couple

Set up accounts and budgets that work, alone or together.

IN THIS CHAPTER

- 60 Yours, mine and ours accounts
 - 61 A pot for every goal, even Umrah
 - 62 Talk money together, regularly
 - 63 Use a free budget planner
 - 64 Are you missing benefits?
 - 65 A basic bank account is free
- and 5 more tips*



60

Yours, mine and ours accounts

Youcef and Amina each have their own account, plus a joint one. There is no single right way to set this up. What matters is that you both know which money is for what, and that you check in on it now and then. Keeping some money separate can make it easier to talk about spending, because nobody feels they have to justify every purchase from a shared pot.

61

A pot for every goal, even Umrah

Youcef and Amina use Monzo pots for goals like Umrah. A pot keeps money for one goal in its own place, so it isn't quietly spent on everything else. Give each goal its own pot and give it a clear name, so you can see how close you are. Look at what other accounts offer too, and choose the one that suits your goals.

62

Talk money together, regularly

Running a home on Islamic principles in one of the world's most expensive cities takes teamwork. Pick a regular time to look at money together. Talk about what's coming up, what you're saving for and what's worrying you. Keep it calm and short, and don't wait for a crisis before you start the conversation.

63

Use a free budget planner

Writing down what comes in and what goes out is the easiest way to see where your money goes. MoneyHelper's budget planner is free and confidential. Have your payslips, bank statements and bills to hand. It adds everything up, shows what is left over and points to where you might cut costs. If you budget as a couple, fill it in together.

Source: moneyhelper.org.uk (checked Oct 2026)

64

Are you missing benefits?

It's easy to miss benefits you could claim. GOV.UK links to free, independent and anonymous benefits calculators, including entitledto, Turn2us and the Policy in Practice better off calculator. Pick one and work through it to see what you might be entitled to. Then check the official application route for anything that looks like a fit.

Source: gov.uk (checked Oct 2026)

65

A basic bank account is free

A basic bank account is free to set up and use. It's there for people who don't qualify for a standard current account. You can receive wages or benefits, pay bills by Direct Debit and use a debit card. It won't offer a cheque book or an overdraft, so you can't spend more than you have. Fees can still apply for things like overseas card use or copies of statements.

Source: moneyhelper.org.uk (checked Oct 2026)

66

Bank or e-money? Check first

The FSCS only protects money held with banks and building societies. It says it can't protect money held with e-money institutions and payment providers. Some payment apps are e-money firms, so check which type of firm you're using. E-money firms are still overseen by the FCA, but the FSCS cover doesn't apply to them. Check the firm on the FCA register, and read the app's terms to see where your money is held.

Source: fscs.org.uk (checked Oct 2026)

67

How much FSCS protects you

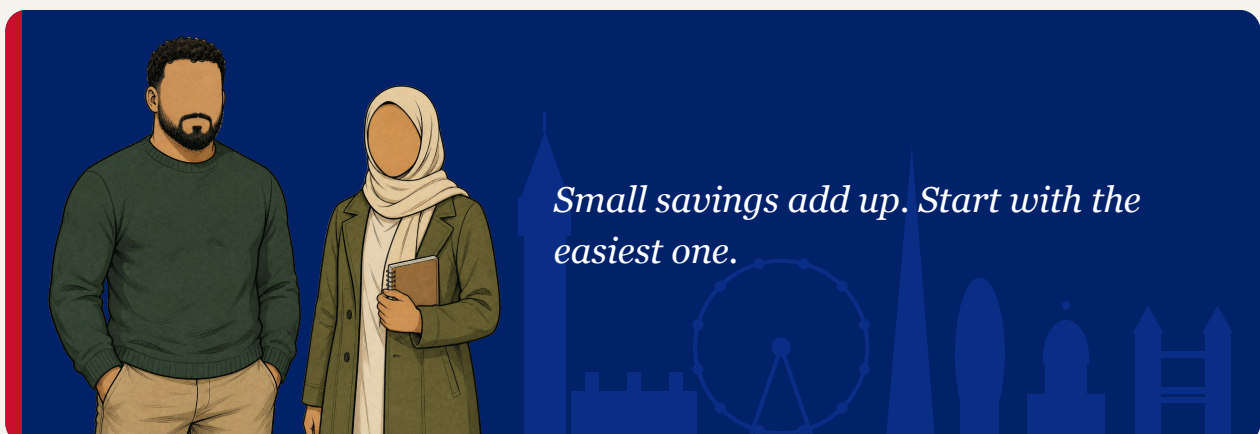
FSCS protection covers up to £120,000 per eligible person, per authorised firm. This rose from £85,000 on 1 December 2025. The limit covers everything you hold across all accounts at that firm, not each account on its own. Temporary high balances, such as money from selling a home, can be protected up to £1.4 million for up to six months.

