

NEW

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# Save Money, Spend Less

FOR A RICHER, MORE  
REWARDING LIFE

INSIDE!  
**Get rich  
quick!**

Tips & hacks to  
boost your funds

✦ *Like to earn  
**EXTRA?***

Get creative to make more cash

# 15

**CLEVER  
LIFE HACKS**

that will make  
you instantly  
**RICHER**



✦ **CUT YOUR WASTE  
& YOUR SPENDING!**

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**How to talk to your  
kids about money**

Get them started with  
saving from a young age



*Welcome to*

# Save Money, Spend Less

Tired of ending every month in your overdraft? Desperate to save for that dream holiday? Looking for ways to make your money go further? Then you've come to the right place – Save Money, Spend Less is full of top tips and expert advice to help you do just that.

Start off by discovering ways to earn a little extra cash, such as renting out your spare room or parking space, or selling your skills or products. Next, find out how you can cut costs by growing your own veg, making your clothes last longer, repairing your own tech, or swapping out takeaways for our delicious pizza, curry and Chinese recipes! We've also got plenty of useful financial tips, tricks and help on planning for a more secure future, talking to your kids about money, avoiding scams, and much more.

Read on and enjoy a richer, more rewarding life!





# Save Money, Spend Less

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All copyrights and trademarks are recognised and respected

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Willenhall, West Midlands, WV13 3XT

**Distributed by** Marketforce, 5 Churchill Place, Canary Wharf, London, E14 5HU  
www.marketforce.co.uk Tel: 0203 787 9001

**Save Money, Spend Less Second Edition (LBZ4319)**  
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Future plc is a public company quoted on the London Stock Exchange (symbol: FUTR)  
[www.futureplc.com](http://www.futureplc.com)

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# Contents

- 8**  
Change your money mindset and get richer  
—
- 10**  
Are you an ostrich when it comes to money problems?  
—
- 12**  
Make your clothes last longer  
—
- 14**  
Like to earn a bit extra?  
—
- 18**  
How to avoid romance scams  
—
- 19**  
Avoid motoring scams  
—
- 20**  
Extend the life of your appliances  
—
- 21**  
Deal with a friend asking for cash  
—
- 22**  
15 life hacks that will make you richer  
—
- 26**  
How to add value to your home  
—
- 27**  
Make moving stress-free  
—
- 28**  
The beginners guide to growing your own vegetables  
—
- 32**  
How to repair your tech  
—
- 34**  
Ditch plastic  
—
- 35**  
Save on subscriptions  
—
- 36**  
Hurrah! It's pizza night  
—
- 42**  
Talk to your kids about cash  
—
- 43**  
Talk about money with your partner  
—
- 44**  
Slash your broadband bill  
—
- 45**  
Cut your mobile bill  
—
- 46**  
How to haggle to get a great bargain  
—
- 48**  
Avoid social media spending  
—
- 50**  
Make money from your garden  
—
- 52**  
Think you're too smart to be swindled?

**56**  
**Detox your finances**

**60**  
**Let's have a Chinese tonight**

**66**  
**Save when packing for holiday**

**68**  
**Do up your garden for less**

**69**  
**Cut impulse shopping online**

**70**  
**Things to consider when planning to cohabit**

**71**  
**Earn money from your love of pets**

**72**  
**Grow your own salad leaves**

**74**  
**Pound stretchers**

**76**  
**Sidestep money age traps**

**78**  
**Be mindful about your spending**

**80**  
**Save on weddings**

**82**  
**Do you have financial FOF0?**

**84**  
**Cut your waste and your spending**

**88**  
**Low-cost curries**

**90**  
**Spring clean your windows**

**92**  
**Clean your car**

**94**  
**Are you a natural collector?**

**96**  
**Ways to get kids saving**

**97**  
**Have fun for less**

**98**  
**Savvy suppers**

**100**  
**Make money from your home**

**101**  
**Be your own financial life coach**

**102**  
**Freeze-ahead favourites**

**106**  
**Mind tricks to save you cash**

**107**  
**Get a hotel room upgrade**

**108**  
**12 saves of Christmas**

**110**  
**Leftovers to love**



# Change your MONEY MINDSET *and get richer*

Your state of mind can make all the difference to your wealth, luck and success. It's all about preparation and getting ready to live a life that's rightfully yours. Our panel of experts is here to help...



## OUR EXPERTS

+ **CAROLE ANN RICE** is a motivational and business life coach, and author of *Start Your Dream Business*; [realcoachingco.com](http://realcoachingco.com)

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## *Think rich*

Your thoughts are much more powerful than you realise. They feed your unconscious, which creates your reality.

"If you want something badly, believe it is attainable," says Jen Sincero. Research suggests that faith-based rather than evidence-based behaviour powerfully shapes our actions, which make our dreams more likely to come true.

"Fake it 'til you make it," says Sincero. "Do it in spite of yourself. Act as if. And

do it in huge detail. If you want to get that dream job, visit the building it's situated in. Wear the clothes you would if you landed it. Imagine yourself sitting at that desk."

By getting ready for the event, says Sincero, you tell yourself it's happening and put yourself in situations that bring you closer to making it reality, and where you'll meet people who become your "enablers". Stay open to opportunities that can lead you to your goal. One tiny step leads to another and another, and before long, a thousand steps have helped you get there.

## Live like a queen

Where you live has a profound impact on how you feel about your life. Colour, comfort, cleanliness and light are crucial, says Ingrid Fetell Lee. Research has shown that bright colours increase wellbeing and productivity. People sitting in red, orange and pink coloured rooms report feeling more alert, friendly, confident and motivated.

Small things can make a huge difference. At home, declutter your rooms, freshen up walls with paint, and buy evergreen pot plants and bright cushions. This makes other, larger ambitions (like getting a new job or getting richer) feel much more achievable. It sends messages to your unconscious that you're preparing for change. Tidy up every night. Prepare yourself for each day, so you're ready to make the most of it. Be organised and on top of shopping, tax and bills. The more in control you are, the better you'll feel and the more receptive and alert you'll be to great opportunities.

## Hang out with doers

When you hang out with pessimists and energy vacuums, it's an uphill climb to keep yourself on an even keel, never mind to feel, happy, rich and fulfilled.

"Surround yourself with uplifting people who make you feel great. This is probably one of the hardest things to achieve and won't happen overnight, but it's definitely doable," says Carole Ann Rice. Identify and start to move away from people who drag you down and make unreasonable demands on your time and energy. You don't have to be rude, just gradually become unavailable. And don't explain. You don't have to justify yourself to anyone.

Find people who make you feel like you can leap tall buildings, says Rice. Be clear about who you want to meet. As you let the dead-weight friends go, you'll be freed up to visit places and encounter the right people. Try taking up new activities, volunteering, or joining a book club, choir or sports club. Trust your instincts. Be open and clear about the sort of people you need. Being around inspired, visionary, enthusiastic people is one of the fastest ways to transform your life.

## Lose your guilt

Do you remember the feeling when you were a child of being so wrapped up in an activity that you forgot the time?

"It's called being 'in flow' and it means that you're doing exactly what you should be, to get richer," says Sincero. Lots of us feel guilty about doing this, as if it's wrong, indulgent or somehow irresponsible. Squash that voice right now. Being in flow is the only way to really understand what you're great at.

Take notice of what it is that keeps you engrossed and translate that into something to make you more fulfilled. Love arts and crafts? Create a YouTube channel and make some money. Love yoga? Retrain and start teaching classes. Make more time for what you love, and delegate stuff you hate to someone who loves what you hate. Make gradual changes in your work and home life to do more of what makes you sing. You'll be much more successful and achieve far more this way, than by doing stuff that makes you miserable.

## Be grateful

This sounds clichéd but it really works. Every evening, try to find 10 things to be grateful for about that day. It can be anything from noticing the first spring buds on the trees to realising there's a bonus episode on your box set you haven't seen. Lots of us find this difficult, but it's worth cultivating the habit, and then you find yourself doing it automatically.

"Gratitude reduces underlying negative emotions such as regret, envy, frustration and resentment," says Rice. The more grateful you are, the less likely you are to experience depression. It improves your relationships because gratitude makes you appreciate what you have, improving your self-esteem and making you feel richer, materially and spiritually. It can even give your career a boost because it increases productivity and enhances your decision-making skills.

## 5 MINDSET MANOEUVRES

Try these ideas to get in the richer mindset faster.

### 1 DRESS THE PART

Wear clothes for the lifestyle you really want, not just for job interviews or going out, but every day. Buy the best you can afford and always dress as if you're going to leave the house (even if you're not) – and yes, even put on shoes. It's all about the unconscious story you're telling yourself.

### 2 HELP SOMEONE ELSE

Realising you have more than enough is a good way to open yourself up to other possibilities. Make a donation, volunteer your time or services, mentor an at-risk youngster and so on. Whenever you share with others you increase your contacts and your self-esteem.

### 3 INDULGE IN A SMALL LUXURY

It's important to save and invest, but if you don't treat yourself now and again you feel deprived, which can give rise to a scarcity mindset. Once in a while, have lobster for supper, buy opera tickets or a gorgeous cashmere scarf. Small luxuries can give you a high return on your investment in terms of how you feel, and how you present yourself to the world.

### 4 BECOME VALUABLE

Learn a new skill. Acquiring expertise in something new will make you feel motivated and confident. It can be anything from music to social media to cooking. If you can do something that people want, you'll always be in demand.

### 5 THE 27 RULE

The number 27 is lucky in feng shui. Go through your living space and look for 27 items that you can donate. It shifts the energy flow and makes you more prosperous.



