

Money is here to stay! Love it or loathe it is what we (usually) use to get us what we want. From the roof over our heads to the food on the table, from the clothes on our back to the shoes on our feet. All of life's essentials and for some, plenty of non-essentials, are what we use our money for



People talk about the power of money, but when you take back the power and take control of your money, it no longer controls you or your life

Some of these tips are for those of you who love to save and invest, shop and spend, hunt down a bargain or who love thrifty ways that allow you to spend and save at the same time. Have fun, enjoy what money you have and make it work for you, not against you!

#### Getting on top of your finances

- **Coming In.** On a piece of paper write down what you know comes in every month: wages, dividends, interest on savings etc
- **Coming In.** Estimate any extra income like overtime, bonuses sales on Ebay, car boot sales, dress agencies, inheritances,
- **Going Out.** Write down what goes out every month: mortgage, payments to cards and loans, household bills, food, travel, car, fuel, gym etc
- **Going Out.** Make a note of all the yearly costs like car tax and insurance, household insurance, club memberships, TV licence etc
- **Going Out.** Factor in any other amounts that you may have to estimate buying on Ebay, socialising, clothes and shoes, gifts, Christmas, holidays, trips, eating out

#### You may be trying to cheer yourself up by spending

Are you trying to solve your emotional problems by spending money?

- Do you buy lots of gifts and wish you felt more loved and appreciated?
- Are you bored or fed up with your job?
- Do you have a good close relationship that doesn't depend on how much you spend?
- Do you only feel good about yourself when you are shopping or spending?
- Does money make you feel powerful, in control?

**Planning for your future** will motivate you to make better decisions when faced with tempting treats or amazing bargains

If you are facing real difficulty thinking about your life and your future it may be worth spending some time with a Life Coach to help you to decide where your priorities lie



#### Focus on the positive

- What do you want out of life?
- Where would you really like to go?
- What do you want to be doing in a year from now?
- What would you like to be doing in the future?

#### Set your self a budget

I know it doesn't sound like fun to limit your spending and cut back, but it does mean you will be able to save for the things you want to do with your life. A budget is not to stop you from spending but too empower you to choose what you spend your money on

Divide any remaining funds between the things you want to save for and the things you do for fun and relaxation. By giving yourself some treats and enjoying your money you will come to respect it and make it work for you

**Seriously though** if you are in financial trouble, do seek help. Don't panic and take out more loans or start up another credit card. There are many supportive agencies nowadays and you will be given practical advice and tips on how to minimise your debts and get back in control again

#### National Debtline 0800 808 4000

www.nationaldebtline.co.uk

for free independent advice, useful budget sheets, how to get out of debt, letters to creditors



**Try some of these money saving ideas**

as well as visiting Martin Lewis at [www.moneysavingexpert.com](http://www.moneysavingexpert.com)

**Shop with cash**, it gives you a feel for the *real cost* of things

**Find something else to do in your lunch hour** rather than shopping. Read a book or magazine, meet a mate and go for a picnic, look round a gallery or drink coffee in a bookstore!

**Think before you buy**. Get used to walking away. Go back for it when you have had time to think about it and see if you really are in love with it or was it just a passing fancy?

**Work out how many hours will you have to work** to buy that new bag, have sushi for lunch or get your hair highlighted? Is it still worth it?

**Use cash-back credit cards**. Pay them off at the end of every month

**Try asking for a discount!** It's worth a try, especially in bigger stores

**Shop around**. Look for the item you want in the high street, make a note of the brand, the name of the item and any reference numbers and check it out in other stores or on the internet for special price deals

**Do your own manicure and pedicure**. Have a night in and share with friends. Facials and face masks are good this way too. Make with your own ingredients for exclusive natural facials

**Dialling 0870 numbers costs you more** to phone a company  
Type in any 0870 number to find the landline version on [www.saynoto0870.com](http://www.saynoto0870.com)



**Drive slowly**, lots of accelerating and braking uses more fuel

**Cook double and freeze the rest**. Better for you than ready made meals or take-aways

**Ask hotels what offers they can give you** below the 'rack rate'. Late bookings are often welcome as they would prefer to have a room part paid for than not at all, as they still have to pay for the staff

**Avoid emergency call out charges**. Find out where your stop cock is to turn off the water during an emergency. You can mop up and wait until the plumbers are available and cheaper, during normal working hours

**Youth Hostels are FAB**. Hostels are so different now than they were a few years ago. You can book single, double or family rooms, some with ensuite facilities, get a breakfast, be in a city centre or on a hilltop, in a forest or at a lakeside. Low prices compared with hotels. Sometimes in fabulous restored buildings in beautiful locations. [www.yha.org.uk](http://www.yha.org.uk) or [www.syha.org.uk](http://www.syha.org.uk) for Scotland

**Order your own spare parts** for dishwashers, washers, fridges or any other kitchen appliances. It is important that you keep all the documents that come with the appliance for the model and reference numbers. Write them on a large white sticker on put them on the back of the machine



**When an appliance goes wrong**, contact the manufacturers helpline. You may be able to fix it simply yourself. Dyson (vacuum cleaners) provide a brilliant helpline and you can order the parts to fix it yourself, or they will go through the checks with you over the phone [www.dyson.co.uk/repairs](http://www.dyson.co.uk/repairs)

**Ignore the renewal notice from your magazine subscription**. You'll get no special deal. Wait until they are touting for new customers and sign up again to get the discount or a free gift

**Use the library** for DVD rental, CDs etc as well as books

**Don't shop for food when you are hungry**. Have a snack before you go

I hope you have enjoyed finding out more about your spending habits and start to take control of your money. Start with something small like cutting up your store cards or making your own sandwiches to take to work!

One step at a time, you will **make space for life**

Angie

If you are feeling overwhelmed and would like some help to organise your home, your business or your life, contact us at - [office@spaceorganising.com](mailto:office@spaceorganising.com) or visit the website to find out how we can help over the phone or by email

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