Source: fscs.org.uk (checked Oct 2026)

68

Does your account pay interest?

Some current accounts pay interest, and some don't. Scholars differ on how to handle interest you've already received, so there isn't one answer everyone accepts. I'm not a scholar or a financial adviser, so please don't take my word on your own case. Read the account terms before you open one, and ask a qualified scholar about your own situation.



69

Switching banks is easier than you think

Switching your current account is simpler than many people expect. The process takes 7 working days, and your new bank oversees it. Any payments sent to your old account are redirected to the new one. Check the new account's terms first, then choose a switch date that suits your bills and Direct Debits.

Source: currentaccountswitch.co.uk (checked Oct 2026)

Referral link: I may get a reward if you sign up.

Revolut current account. Read tip 66 on e-money and FSCS cover first.

<https://revolut.com/referral/?referral-code=youcefyroq!OCT1-26-AR-SMPL&geo-redirect>

70

Stay out of your overdraft

An overdraft is a type of loan, and it usually has interest. MoneyHelper says interest rates from banks and building societies on their overdrafts range from 19% to 40% or more. Overdrafts should only be used for emergencies or as a short-term option. Interest is a concern for many Muslims, so ask a qualified scholar about your own case before you use one.

Source: moneyhelper.org.uk (checked Oct 2026)

You don't need to do everything. Just start.

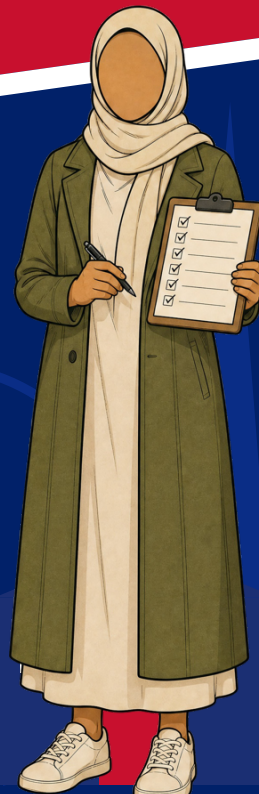


Debt and credit, handled calmly

What to do when debt bites, and where to get free advice.

IN THIS CHAPTER

- 71 Talk to your lender early
 - 72 Repayment plans as an IVA alternative
 - 73 What a default means on your credit file
 - 74 Debt advice can be free
 - 75 Breathing Space can pause the pressure
 - 76 Pay priority debts first
- and 4 more tips*



71

Talk to your lender early

Debt is easier to handle when you act early, not after the letters stack up. I've helped a few friends in debt choose the right option for them, and the aim was to keep their credit score healthy. If money is getting tight, contact your lender before you miss payments, not after. Then get free advice so you know what your choices are.

72

Repayment plans as an IVA alternative

Not every debt needs a formal process. Some friends I've helped chose not to take an IVA. Instead, they agreed a repayment plan with their lender, set at an amount that avoided default. StepChange describes a debt management plan as a way to make affordable payments to your debts. An IVA is a different option. The right choice depends on your situation, so get free advice first.

Source: stepchange.org (checked Oct 2026)

73

What a default means on your credit file

A default is when a lender records that you have stopped paying as agreed. It can affect your credit file for a long time, so it's worth knowing about early. I couldn't confirm the exact rules on how long it stays there, so check the current guidance on the Citizens Advice or MoneyHelper sites. Don't wait for a default before you ask for help.