# *Are you an* **ostrich**

## *when it comes to* **money problems?**

Ever wondered why your savings aren't bigger, cash flow healthier and future better planned? Well, it's all down to your money type... but the good news is you can change it

Behavioural Economist Professor Ivo Vlaev of Warwick Business School talks to Niki Chesworth about how to identify your money type. Most of us fall into more than one category, but try to find the type that closely matches your attitude to money...

### **1. THE OSTRICH**

When faced with a financial decision, does your mind go blank? You know you need an ISA but you don't know where to start? When your employer gives you a choice of pension investments, do you scarcely read it or just opt for something safe?

**POSITIVES** You are not going to lose any of your hard-earned cash on a get-rich-quick scheme – it's all safe in the bank.

**DANGERS** Fear and apathy stop you from doing anything to make yourself better off. You might be managing your money today, but you are not making the most of it for tomorrow.

**NEW HABITS** You need to get into the habit of regularly checking your bank account, credit card balances and your spending. Also make it a habit to check your credit report each month when you get paid (try [creditkarma.co.uk](http://creditkarma.co.uk), a free-for-life credit report, and you can see a snapshot of your finances). By seeing exactly what you are spending, you will have a daily reminder when you overspend. To learn how to plan your financial future you don't have to become a financial guru. Tap into the experts instead. Go to sites like [nutmeg.com](http://nutmeg.com), [bestinvest.co.uk](http://bestinvest.co.uk) or [hl.co.uk](http://hl.co.uk) and choose a sample portfolio (probably cautious), and start investing a small amount each month. As you build your confidence, you can invest more. If you prefer to talk to someone face-to-face, visit [unbiased.co.uk](http://unbiased.co.uk) to find an independent financial adviser near you.

***“Make it a habit to check your credit report each month”***

## 2. THE PLEASER

Do you bail out your older children even when problems are due to their bad money habits? Or indulge younger children with treats because it's easier than saying no? When it comes to shared income, do you let your other half spend what he wants on sports TV channels, sports kits or trips and drinks in the pub, while never asserting what you want to spend on, whether it's something to do with the house or girls' weekends away? Do you convince yourself that keeping everyone else happy, makes you happy too?

**POSITIVES** Those around you really benefit from your generosity, which makes you feel great.

**DANGERS** Putting everyone else first probably means you don't prioritise your own future with a good pension as you don't feel able to invest purely for yourself. It is key to accept that long-term you will not be



*“Pleasers find it hard to put themselves first, meaning you don't prioritise your own future with a good pension, so start small and gradually build up the amount you set aside each month”*

able to help anyone if you are in a poor financial position yourself.

**NEW HABITS** Set up direct debts to pay into an ISA, boost your pension savings, clear your credit card debts. It's hard for you to put yourself first, so start small and gradually build up the amount you set aside each month. When it comes to refusing other people's demands, avoid situations that are flash points but set clear boundaries. That could be setting up a direct debit to pay a set amount to your student son, making it clear there are not top-ups, rather than constantly giving into demands for more cash.

## 3. THE COMFORTER

Do you make purchases then tend to stuff them at the back of the wardrobe because it's buying them that gives you the thrill rather than wearing them? Do you feel you're cheering yourself up or comforting yourself by buying a treat?

**POSITIVES** You have an approach to money that is very much about keeping you happy today.

**DANGERS** Instead of boosting your emotional wellbeing, you are in danger of sabotaging it. You probably spend to the limit of your monthly income and then put purchases on a credit card, but doing so risks mounting debt. Continuous spending on smaller items also means you miss out on long-term pleasures such as fantastic holidays, which require planning.

**NEW HABITS** Avoid triggers such as going shopping just after pay day. Pay down your credit card and leave it in the drawer to be used for emergencies, not as an extension to your current account. You need to build up a capacity for delayed gratification and get into the habit of setting yourself a longer-term reward that is better than the short-term one. In simple terms, become the type of person who can eat half a chocolate bar, wrap it up and put it away rather than eat it all in one go! So focus, for example, on a luxury weekend away or even an upgrade on your car rather than dozens of pairs of shoes you rarely wear. A three-month savings goal is a good place to start. Break it down into achievable fortnightly targets. It's always good to see what you are saving for, so get a picture of your goal – whether that's a handbag or a new kitchen – and stick it on your fridge. Write a statement to keep you motivated and record your progress to keep on target.

## 4. THE CONTROLLER

Do you constantly check your bank balance? Monitor your smart meter to keep your energy bills down? Shop around obsessively for best buys?

**POSITIVES** You are a typical “keeping track” person who knows just where your finances are today... but what about tomorrow?

**DANGERS** You are so busy micro-managing your money, you forget to see the big picture and plan long-term. Sometimes you are so focused on getting an absolute bargain that you buy things you do not really need – if they were not cheap, would you still want them?

**NEW HABITS** Set long-term goals and aim to control them instead. Involve your family in these plans – they might not enjoy constantly going without because of your tight purse strings, so get them to share in the benefits of your prudent approach to money.



# 3 ways to... Make your CLOTHES last longer

In the UK, we chuck out an astonishing £12.5 billion of wearable outfits each year – here's how to stop



**B**rits are throwing away nearly £200 worth of clothing per person each year on average, according to research by Vanish, with more than half admitting they disposed of perfectly wearable items in the bin rather than giving to friends or charity. Here's how to stay in love with your clothes for longer:

## 1. Make do and mend

Lay out all the clothes you don't wear anymore to work out why. Has a hem fallen down? Then take action and fix it. Does something have a stain? Then buy a suitable product to remove it rather than admitting defeat if a regular wash won't get rid of it.

## 2. Switch it up

Nearly one in five said they threw clothes away to make more room in their wardrobe, while 12% said clothes felt 'old' after wearing only a handful of times. Solve both these problems by rotating the clothes you wear. Put away a selection of items, then bring them



## REDUCE TEMPTATION

It's easy to think you must have a gorgeous item from your favourite brand's newest collection when you get an email alert about it, but impulse splurging is dangerous. So why not avoid getting the emails completely? Just scroll to the bottom of each marketing email and select the 'unsubscribe' option each time you get one, or try using the website [Unroll.Me](#), which will show you a list of your subscription emails and allow you to opt out.



PHOTOGRAPH ALAMY, GETTY IMAGES

out the next month, and so on. You will have more space and the pieces will feel 'newer'.

### *3. Find a good home for them*

And if you still don't want them anymore, take them to your local charity shop where someone else can enjoy them.

# Like to **EARN** *a bit extra?*

Whether you're selling space in your house, your skills or a product, it's never been easier to run your own micro business. Niki Chesworth explains how to maximise earnings, minimise risks and stay on the right side of the taxman

## Is your home a money-spinner?

**AIRBNB** Homeowners can rent their entire property (for up to 90 days a year in Greater London) or just a room. There is a lot of work involved in organising renters, cleaning and changing bed linen but the rates are good. If you only rent a room in your home, £7,500 a year is tax free, but if you rent out your whole home you are liable for tax on the rent. Also, tell your insurer.

**TAKE IN A LODGER** This saves you having to continually find new people to rent your room. The best bit: £7,500 of rent a year is

tax free. The downside: you have to share your home. Options: try a weekday-only lodger at sites like [mondaytofriday.com](http://mondaytofriday.com), [spareroom.co.uk](http://spareroom.co.uk) and [fivenights.com](http://fivenights.com).

**RENT WORKSPACE** Do you have a room to rent for meetings or office space? Prices depend on location and what you can offer. See [spacehop.com](http://spacehop.com).

**FILM LOCATION?** If your home is desirable or quirky, you could let it out as a film

location or for photo shoots. They usually need generous parking. Visit [jjmedia.com](http://jjmedia.com). Once again, make sure to inform your insurer.

**SPARE PARKING?** If you don't use your garage, have space near the train station for an extra car, or live near a big attraction such as a sporting venue, why not rent it out for parking? Try a local ad, [yourparkingspace.co.uk](http://yourparkingspace.co.uk) or [justpark.com](http://justpark.com).

*If your home is desirable or quirky, you could let it out as a film location or for photo shoots*



### *What are your skills worth?*

Again, online is the easiest way to get a good idea of the “going rate” for your particular skills and demand for what you are offering.

➤ **Could you tutor?** This is not just for teachers but also students (if you have offspring looking for extra cash while at uni, this is a good earner). Try sites like [tutorfair.com](http://tutorfair.com). Rates can be £40+ per hour.

➤ **Are you good at organising?** There's high demand for virtual personal assistants (PAs). Try [timeetc.co.uk](http://timeetc.co.uk) and [avirtual.co.uk](http://avirtual.co.uk). Rates start at £11.50 per hour.

➤ **Copywriting, website design, internet marketing, graphic design and other tech and marketing skills:**

All of these are in high demand. Visit [peopleperhour.com](http://peopleperhour.com) to get an idea of rates. Pay can be around £250 a day.

➤ **Are you musical?** From teaching to performing, there are plenty of opportunities to earn. Try [bark.com](http://bark.com) or [lastminutemusicians.com](http://lastminutemusicians.com).

### *Love to be an online retailer?*

Buying items, doing them up and selling them on – or creating your own products – is a great way to pursue a passion and make some extra cash.

➤ **Creative? Try etsy.com**

This is the place for you to sell all craft, from handmade jewellery to wall art. You will pay a commission of 3.5% on everything you sell. Take this into account when working out pricing (and don't forget to add postage and packaging).

➤ **Anything else? eBay dominates**

➤ Check out your market. For example, if you scour charity shops and car boot sales for a particular range of goods – vintage toys, designer handbags – or want to sell your and your friends' unwanted clothes and shoes, there will already be competition. Try and find a niche or a way to stand out.

➤ Test the water by selling a few items as an individual (before registering as an eBay



business) to see how quickly items sell and to check you can make a profit.

➤ Remember to allow around 10% for eBay and PayPal fees – you can charge extra for postage and packaging.