Source: citizensadvice.org.uk

74

Debt advice can be free

You don't need to pay a company to get help with debt. StepChange offers free, impartial debt advice online. Citizens Advice and MoneyHelper also explain your options at no cost. Start with one of these before you sign up for anything that charges a fee.

Source: stepchange.org (checked Oct 2026)

75

Breathing Space can pause the pressure

Breathing Space is a legal pause that can stop some collection action and some interest and charges while you sort out your debts. You get it through a debt adviser, not by paying a company. I couldn't confirm how long a standard Breathing Space lasts, so check the current guidance on GOV.UK. Ask a free adviser whether it could work for you.

Source: gov.uk

76

Pay priority debts first

When money is tight, not all debts are equal. Citizens Advice suggests working out which debts to deal with first. Priority debts usually include rent, council tax and energy bills, because missing them can have serious consequences. Pay those first, then talk to your other creditors about a plan.

Source: citizensadvice.org.uk (checked Oct 2026)

77

Check your own credit report

Before you apply for anything, it helps to know what's on your credit file. You can look at your own report, and the official guidance explains the current options. Look for accounts you don't recognise, wrong addresses and old defaults. If you find a mistake, report it to the agency that holds the record. I couldn't verify the current free-check details, so check MoneyHelper directly.

Source: moneyhelper.org.uk

78

The electoral register can matter for credit

Being on the electoral register is mainly about voting, but it can also matter for credit checks. Registering online is quick on GOV.UK. I couldn't confirm exactly how lenders use the register, so check the current official guidance before you rely on it for your credit file. Registering to vote is a good step either way.

Source: gov.uk

79

Go easy on buy now, pay later

Buy now, pay later can feel painless at checkout, but missed payments can still hurt you. Late payments can show on your credit file. Before you split a purchase, ask yourself whether you could pay for it in full. Check the current rules on MoneyHelper, because the regulation of these products is an area to check carefully.

Source: moneyhelper.org.uk

80

Never borrow from a loan shark

Illegal lenders often target people who are desperate for cash, and they are never a safe option. Stop Loan Sharks investigates and prosecutes illegal money lenders in England. Before you borrow, check that a lender is authorised on the FCA register. If you're being threatened, you can report it, and reports are kept strictly confidential.

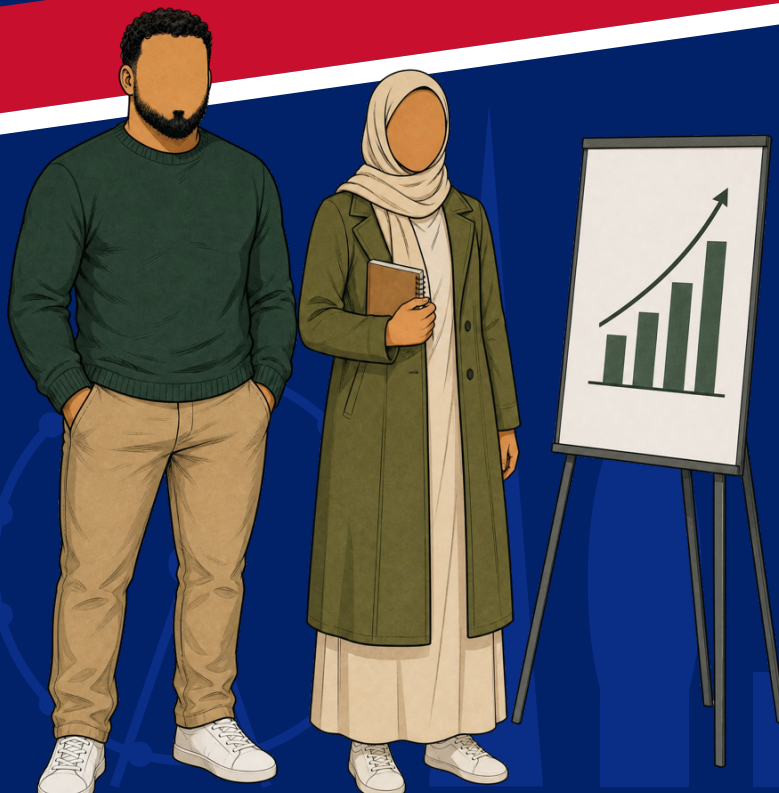
Source: stoploansharks.co.uk (checked Oct 2026)

Saving and halal investing basics

Emergency savings, ISAs, pensions, and lessons from our own start (not advice).