➤ If your idea works, register as business (select sole proprietor). Think carefully about your name – the right one can attract more customers. Click on the link “How to choose a good business ID” for tips.

➤ Then register to receive payments – remember you only pay a fee once the item is sold.

*If you want to sell a range of goods on eBay, try and find a niche or a way to stand out*



## 5 STEPS TO SUCCEED

**1 Do your research** Whether you're selling your time, expertise or a product or service, check first if anyone wants to buy it. For example, if you're selling on eBay and have very few bids by your deadline, you may need to rethink what you're selling or the price.

**2 Presentation is key** Pictures sell... If you're selling fashion, get a mannequin or wear the clothes yourself. Displaying your goods in the best light – just as on a store website – will boost your

profits. Even if you're only selling your time as a PA, your photo can lead to a better response. And get the wording right – one example is "plain" white T-shirt, which could get a better price if described as "design classic".

**3 It's all about ratings** Feedback is vital. For example, on Airbnb or PeoplePerHour, the more good reviews you receive, the more likely people are to buy what you're flogging. On many sites, the higher your ranking the more likely you will top the

list when what you are offering is searched.

**4 Keywords are vital** For example, "family friendly" or "available immediately". The technical term is search engine optimisation (SEO), and there are videos on YouTube explaining the principle. You can also pay for premium listings to kick-start your venture.

**5 Make sure you get paid** Each site will include tips on ensuring you get payment. Signing up for PayPal offers more security than cash on delivery (you can sign up for free).

## What earnings are tax free?

The UK Government introduced a new £1,000 tax-free allowance on any "gig" earnings for the 2017/18 tax year onwards.

- If you let a room you can currently earn £7,500 a year tax free provided you do not let your whole property (likely to be cut to £1,000 if you are letting through Airbnb). To check you qualify visit [gov.uk/rent-room-in-your-home/the-rent-a-room-scheme](http://gov.uk/rent-room-in-your-home/the-rent-a-room-scheme).
- Anything you sell that you no longer need or want provided you only sell these personal possessions occasionally; so flogging your skiwear on Gumtree is tax free. However if you start buying and selling skiwear you will be "trading" and that means you need to declare this income and pay tax as a business. Visit [gov.uk/income-from-selling-services-online](http://gov.uk/income-from-selling-services-online) to check out the rules.
- Do you need to tell the taxman? Yes: if you are "trading". Ideally you should register with HMRC as self-employed when you start. Visit [gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-not-self-employed](http://gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-not-self-employed) to get started.

## How much tax do I have to pay?

- Any profits over the personal tax free allowance (currently £12,500) are taxable (if you work you will have probably already used this up), but you can deduct the cost of buying or making what you sell, including costs incurred, up to six months before you started selling. Also the cost of running your business, eg, stationery, phone, broadband, bank charges and website development. See [gov.uk/expenses-if-youre-self-employed/overview](http://gov.uk/expenses-if-youre-self-employed/overview).
- If you're working from home you may be able to claim a proportion of heating, electricity, council tax, mortgage interest, internet and telephone use.



# 3 ways to...

## ...AVOID *romance scams*

If you're looking for love online, make sure you don't fall victim to a fraudster, warns Action Fraud.

### *1. What are they?*

Romance fraud occurs when you think you've met the perfect partner through an online dating website or app, but the other person is really a criminal using a fake profile to form a 'relationship' with you in order to gain your trust. Their end goal is to get their victim's money or to get enough personal information to steal their identity. Research last year found the average victim lost over £10,000.

### *2. The signs*

There are some red flags that may help you spot scammers. Do they ask you lots of personal questions but not seem interested in telling you much about themselves? Do they constantly make

excuses as to why they can't video chat or meet you in person?

Scammers will also usually ask for money, typically claiming that it's a critical emergency they need your help with.

### *3. Protect yourself*

When you're dating online, be careful not to give away too many personal details; revealing your full name, date of birth and home address could lead to your identity being stolen. Never send money or give away your bank details to someone you've only met online, no matter how much you trust them. And don't take out a loan for them or transfer money on their behalf either. For tips, visit [actionfraud.police.uk](http://actionfraud.police.uk).



# ...AVOID SCAMS

## *targeting motorists*

Whether you're selling your car, buying a new one or taxing it, GoCompare is warning drivers to beware criminals trying to trick you out of your cash!

### *1. Fake ads*

Prospective car buyers should beware of scammers who place fake adverts for in-demand models at too good to be true prices to draw people in. They then demand a large deposit or even the full cost of the car before the victim actually sees it. The fraudsters claim they'll deliver the vehicle as soon as the money is paid - but they never do.

### *2. Sellers watch out*

If you've placed an advert to sell your car, then beware cold calls from fraudsters claiming they have a 'buyer' for your vehicle - all you have to do is pay them a fee to be introduced to them. The

fraudsters claim this fee is refundable if the car doesn't sell. But once victims part with their cash, they'll find the 'buyer' doesn't materialise and they won't get their cash back either.

### *3. Avoid tax scams*

Watch out for scam texts and emails that appear to be from DVLA. The official looking messages contain links asking for personal information and payment details claiming they're required to rectify failed vehicle tax payments or advising people they're due a vehicle tax refund.

But it's a con used by criminals who want to get hold of your personal and financial details so never respond.

# Ways to *extend* the life of your **APPLIANCES**

You can help maximise how long your kitchen appliances last for by taking care of them, says eSpares' Kirsty Quigley. Here are her top tips...

## *Wise washing*

To help prolong your washing machine's life, use a washing machine cleaner once a month; this will remove limescale build ups and detergent residue from the internal parts of the machine. Also if you wash one heavy item like a towel with light items like t-shirts, your load becomes uneven which can lead to wear and tear. Always sort your laundry.

## *Take care*

With tumble dryers it's important to clean lint filters after each cycle. This allows good airflow and prevents your dryer from overheating. To be safe, switch your machine off and wait for it to cool before you do this. And when using your dryer,

always let it complete the whole cycle before pausing it or opening the door. Stopping it halfway through could cause the heater to get too hot so it could trip or fail.

## *Be savvy*

And when it comes to your dishwasher, never overload it. If your crockery and glassware knock together they could break. If this happens, carefully remove any broken shards as soon as possible, otherwise they could wash into the internal parts of your dishwasher and damage it. Ensure that the spray arms can spin freely, otherwise your dishes won't get cleaned properly. Visit [espares.co.uk/advice](http://espares.co.uk/advice).



# *Deal with a* **friend asking for** **CASH**

If a mate asks you to lend them money, it can feel hard to say no – but it's important that you think it through properly before committing, says the Money Advice Service.

## *Can you afford it?*

Before deciding to lend a friend cash, it's essential to work out whether you can afford to do so without getting yourself into financial difficulty. So look at your own budget first; if you don't have one, the budget planner at [moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner](http://moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner) may be helpful. It's also essential to consider whether your friend will be able to pay you back.

## *What to consider*

Even if you're confident the person asking to borrow money will be able to pay it back in full, you still need to think about what you'll do if they can't, before you agree to hand over any cash. Also, consider how formal you want the arrangement to be; if you decide to lend money, it's always important to get it in writing, whether it's just an email or a contract.

## *Offer support*

If you don't feel you can lend your friend the money, don't feel guilty. You can support them in other ways. There's a huge amount of advice on cutting back on spending and managing money at [moneyadvice.service.org.uk](http://moneyadvice.service.org.uk); why not offer to go through the advice with them? Plus the site's Debt Advice Locator tool has information on how to access free debt-advice services too.

# 15

## Clever life **HACKS** that will make you *instantly* **RICHER**

Finances stretched by the festive season? Niki Chesworth asks the experts for some quick fixes



## OUR EXPERTS

✦ Behavioural economist **DAN ARIELY** is the author of *Small Change: Money Mishaps and How to Avoid Them* (Bluebird). He has researched why we can make the wrong decisions when managing our finances.

✦ **HOLLY MACKAY** worked in the investment industry for 20 years before setting up [boringmoney.co.uk](http://boringmoney.co.uk). Her mission is to help us make smart investment decisions.

## 1 PAY YOUR DIRECT DEBITS STRAIGHT AWAY

Someone who pays their mortgage towards the end of the month tends to spend more than someone who pays it straight after pay day. Why? Well, we all know the bill is coming, it's just we see a healthy balance and get a false sense of wealth. Rearrange direct debits so they all get paid just after you get paid – you will feel poorer but this is guaranteed to make you richer in the long-run.

## 2 GET BRIBED TO SWITCH BANKS

The beauty of this tip is that you can be instantly up to £125 richer simply by switching current accounts (and it has never been easier, usually taking just seven days – and the banks do all the work). Recent best buys include HSBC, who were offering £125, plus access to a 1% regular saver, as an incentive; First Direct, who were giving away £100 and access to a 1% regular saver; while Virgin Money were offering 12 free bottles from Virgin Wine worth £138. Always read the small print (there may be a minimum to pay in or a requirement to set up a certain number of direct debits).

## 3 MAKE TRADE-OFFS AND GIVE YOURSELF A TREAT



If you've ever been on a diet, you will know how miserable it can be counting every calorie. It's a similar story when it comes to budgeting. If you count every penny, life becomes boring. Instead, lump all optional spending into one pot. You can then enjoy making trade-offs such as a glass of wine after work instead of lunch (make your own sandwiches instead).

## 4 A WEEKLY BUDGET STOPS YOU BEING WEAK-WILLED

This is another clever behavioural trick. People who get paid monthly tend to spend too much at the beginning of the month. Create a weekly budget for discretionary spending instead. Start your week on a Monday (if you start at the weekend you could blow your budget for the rest of the week). The incentive is, if you manage to spend less during the week, you will be able to indulge at the weekend. If you get your budget wrong, you can live frugally for a weekend and get back on track the week after. This is a great – and quick – way to change your spending behaviour forever.