IN THIS CHAPTER

- 81 Build a small emergency pot first
 - 82 Know your ISA allowance
 - 83 An ISA is just a wrapper
 - 84 How halal savings pay you
- and 7 more tips*



81

Build a small emergency pot first

Before you think about investing, start with a small emergency pot. Think of it as a buffer for surprise bills. Keep it somewhere you can get to quickly, not locked into anything. Then top it up little and often, even when it feels too small to matter. Once it's there, you're less likely to raid your savings or borrow when life throws something at you. This is my experience, not financial advice.

82

Know your ISA allowance

How much can you put in an ISA? For the 2026 to 2027 tax year, the limit is £20,000 across all your ISAs. There are four types: cash, stocks and shares, innovative finance and Lifetime. Your allowance is shared between them, so check what you've already paid in. Whether an ISA is halal depends on what's inside it, so ask a qualified scholar about your own case. This is my experience, not financial advice.

Source: gov.uk (checked Oct 2026)

83

An ISA is just a wrapper

Lots of people think an ISA is either halal or haram. It isn't. An ISA is a wrapper, a tax-free way to hold savings or investments. What sits inside it decides whether it's halal. So check the account or fund inside, and how it's screened, before you choose. Scholars may differ on some of these questions, so ask a qualified scholar about your own case. This is my experience, not financial advice.

84

How halal savings pay you

A Sharia-compliant savings account pays no interest. Rather than lending your money for interest, the bank uses it in a way that fits Islamic beliefs, checked by a panel of Muslim bank advisers. Some of the profit comes back to you. You don't get an interest rate. You get an 'expected profit rate', which you can compare with interest. Scholars may differ, so ask a qualified scholar about your own case. This is my experience, not financial advice.

Source: moneyhelper.org.uk (checked Oct 2026)

85

Islamic savings can be FSCS protected

Cash you put with a UK-authorized bank, building society or credit union is protected by the FSCS, and that includes Islamic savings accounts. The limit is £120,000 per authorised firm, or £240,000 for joint accounts. Some banking brands belong to the same firm, so check before you split your savings across them. If you hold more than the limit with one firm, consider moving the excess. This is my experience, not financial advice.

Source: moneyhelper.org.uk (checked Oct 2026)

86

My first app wasn't Sharia-screened

I started investing on a mainstream app. Later I found out its investments were not Sharia-screened, so it was not halal. I moved to a platform with Sharia-screened options. I'm not naming it or recommending one. The lesson: before you start, ask how something is screened. Ask the provider to explain its screening, then decide for yourself. Scholars may differ, so ask a qualified scholar about your own case. This is my experience, not financial advice.

87

I lost over £3k day trading

I lost over £3k day trading. That's the only detail I'll share. Quick trading isn't a plan. Losses are real. If you're thinking about trading, slow down and write down your goal first. Nothing here is a promise of gains. This is my experience, not financial advice.

88

Ask how a fund is screened

Before you put money into a fund, ask the provider a few plain questions. Who screens the fund, and what are their rules? How often is the screening repeated? What happens to income that isn't compliant? Many people call this purification, and scholars may differ on how it should be handled. Write the answers down and compare them. Then ask a qualified scholar about your own case. This is my experience, not financial advice.

89

Check your pension's investment options

Do you know where your workplace pension is invested? By default your provider invests it for you. You can ask to choose your own investments. Ask your scheme or HR what's on offer, and whether any option is screened to Islamic principles. Don't assume one exists. Then ask a qualified scholar about your own case. This is my experience, not financial advice.

Source: moneyhelper.org.uk (checked Oct 2026)

90

Don't opt out of free money

Your employer may have to put money into a workplace pension for you, and you can turn that down. Don't. The minimum total is 8% of your qualifying earnings, in most schemes between £6,240 and £50,270 a year. Your employer pays at least 3% of that, and you pay 5%. Scholars may differ on pensions, so ask a qualified scholar about your own case. This is my experience, not financial advice.

Source: gov.uk (checked Oct 2026)

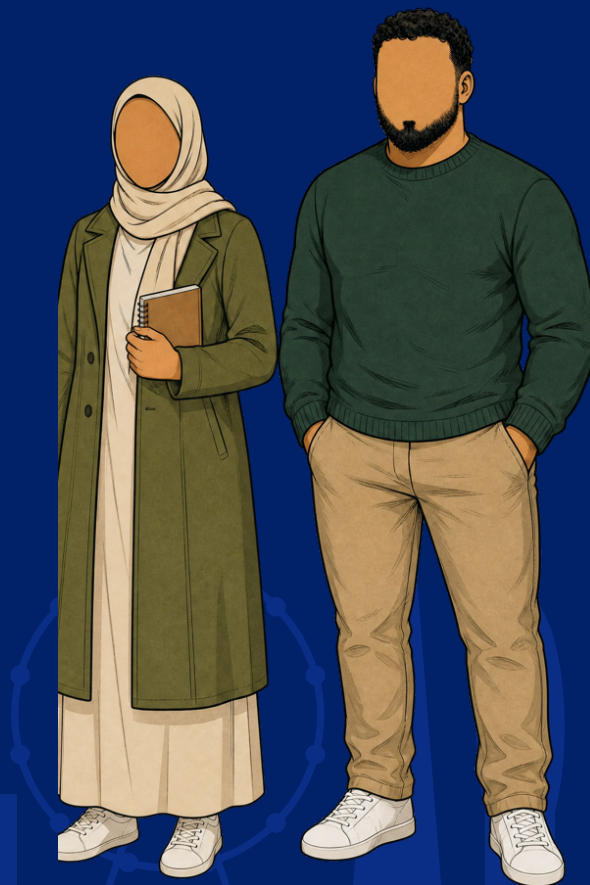
91

Lifetime ISA for a first home

Saving for a first home? A Lifetime ISA may help. You can pay in until 50, up to £4,000 a year, and the government adds 25%, up to £1,000 a year. Your first payment must be made before you turn 40. Before you open one, check the withdrawal charge on GOV.UK. Halal Lifetime ISA options are limited, so check with the provider and ask a qualified scholar. This is my experience, not financial advice.

Source: gov.uk (checked Oct 2026)

Tell someone about the tip that surprised you most.

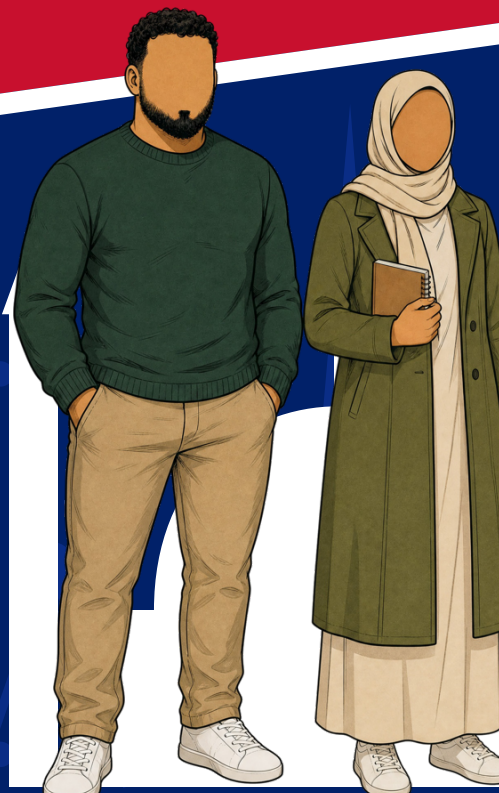


Health, community and deen on a budget

Free London, NHS help with costs, zakat and charity done right.