## 5 LOOK BACK AS IT WILL HELP YOU GOING FORWARD

What are your biggest regrets when it comes to your finances? Looking back to the times when we wish we hadn't spent so much is the easiest way to change your financial habits. For many, one of the biggest regrets is going out: we ate too much, spent too much. Or perhaps you have a habit of buying clothes you never wear. Whatever your money regrets, try to identify them. Then set a rule going forward. For example, you will only have a starter or a dessert but not both.

## 6 NEVER SHOP WHEN YOU ARE STRESSED

This is a bit like going to the supermarket when you're hungry – you end up buying more. Retail therapy does not come cheap. Research from MoneySuperMarket found we spend £104 more a month (that is £1,248 a year!) if we shop when stressed – with clothes and takeaways the biggest expense.

## 7 STOP MAKING CONTACTLESS PAYMENTS

Contactless payment makes it far too easy to spend. Instead, leave your cards at home as often as possible and stick to cash. Half of us say that if we have to pay cash for impulse buys, we would think twice – or not buy at all. If that is too much of a struggle try the 5:2 approach – five days of cash, two with cards.

## 8 DON'T MAKE LUXURIES THE NEW NORMAL

It is known as the "hedonic treadmill". You start flying business class, it is a real treat and gives you an enormous thrill... until it becomes the new normal and you no longer get the same sense of excitement and enjoyment out of the extra spending. The same applies to more expensive wine, restaurants, better cars, exotic holidays. Don't get used to a lifestyle you cannot afford.

## 9 CLEAR ALL YOUR DEBTS – WITH A LOAN

It might seem counter-intuitive to take out a loan to make yourself richer, but if you have credit cards, store credit and an overdraft, it is the easiest way to boost your income and get out of debt. A £1,200 overdraft could cost around £300 a year in bank charges and interest, while a loan may cost under £100. You'll have to factor in monthly repayments, but you have the incentive of being debt free at the end of the loan term. Find the best buys at [gocompare.com](http://gocompare.com).

## 10 WHAT YOU'VE NEVER HAD, YOU NEVER MISS

Most pay rises are given at the start of the year. Instead of spending all of this extra cash, stick 10% of it into a savings account (it's easy to calculate, and not such a large amount that you will miss it). Or to really make the most of it, invest it in a tax-free stocks and shares ISA. Just pick a low-cost tracker fund; [wealthify.com](http://wealthify.com) lets you open an account from just £1.

## 12 THE PENNIES REALLY DO ADD UP – AND YOU DON'T MISS THEM

Most of us have a jar/drawer/pot for loose change and it's amazing how it quickly adds up. For a techy version of this, try the app Moneybox. Link your debit and credit cards to the app, and every time you spend you can round up the "change" and save it. So a £2.50 coffee could be rounded up to £3 with 50p to invest. The cash then goes into your Moneybox where it is invested for the long-term (although you can access it at any time).

## 13 DUMP YOUR DEBITS TO GET IN CREDIT

Check your statements – there will be debits going out for things you no longer need. Cancel anything you do not use. As for charities, cancel your direct debit and instead shop via [giveasyoulive.com](http://giveasyoulive.com) – you will still be donating cash but it won't cost you a penny as the retailers contribute on your behalf.

## 14 TAKE A HIGH-TECH SOFA SEARCH

This is the equivalent of hunting down the back of the sofa for lost coins – only you do the hunting online. There is £20 billion up for grabs left behind in pensions with past employers, Premium Bonds, Post Office Savings, life policies... Check the unclaimed assets register at [uar.co.uk](http://uar.co.uk) and [nsandi.com](http://nsandi.com)

## 11 PIMP UP YOUR PENSION

Auto-enrolment – being automatically enrolled into pensions – has already helped eight million more people to save for their retirement. However, very few employees realise that if they pay in more to the scheme, their employer will top this up. On top of this, you get tax relief that boosts every £80 you pay in to £100. Ask your employer if it offers these matched contributions. On average we are missing out by £650 a year.



## 15 FIX IT QUICK!

This is our top tip for the year. If you have a mortgage, or any other form of borrowing, fix it quick while interest rates are low. You will also protect yourself from further rate rises. Watch out for the costs (lenders can charge up to £1,000 in arrangement fees). Go to [moneyadvice.service.org.uk](http://moneyadvice.service.org.uk) to read the advice on whether remortgaging is worth it, talk to your existing lender first (it might be easier and quicker to switch mortgages with them) and visit [gocompare.com](http://gocompare.com) for best buys.



# How to ADD VALUE to your home

Whether you're planning major building works or just a little spruce-up, improving your home can boost what it's worth

## PLAN AHEAD

Before you decide whether to take on any major works, consult some local estate agents to get their opinions on the value they would expect it to add. Each house has a ceiling price, so make sure the potential cost of the build isn't more than the amount it's likely to boost the value by.

## SPEND IT WISELY

Taking on a big building project is never cheap, but the rewards could potentially be great. According to research by financial services company Zopa, a loft conversion boosts the value of a house by 13% on average, while adding a conservatory or bathroom can each

typically increase what a property is worth by 10%. And if your budget only stretches to renovating one room, the National Association for Estate Agents recommends that you should focus your energy on the kitchen. However, while it's important not to overspend, you also need to ensure that you don't do the work too cheaply either. If you skimp and the result is a poor finish, you could actually end up reducing what your home is worth.

## GET BUSY

There are also some simple things you can do to raise your home's value. Give the outside of your property a critical look and see if you can increase its kerb appeal by giving your front door a new coat of paint. Perhaps consider getting a new letterbox and house number, too. And if you have a list of odd jobs you've been meaning to get done, such as covering up that scuffed paint in the hallway, then set aside some time to complete them.

# Make MOVING *stress-free*

Buying or renting a new place? Dan Plant, Consumer Affairs Editor of MoneySupermarket, offers his top moving tips



WORDS TARA EVANS PHOTOGRAPH GETTY IMAGES

## **GET THE RIGHT QUOTES**

If you want to use a removal firm, don't settle for the first quote you get. In the There are two great price-comparison websites that can help: [reallymoving.com/quote-forms/removals](http://reallymoving.com/quote-forms/removals) and [comparemymove.com](http://comparemymove.com). And if you want to use a specific removal firm, then don't be afraid to call them and haggle.

## **BEAT THE CHARGES**

Some firms charge admin fees for changing your address on documents like car insurance or redirecting your broadband and TV packages. If you are charged, ring up and ask them to waive the fees. If they refuse to budge, threatening to leave can often change their minds.

## **CHECK YOUR INSURANCE**

Around 42% of insurers don't automatically cover a home move as standard. And with movers shifting an average of £14,000 worth of belongings, it's best to give them a ring to notify your insurer and arrange extra cover, if required. If you're putting your stuff in storage then you should also tell your insurer.

SAVE MONEY, SPEND LESS

*The beginners guide to*  
**growing your own**

**VEGETABLES**

Save money, save the planet, save all that supermarket packaging. Make this the year you sow the seeds of a new way to get your greens

**Which would you choose – limp, lifeless lettuce harvested mechanically four days ago and wrapped in cellophane or crisp leaves cut 30 seconds ago from your own garden?**

The benefits of growing your own food are numerous – higher vitamin levels, fresher taste, and minimal air miles, not to mention cheaper shopping bills and fewer trips to the supermarket – plus

you'll know exactly what has gone into the soil. You don't need vast beds to grow veg. By choosing quick-growing, high-yielding crops, even a few pots can deliver respectable harvests.

Most vegetables are happiest in sun, though some can thrive in shade, so work out where the sun falls before choosing your crops.

Check your soil, too. If it's stony, install raised beds to help avoid forked and

distorted roots. Sandy soils warm quickly, so you'll be first to enjoy spring new potatoes and broad beans. Clay soils hold moisture, so you could be growing enviable celeriac and celery.

To garden organically, choose naturally disease-resistant varieties. And, if you're not a fan of digging, adopt the no-dig method by applying thick mulches of well-rotted compost or manure to the soil's surface every spring.

## Before you begin

Decide how many hours you can commit to your plot. Potatoes are the ultimate low-maintenance crop – simply plant in early spring and dig up in summer. A variety that never fails to crop well is 'Lady Christl'.

Automatic watering systems can save hours of work, as does buying in veg plants rather than sowing seeds. If you've got time on your hands, indulge in digging trenches for runner beans and building a brassica cage. And, while weaving a row of pea sticks might take an hour, imagine how pretty a swathe of purple-podded peas will look climbing through it.

### TOP TIP

**If you have room, aim for four beds and rotate crops every year to prevent pests and diseases building up. Aim to put potatoes, brassicas, peas and salad crops in separate beds.**

As for the crops themselves, don't assume that veg can't look great. Globe artichokes and chard would give hostas and phormiums a run for their money when it comes to striking foliage. Choose eye-catching varieties, such as yellow tomatoes, purple cabbages and even variegated lettuces for an instant wow factor.

## If you don't eat it, don't grow it!

It's easy to get carried away when you're browsing through seed catalogues. If space is limited, only grow your absolute favourites – baby carrots, new potatoes, cherry tomatoes. Avoid row upon row of maincrop potatoes if the space would be better given over to indulgent, yet luxurious asparagus.

## Containers and raised beds

These popular methods of growing can make your life easier – but don't rush in automatically. Raised beds are a great way to improve drainage on heavy soils, but they'll dry out light or sandy ones

### TOP TIP

**It's best to wait until spring to sow most veg seeds. If you don't have a greenhouse, many can be sown direct into the soil from April. Check the back of individual seed packets.**

quickly, meaning you'll be tethered to the tap all summer – not great when you are mindful of your water usage.