IN THIS CHAPTER

- 92 Big museums are free to walk round
 - 93 Free places to spend a whole day
 - 94 Lean on your local masjid
 - 95 Prescriptions: a certificate can save you
 - 96 Low income? The NHS may cover costs
 - 97 Talking therapy: you can refer yourself
- and 4 more tips*



92

Big museums are free to walk round

Fancy a free day out that still feels special? Many of London's big national museums are free to walk round. The British Museum and the Natural History Museum both let you into their permanent galleries without paying. Special exhibitions can cost money, so check before you go. The British Museum suggests booking a free timed ticket, especially at busy times.

Source: britishmuseum.org (checked Oct 2026)

93

Free places to spend a whole day

Skint doesn't have to mean stuck indoors. Parks are a great place for a walk, a picnic or a quiet sit down when you need one. Libraries are brilliant too. Many let you borrow books and e-books for free, and you can use the wifi and study space without buying a thing. Pack a flask and a snack from home, and an afternoon out can cost you almost nothing.

94

Lean on your local masjid

When money's tight, your local masjid can be a real support. Many run classes, community meals and help networks, and some do more during Ramadan. What's on really varies from one masjid to the next, so ring or pop in and ask what they offer. Go along, meet people and see who else is around. You don't have to go through a hard time on your own.

95

Prescriptions: a certificate can save you

If you pick up prescriptions in England, do the sums before you pay per item. The charge is £9.90 an item (checked Oct 2026). A 3-month prepayment certificate costs £32.05, and a 12-month one costs £114.50 (checked Oct 2026). If you'd pay for four items or more in three months, the 3-month certificate can work out cheaper. Check the NHS Business Services Authority page for the rules that apply to you.

Source: nhsbsa.nhs.uk (checked Oct 2026)

96

Low income? The NHS may cover costs

Paying for health costs on a low income? The NHS Low Income Scheme can help with some of them. It can cover prescriptions, dental treatment, eye tests and healthcare travel costs, such as getting to hospital appointments. You can apply online or by post, using the HC1 form if you apply on paper. Check the NHS website to see whether you qualify before you pay.

Source: nhs.uk (checked Oct 2026)

97

Talking therapy: you can refer yourself

Feeling low, stressed or anxious for a while? You can refer yourself to NHS Talking Therapies without speaking to a GP first. You need to be registered with a GP and be 18 or over, or 16 or over in some areas. Search the NHS website for talking therapies to find your local service. Asking for support is a good step, and it's okay to take it.

Source: nhs.uk (checked Oct 2026)

98

Zakat basics: nisab and the lunar year

Zakat is one of the five pillars of Islam. It is due on wealth you have held for a full lunar year, once that wealth reaches the nisab. The nisab is a threshold set by the value of gold or silver. The usual rate is 2.5 per cent of eligible wealth, and the guidance on Islamic Relief's site sets this out. Scholars can differ on some details, so ask a qualified scholar about your own case.

Source: islamic-relief.org.uk (checked Oct 2026)

99

Gift Aid gives your sadaqah a boost

Giving sadaqah? Gift Aid can add to it at no cost to you. For every £1 you give, the charity can claim an extra 25p. To qualify, you need to have paid enough tax that year: your Gift Aid donations can't be more than four times the tax you paid. You sign a declaration for each charity you give to. If you're unsure how Gift Aid fits with zakat, ask a qualified scholar.