Containers allow you to position crops like herbs right by your back door, so the daily dash for parsley or oregano only takes a few steps. There's no doubt, too, that a collection of pots can make a really attractive design feature. Experiment with shapes and sizes, but remember that smaller, thin-walled pots will need more watering, especially if sited in full sun.

## Pests – be prepared!

It's best to prevent pests and diseases – or fend them off – before they have a chance to take hold. Slugs, blackfly, whitefly, pigeons, red spider mite, mildew and rust are some of the main culprits.

Find out what is likely to attack your crops and the type of damage it will cause. Look after your crops well – if a plant is stressed from a lack of good care, it will be more vulnerable to attack.

Plant umbellifer flowers like angelica, Ammi majus (Queen Anne's lace) and fennel to encourage natural predators like ladybirds and lacewings.



## 6 INSPIRING VEG PLOT IDEAS TO BORROW

### Getting started

+ Start small: a 3 x 6ft (1 x 3m) bed and a few pots is plenty to begin with. You'll feel encouraged if you have success with a small patch, and you can always expand the patch the following year.

+ Make paths wide enough for wheelbarrows to pass down easily. Beds should be easily accessible from pathways so that you don't have to walk on the soil. A 4ft (1.2m) width is recommended for beds.

+ Soil health is important. Compacted areas are OK for pathways, but not for your vegetables' roots. Fork over beds to make the soil light and fluffy before sowing or planting. Put in raised beds on heavy soils.

+ Most veg are happy in soil with a relatively neutral pH. Check whether yours is too acidic or alkaline by buying a pH testing kit from any good garden centre. The process of altering soil acidity takes one to two years, so it might be more beneficial to work with what you've got.

+ Perennial weeds like ground elder and bindweed must be removed from beds before you cultivate any veg.

+ You don't have to use wooden planks to edge veg beds – you can spade 7in (20cm) soil from the path to make a raised bed with sloping earth sides instead. Or try low hurdle edging of woven willow.

+ Use pressure-treated timber to build raised beds. Create anchor points in the corners to secure the frames to the ground.



**1** Mixing flowers into your veg garden will confuse and distract pests and bring in valuable pollinators. Edible flowers offer a harvest, too.

**2** Liven up larger veg beds that are otherwise flat with vertical crops like sweetcorn and Jerusalem artichokes or an obelisk or two of runner beans. An old bike wheel set on a tall pole and festooned with strings makes an excellent climbing frame!

**4** Play with lines, circles, blocks or any other shapes when you're sowing or planting out. Veg don't need to be set in straight lines to grow well. Spirals of red and green lettuces look fab.

**5** Choose heritage vegetables when you're browsing through catalogues. It helps conserve them, and they often come in bold, vivid colours. Purple carrots, orange aubergines or chocolate-brown chillies anyone?



**3** Vertical herb planters are a great feature on an otherwise bare wall. Choose modular units or recycled fabric pouches. Ideal for salad leaves, too, they create a tapestry of colour and texture.



**6** Pots of different heights and materials can create an exciting display. Be creative with recycling, too – old chests of drawers, saucepans, leaky wellies and crockery make a quirky talking point.



## Beginner's toolkit

**Fork and spade** – avoid anything too large that might hurt your back.

**Trowel and hand fork** – useful for transplanting veg and removing larger perennial weeds.

**Sharp knife** – handy for harvesting.

**Long hosepipe and handheld lance** – allows for easy irrigation.

**Garden rake** – for creating seedbeds and removing stones.

**Hoe** – for making seed drills and removing weed seedlings.

**Pots, seed trays, labels and compost** – if you have a greenhouse, conservatory or similar, it's easy to grow your veg from seed.

**Insect-proof mesh** – an easy, chemical-free way of protecting your crops from flying pests.

**Slug pellets** – choose organic ones to scatter around young plants.

**String line or plank of wood** – to make perfectly straight lines of seeds or young plants.

**Cloche hoops** – you can make these out of flexible water pipes and horticultural fleece.



## Veg in containers

**All veg are suitable for containers, so don't fret if you don't have much space. Use good-quality, soil-based compost and reserve vigorous crops like courgettes and Swiss chard for your largest pots. Thick-walled and glazed tubs need the least watering. Smaller salad crops can be grown in the tiniest of spaces as long as you water them well. Choose compact varieties like Courgette 'Royal Flush' F1, Tomato 'Cherry Cascade' and Runner Bean 'Hestia'.**

## 6 Essential crops

**1 Tomatoes** – these heat-loving plants don't necessarily need a greenhouse to do well. Provide them with a south- or west-facing wall for maximum sunlight.

**2 Garlic** – this tasty bulb loves full sun and free-draining soil. Cloves can be planted in autumn or spring. Just remember to keep them weed-free for the best yields.

**3 Courgettes** – one of the most productive crops in the vegetable garden alongside its relatives, pumpkins and squashes. Responds well to generous watering and feeding.

**4 Spinach** – choose from annual or perpetual spinach, or even New Zealand if you like. All three, as well as Swiss chard, are lustrous and leafy well planted in shady spots.

**5 Salad leaves** – the lush, leafy nature of these crops allows them to grow well in the shade. Choose from lettuce, sorrel, rocket, mizuna and pak choi – the list is huge.

**6 Rhubarb** – yes, technically, it's a veg! One of the few 'fruit' crops that is happy in the shade, grow this leafy brute in deep soil, and feed and water it well for the best yields.



# How to REPAIR *your* TECH

Forked out a fortune on a phone and smashed the screen? Kids bashed the telly and it's on the blink? Here's how to fix your kit...



**F**rom coffee cups to last year's laptop, there's no escaping the fact we live in a throwaway society, and although prices have dropped, making it tempting to simply buy new if something breaks, you can try to repair your appliances instead.

### *My TV has broken, given how cheap they are, is it worth getting it fixed?*

If your TV is more than eight years old, it is probably not worth repairing. Repairing an old-fashioned CRT television (boxy, not flatscreen) is hugely expensive these days. Modern sets can often be repaired – like a computer, parts can be swapped in and out – so call a local repair shop or the manufacturer for a quote. You may also be able to see what the fault is via the service/fault menu screen.

### *What if something breaks when it's new?*

You can ask the retailer for a repair or refund, but only within the first 30 days of purchase. If it breaks within the first six months, and the retailer can't prove that it wasn't faulty at the point of sale, you're entitled to a free repair or replacement. If they refuse, contact Trading Standards. Faults that occur after six months of use, provided you're still under warranty, can be handled by either the retailer or manufacturer.

### *How can I guarantee my stuff won't break in the first place?*

It's impossible to know whether an appliance will last for decades or not, but investing in a high-quality item usually ensures it will give you many years of service. One great example is Dualit's Classic toaster – it may be expensive, but it can be easily repaired, and the company actually sells replacement elements and timers, so your investment should last decades. For more investment buys, check out [buymeonce.com](http://buymeonce.com).

### *I've smashed yet another phone screen, where should I get it fixed?*

A cracked screen is not covered by a standard warranty, but lots of high street and online shops specialise in screen repairs (try Geek Squad for official repairs). Steer clear of unofficial third-party repair shops, however cheap, to avoid invalidating your warranty.

### *What about DIY repairs?*

That depends whether you're handy with a toolkit (or tiny screwdriver) and don't mind possibly invalidating your warranty. You'll find hundreds of YouTube videos and repair guides online, such as [ifixit.com](http://ifixit.com), which has step-by-step instructions for replacing everything from smartphone batteries to upgrading laptop memory.

### *Is gadget insurance worth it?*

If you're prone to losing things, it might be an idea. Cover for a bundle of gadgets (satnav, camera, headphones) costs from £40 a year, but more expensive items, like a laptop, cost £100-150. Check your home insurance as some policies include gadget cover. For mobile phones, expect to pay £70-150 per year, plus around £100 excess, but do check your bank account as many lenders offer phone insurance for free.

*“Buy anything over £100 on a credit card. Your card company offers free purchase protection if the item is faulty, the company won't fix it, or it goes bust before delivery”*

# 3 ways to...

## ...DITCH *plastic*

Save money – and the environment too!

### *1. Be prepared when you hit the shops*

Being organised is key. Keep a reusable shopping bag in your handbag, so you don't have to pay for a plastic one. The fabric ones that fold up into pouches are really handy. Take a reusable bottle filled with water with you when you go out, and if you run out, check out the Refill app ([refill.org.uk](http://refill.org.uk)), which lists places you can fill up your bottle for free. Plus, you can save on coffee, too, by taking your own cup. For example, Pret a Manger offers 50p off if you bring your own.

### *2. Simple changes make a difference*

If you often reach for cling film or sandwich bags for your lunches, try using beeswax wraps instead. The

initial cost is more – we've found packs of three on Amazon for about £9 – but they're reusable and can last a year or more if looked after. And why not swap bottles of shower gel for soap? It's generally cheaper and typically lasts longer, too (although there will always be exceptions). Just don't pick one wrapped in plastic!

### *3. Make your own – tasty and thrifty!*

Making your own 'fakeaways' instead of buying takeaways cuts down on waste and will save you cash, too. It does take more effort, but pick recipes you can cook in bulk and freeze for later. For inspiration, check out [realfood.tesco.com](http://realfood.tesco.com). Don't stop there. From cleaning to beauty, there are loads of other items you can make yourself at home.

# ...SAVE ON *subscriptions*

According to a YouGov Direct poll, 72% of Brits are signed up to at least one subscription service, while 16% have three or more. But with consumers spending an average of £55.89 on these services each month, it's essential to ensure that you're not paying over the odds.

## *1. How many do you have?*

Go through your bank and credit card statements and make a list of how many subscription services you're paying for, you may spot some that you had forgotten about. It's worth going back a year to pick up any annual payments that automatically renew. Note how much you're paying

each month, and add up the yearly amount too – it might shock you!

## *2. Get your facts*

Any subscriptions you're signed up to will have a renewal date, says the Money Advice Service. So find it and put a note in your diary so you'll know when you can cancel. Just make sure you factor in time to cover any notice periods.

## *3. Ditch what you don't need*

Be realistic about whether you're getting value for money from each subscription service. If the answer is no, then contact the provider to get it cancelled. Although remember to watch out for penalties if you're tied into a contract and want to leave early.



# Hurray! It's PIZZA NIGHT

Create an Italian feast for friends and family  
for a fraction of the cost of eating out



FAMILY  
FAVE

## PIZZA BLANCA WITH ROCKET AND PARMESAN

**TAKES 40MIN, PLUS 2HR  
PROVING SERVES 2-4**

**FOR THE PIZZA DOUGH** + 1tbsp extra virgin olive oil + 250g strong bread flour + ½tsp sea salt + 1tsp easy-bake yeast + polenta or semolina, for dusting

**FOR THE TOPPING** + 1tbsp sunflower oil + 150g ricotta cheese, drained + 125g mozzarella, torn into pieces + 1 red chilli, deseeded and finely sliced + 4 spring onions, trimmed and sliced + handful of rocket leaves + 30g Parmesan, shaved + Extra-virgin olive oil, for drizzling

**1** Stir oil into 156ml lukewarm water. Sift flour and sea salt into a large bowl or the bowl of a mixer with a dough hook; add the yeast. Make a well in the middle. Pour in the wet mixture and mix with your fingers or dough hook at a slow-medium speed, until combined. Once the dough comes together, begin to knead it on a floured surface or in the mixer.

**2** By hand, knead for 10-15min or if using the mixer, knead for 8-10min until it's smooth and springy. Set the dough in an oiled bowl and cover with a damp tea towel. Leave to rise somewhere warm for 2hrs, or until it has doubled.

**3** Preheat the oven to 220°C/200°C Fan/Gas 7 and place a baking tray or pizza stone inside. Using oiled hands, gently stretch the dough out into a rectangle that's a little larger than a sheet of A4. The pizza should have a slightly thicker, 2-3cm border all around the edge.

**4** Dot ricotta and mozzarella over the surface of the dough and sprinkle with sliced chilli and spring onion. Place the pizza on the preheated baking tray or stone and cook for 8-10min, or until the dough is golden and the topping is bubbling. Top with rocket and Parmesan and drizzle with olive oil to serve.

## SPICY SAUSAGE, BROCCOLI & RICOTTA PIZZA

**TAKES 15MIN, PLUS DOUGH MAKING TIME SERVES 2-4**

+ 1 portion of pizza dough (see recipe opposite) + 3 large pork sausages + 100g purple sprouting broccoli + 200g tomato passata + 100g ricotta + pinch of chilli flakes + 1tbsp olive oil + handful of rocket leaves, to serve

**1** Make the pizza dough. Preheat the oven to 220°C/200°C Fan/Gas 7 and place a baking tray or pizza stone inside. Shape the dough into a rectangular base.

**2** Meanwhile, cook the sausages according to pack instructions. Slice on the diagonal. Place the broccoli in a pan of boiling water and blanch for 2min. Drain and refresh in cold water.

**3** Add all the toppings to the pizza base, drizzle with the olive oil and cook for 7-10min. Sprinkle with the rocket and serve.

FLAVOUR  
PACKED

**DON'T FANCY SAUSAGES? TRY THIS USING SLICED CHORIZO OR SMOKED BACON LARDONS INSTEAD**

## HAM PIZZA WITH EGG

**TAKES 20MIN, PLUS DOUGH MAKING TIME SERVES 2-4**

+ 1 portion of pizza dough (see recipe opposite) + 2-3tbsp tomato passata + 65g buffalo mozzarella, drained and torn into pieces + 3 pieces marinated artichoke heart antipasti in oil, drained + handful pitted black olives + a pinch of fresh or dried oregano leaves + 1 egg + a few basil leaves + 2 slices Parma ham, torn + olive oil, to drizzle

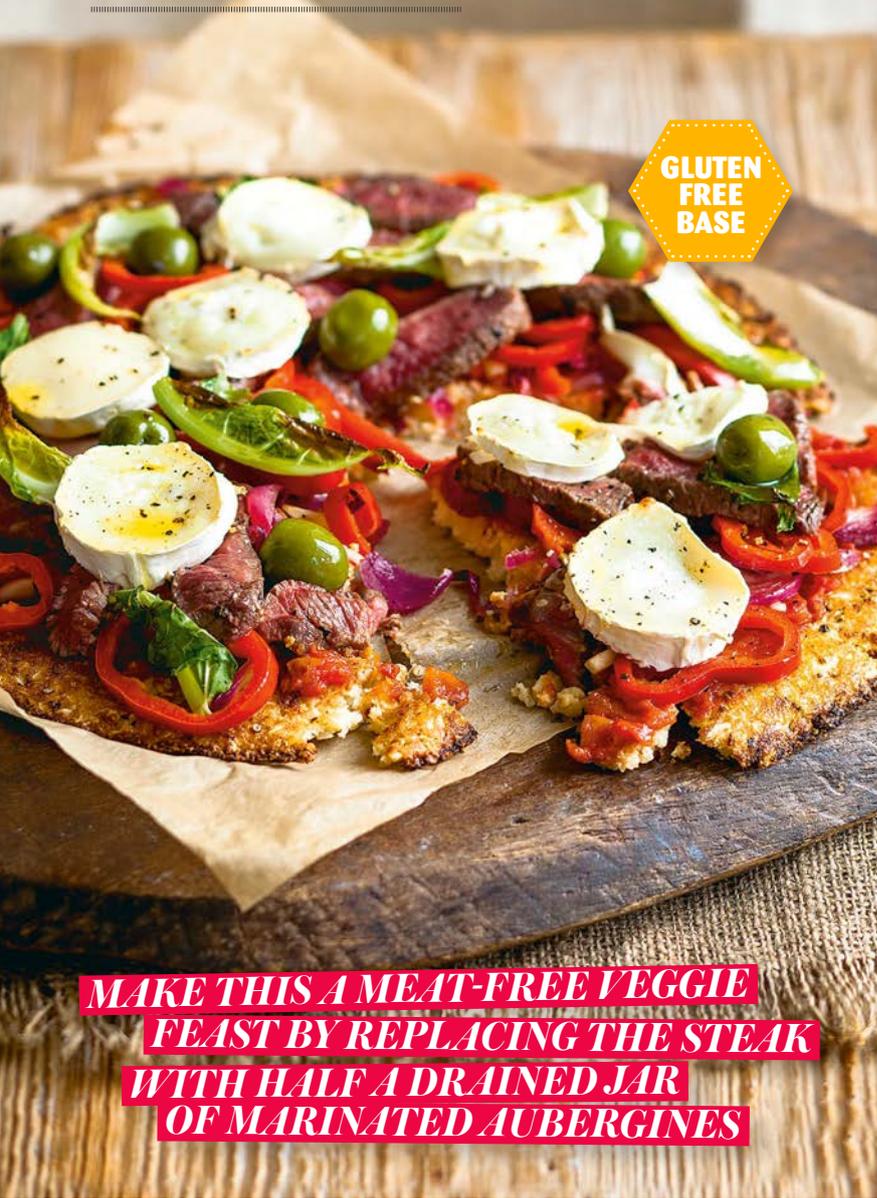
**1** Make the pizza dough. Preheat the oven to 220°C/200°C Fan/Gas 7, or as hot as it will go. Place a baking sheet or pizza stone on the base of the oven.

**2** On a worksurface, lay out a silicone mat or a rectangle of non-stick baking paper and sprinkle it with polenta or cornmeal to stop the pizza from sticking. Using oiled hands, stretch the dough out into a round, about 19cm in diameter.

**3** Spread the passata over the pizza, keeping a clear border. Leaving a space in the centre, dot with the mozzarella, artichoke, olives and oregano. Carefully break the egg into the centre.

**4** Slide the pizza into the oven and leave to cook for 8-10min, or until the dough is puffed and golden and the topping is bubbling. Sprinkle with basil leaves and extra oregano. Finish with the torn Parma ham and a drizzle of olive oil.

EGGY  
TOPPING



GLUTEN FREE BASE

## MEATY PIZZA WITH CAULIFLOWER BASE

TAKES 1HR 10MIN SERVES 4

**FOR THE PIZZA BASE** + 1 cauliflower, cut into florets, green leaves reserved + 1 garlic clove, crushed + 90g ground almonds + 1 egg, lightly beaten + 2tsp olive oil + 45g grated Parmesan cheese

**FOR THE TOPPING** 2tbsp olive oil + 2 red onions, sliced + 250g rump steak, fat removed + ½tsp steak seasoning + 227g tin chopped tomatoes + 1 garlic clove, crushed + 1 Romano pepper, deseeded and sliced + 45g goat's cheese, sliced into 8 + 8 green olives

**1** Preheat oven to 230°C/210°C Fan/Gas 8. Blitz the cauliflower in a processor with the garlic until it looks like crumbs.

**2** Add ½tsp salt, almonds, egg, 1tsp oil and Parmesan; blend until combined.

**3** Line a 30cm round tray with baking parchment. Spread out the cauliflower and brush with 1tsp oil. Bake for 20min. Line another tray with baking parchment and turn the base onto it. Cook for 10min.

**4** Heat 1tbsp oil in a pan and fry the onions for a few mins then remove from the pan. Increase heat, add the seasoned steak and sear for 3min.