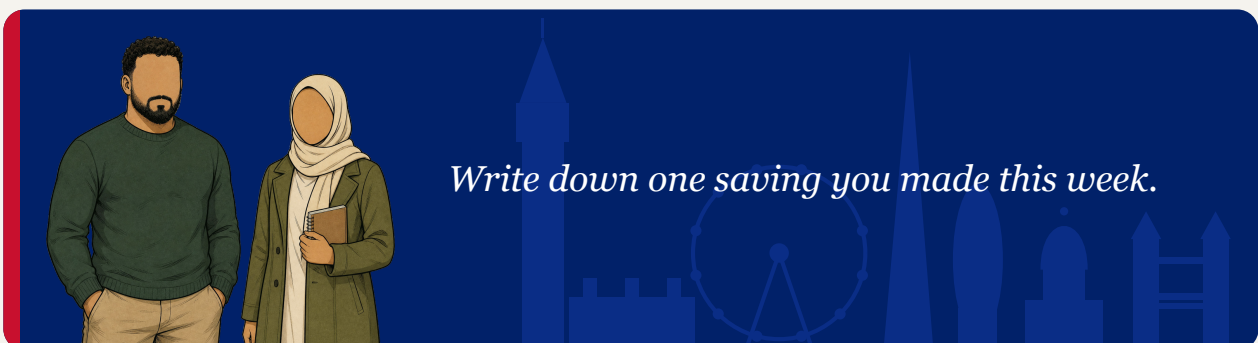
Source: gov.uk (checked Oct 2026)

100

Check a charity is registered before you give

Before you give, take two minutes to check the charity. The Charity Commission register is free to search by name, number or location. For charities in England and Wales, it shows their latest financial reports and current trustees. Find the registration number on the charity's website or leaflet, then search for it. If anything looks off, ask them questions before you hand over any money.

Source: gov.uk (checked Oct 2026)



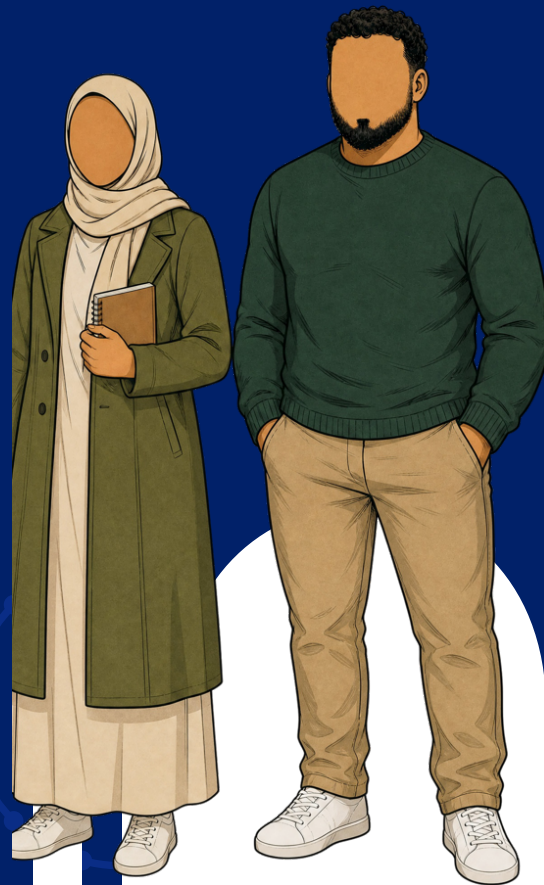
101

Saving for Umrah? Check your package

Youcef and Amina set money aside in a pot for Umrah. If you book a package with flights, check it's ATOL protected. ATOL protects most air package holidays sold by UK travel businesses if the firm fails. Ask for your ATOL certificate and use the CAA's online tool to check. It won't cover cancellations or complaints, so consider travel insurance too. Thanks for reading all 101 ways. May your money stay halal and your journeys stay safe.

Source: caa.co.uk (checked Oct 2026)

Do it together. Money is easier as a team.



THE END

Thank you

That's all 101. You don't need to do them all. Pick two or three that fit your life this week, and see how you feel next month.

If this helped, share it with someone who is also making London work on a budget. Follow [@rizqnotes](#) for more.

May Allah put barakah in your rizq.

General information only. Not financial, tax, legal or religious advice. Facts checked in October 2026; rules, prices and rates change. Some tips include referral links. I may get a reward if you sign up. It costs you nothing.

Thank you for reading. Small steps count.