**5** Drain the tin of tomatoes. Spread a thin layer over the base with 1tbsp of the juice. Sprinkle on garlic, onions and peppers. Slice steak into strips then add with the goat's cheese, olives and cauliflower leaves. Brush over 1tbsp oil and bake for 10min; serve immediately.

MAKE THIS A MEAT-FREE VEGGIE FEAST BY REPLACING THE STEAK WITH HALF A DRAINED JAR OF MARINATED AUBERGINES

## TOMATO, MOZZARELLA & PESTO PIZZAS

TAKES 15MIN, PLUS DOUGH  
MAKING TIME SERVES 2-4

+ 2 portions of pizza dough (see recipe on page 36)  
+ 6tbsp passata + 300g mozzarella, sliced + 2 beef tomatoes, sliced + 4 vine tomatoes, sliced + 250g cherry tomatoes, sliced + 4tbsp pesto + small bunch basil leaves + olive oil for drizzling

**1** Make the pizza dough. Preheat the oven to 220°C/200°C Fan/Gas 7 and place two baking trays or pizza stones in the oven. Shape the dough to form 2 pizza bases.

**2** Place the bases onto the baking trays, spread over the passata, then top with the mozzarella slices and all the tomatoes. Dollop on the pesto, season and drizzle with the olive oil.

**3** Bake for 8-10min, until the bases are crisp and golden. Sprinkle with basil leaves to serve.



CROWD PLEASER

SWEET  
TASTE

## FIGGY PIGGY PIZZAS WITH SAUSAGE SLICES

**TAKES 25MIN, PLUS DOUGH MAKING**  
**TIME SERVES 4-6**

+ 2 portions of pizza dough (see recipe on page 36) + 1tbsp oil  
+ 8 good-quality sausages + 4tbsp tomato passata + semolina, to sprinkle  
+ 6 figs, cut into wedges + 150g fresh mozzarella, torn + 2 handfuls of rocket leaves

**1** Make the pizza dough. Preheat the oven to 230°C/210°C Fan/Gas 8. Heat a baking sheet for 15min in the oven.

**2** Heat the oil in a frying pan and cook the sausages according to the manufacturer's instructions. Once cooked, slice them on the diagonal. Drain the passata of excess water by pouring it into a fine sieve set over a jug.

**3** Roll out 2 balls of dough to create 2 pizza bases and put onto hot, semolina-sprinkled baking sheets. Spread the passata over each pizza base and dot with the sliced sausages. Bake for 8-10min.

**4** Top the pizzas with the fig wedges, torn mozzarella and a sprinkling of rocket. Season and serve.



LIGHTER CHOICE

## ROSEMARY & GOAT'S CHEESE PIZZA

TAKES 20MIN, PLUS DOUGH  
MAKING TIME SERVES 2-4

+ 1 portion of pizza dough (see recipe on page 36) + 8tbsp crème fraîche + 2 garlic cloves, crushed + 4tbsp toasted pine nuts + 4 sprigs rosemary, broken into small clusters + 250g goat's cheese log, sliced into 1cm-thick rounds + 4tbsp extra virgin olive oil, to drizzle

**1** Make the pizza dough. Preheat the oven to 220°C/200°C Fan/Gas 7, with a large baking tray inside. Mix the crème fraîche with the garlic and season.

**2** Roll the dough out thinly into a rectangle shape. Put the dough onto the hot baking tray and spread thinly with the crème fraîche and garlic mix. Sprinkle over the pine nuts, rosemary and goat's cheese, drizzle with the olive oil and bake for 8-10min until crisp and golden.

## SODA BREAD PIZZA WITH FETA

TAKES 40MIN SERVES 4

**FOR THE PIZZA BASE** 250g gluten-free plain flour + pinch of salt + ½tsp bicarbonate of soda + 284ml pot low-fat cultured buttermilk

**FOR THE TOPPING** 6-8tbsp tomato passata + 2tsp thyme leaves + 2 garlic cloves, peeled and chopped + 8 mild or hot Peppadew peppers, quartered + 175g feta cheese + pea shoots, to garnish + olive oil, to drizzle

**1** Preheat the oven to 220°C/200°C Fan/Gas 7. Sift the flour, salt and bicarbonate of soda into a bowl. Take 3tbsp buttermilk out of the pot, then add the rest to the flour. Use a round-bladed knife and then your hand to make a soft but not sticky dough.

**2** Put the dough on a lightly floured surface, knead briefly and divide into four. Form each into a ball and flatten out with your knuckles into 15cm rounds, then put on a lined baking sheet.

**3** Spread the passata on each round, almost to the edge. Sprinkle with the thyme and garlic and add the peppers. Break the feta into small pieces and sprinkle over the pizzas.

**4** Bake pizzas for 20min. Garnish with pea shoots and drizzle with olive oil.

WHY NOT ADD A FEW SLICES OF PARMA HAM TO THIS PIZZA JUST BEFORE SERVING?



YUMMY BASE

PIZZA  
PUD!  
TREAT

## CHOCO-NUT PIZZA

**TAKES 20MIN, PLUS DOUGH  
MAKING TIME SERVES 8**

- + 1 portion of pizza dough (see recipe on page 36)
- + 4tbsp chocolate hazelnut spread
- + 2tbsp chopped, toasted hazelnuts + handful of raspberries, thawed if using frozen berries + icing sugar, for dusting

**1** Make the pizza dough. Preheat the oven to 220°C/200°C Fan/Gas 7, with a baking sheet inside. Shape the dough into one large round pizza, then bake on the tray for 7min.

**2** Remove from the oven, smooth the hazelnut spread over the top, sprinkle with nuts and put back in the oven for just 1min.

**3** Remove from the oven, sprinkle over the raspberries, dust with icing sugar and serve immediately.

# 3 ways to...

## ...Talk to YOUR KIDS about cash

Getting your children to understand money is crucial

### *1. By seven years old*

Children should know the difference between wants and needs; it can help them understand why they can't have everything. Ask your child to point out things at home that are 'needs' and things that are 'wants'. Discuss the importance of budgeting to ensure all the 'needs' are paid for.

### *2. By 11 years old*

Children should be able to create and understand a basic budget. You can help

them by having a chat about holidays and asking them how they think you make decisions about where to go and what to do. Then get them to have a go at writing a budget for a holiday. Set the total amount they can 'spend' and get them to think about all the things they would need for a trip, from flights to sun cream.

### *3. By 14 years old*

Young teens should understand the basics of credit and debt. Start by having a chat about what they already know. Explain that using credit should be carefully considered as it can end up costing a lot of money.

# ...Talk about MONEY WITH *your partner*

More than half of Brits in a relationship discuss their finances at least once a week, according to Experian. But if you find talking about money difficult, try these tips

## *1. Make that chat a priority*

It can be easy to put off talking about money but it's essential to set a time when you'll both be free from distractions so you can go through your finances carefully together and look at where your money is going. You'll be able to see if you're overspending in a particular area and talk about your goals too. Commit to doing it regularly.

## *2 Share your dreams*

It's important to remember what you're aiming for with your finances. So if you

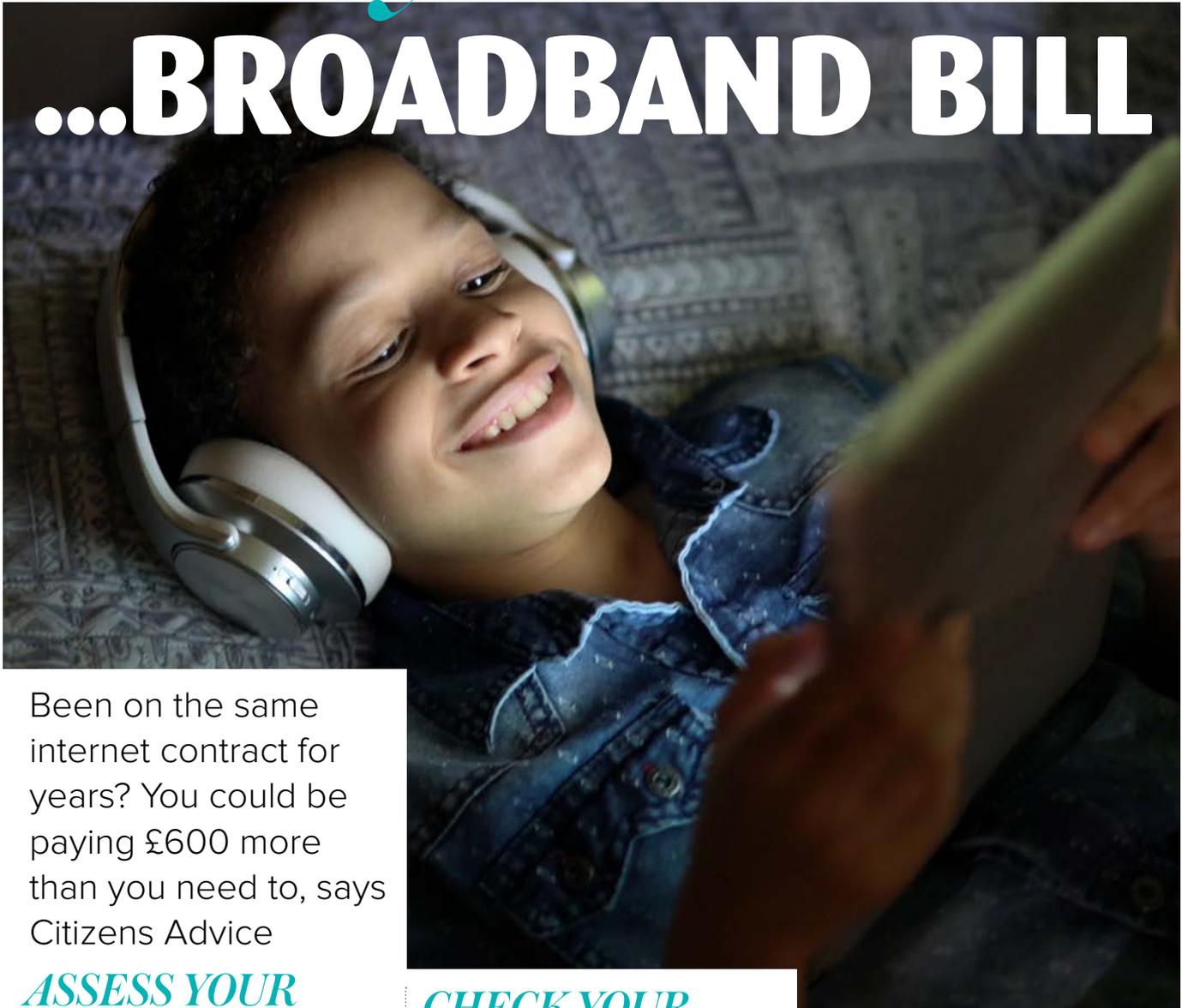
decide to slash your spending because you want to save up to take a trip of a lifetime, then make sure you focus on the end goal and chart your progress regularly along the way. It will make it easier for both of you to make sacrifices if you know why you are doing it.

## *3 Talk through mistakes*

If you notice your other half has been overspending, focus on why this has happened and try to work out a plan between you to avoid it in the future, instead of playing the blame game.

# How to *slash your...*

# ...BROADBAND BILL



Been on the same internet contract for years? You could be paying £600 more than you need to, says Citizens Advice

## **ASSESS YOUR CURRENT BILL**

How much do you pay now? What do you get for your money? Find out this info on your last bill, then use a price-comparison service like [uswitch.com](http://uswitch.com) or [gocompare.com](http://gocompare.com). If you're happy to switch providers, you can usually sign up to a new deal straight away. Compare again in 6-12 months.

## **CHECK YOUR SPEEDS**

Make sure you're getting the speed you are paying for. If you're not, make a complaint. Ofcom's online tool will test your speeds at [checker.ofcom.org.uk](http://checker.ofcom.org.uk). (we love it because there's also a mobile signal checker on the site too. Simply pop your postcode in. Handy to know!)

## **HAGGLE**

If you want to stay with your current provider then you can try calling them to haggle on your bill. Tell them you want to leave and they will transfer you to the retentions department. Ask if there's anything they can do for you. If you're happy with the discount then snap it up!

# ...MOBILE BILL

Many of us are paying more than we need to for mobile bills, here's how to cut the cost...

## *FIND A BETTER DEAL*

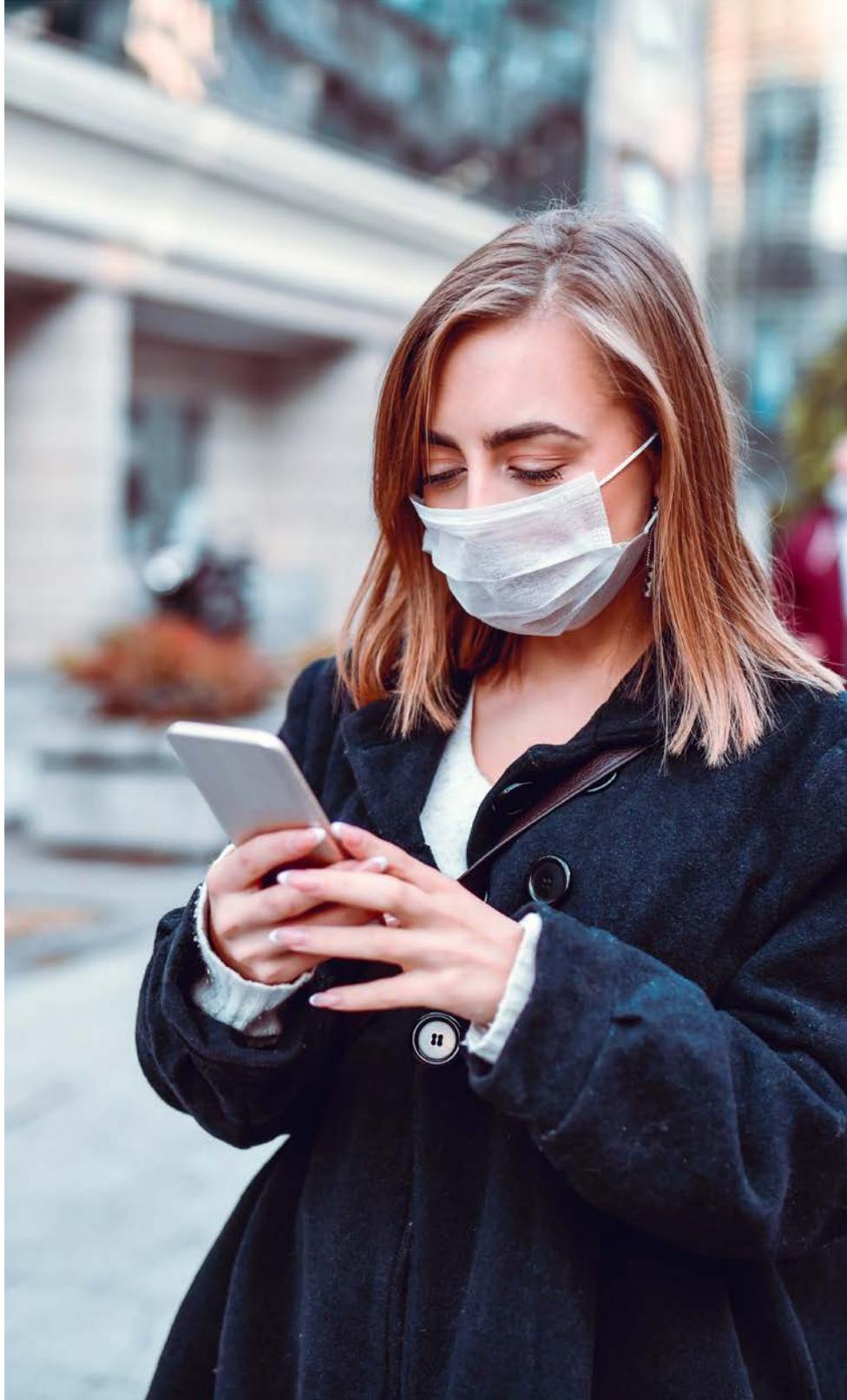
If you're on pay as you go, or outside the minimum term on your contract, there shouldn't be a penalty to switch networks. Use [billmonitor.com](http://billmonitor.com) to find the best deal for you based on your previous three months of contract usage. This service only works if you are with EE, O2, Three, Vodafone or Tesco Mobile, and you'll need to log in with your online account details. After that, compare deals at both [uswitch.com](http://uswitch.com) and [gocompare.com](http://gocompare.com).

## *HAGGLE*

If you're happy to stay with your existing provider, try haggling. Tell them you want to leave, hold your nerve and see if you get a better deal. Sometimes the price may stay the same, but extra incentives such as more data could make it worth staying.

## *CHECK FOR COSTS ABROAD*

Since 2017, mobile phone companies have had to charge you the same amount for calls, texts and data in the EU as they do at home. However, with Britain leaving the EU at the beginning of 2021 mobile operators will be able to reintroduce roaming charges if they want to, although at the time of writing the major operators have all said they have no intention of doing so. Also, if you regularly travel outside the EU (for example, to the US or Morocco), then it's worth checking how much you'll be charged. It varies hugely between networks and could add significant costs to your mobile bill.



# How to HAGGLE TO GET A *great bargain*

Many of us know that haggling is an effective way to get a deal, but according to recent research nearly a fifth of Brits have never done it and only 16% barter regularly. And not giving it a go is costing people in their pockets – the study found those who do negotiate on price are saving an average £427 a year.

## *Don't ask, don't get*

It sounds simple, but the key to paying less is to ask for a cheaper price. Do your research and find out what competitors are offering and what recent deals there have been, and use this as a basis to getting started. Suggest a figure lower than you expect to pay so you have some room to up your price. Don't take their first offer, standing your ground can add up to bigger savings and pretending to walk away can work wonders too, if the assistant thinks they're about to lose a deal they may cut the price even further. But remember to always be polite, you're more likely to be offered a deal if you're charming.

## *Web wonders*

Even if you're shopping online you can still bag a bargain. If there's an option to speak to a virtual sales advisor, get on there and start asking questions about the product you are interested in and then ask for a discount. Another trick is to keep the items in your basket for a couple of days; retailers will be aware of this and will often send you an email with a discount code to try to persuade you to buy them.

## *Bag a freebie*

If you're told there is no flexibility on price, it's always worth asking if they will throw something else in, such as free delivery.

GoCompare

# FREE £250 EXCESS COVER

Claiming on your car insurance is stressful enough, without the added cost of your excess.

We're offering £250 free excess cover\* to help with that – this means we'll refund up to £250 of your excess once your claim's settled. So far, we've paid back £2.5 million\*\* to our customers.

For more information, head over to our website:  
[www.gocompare.com/XSP](http://www.gocompare.com/XSP)



\*Up to £250 refunded after claim settled. Car insurance purchases only. Excludes breakdown, windscreen and glass repair/replacement. Full T&Cs apply.

\*\*Between August 2019 and October 2021, £2.7M in excess protection claims have been paid to GoCompare customers.

# 3 ways to... Avoid SOCIAL MEDIA spending

Discover how to resist temptations on your Facebook and Instagram feeds

**E**ver scrolled through Instagram and spotted your best mate's pic of her new handbag, then found yourself wanting to order a new one? Here's how to help curb it...

## *1. Manage your feed*

Do you follow loads of celebs or friends who like to splash the cash and feel envious of their lifestyles? Then think about changing your feed's balance. Find accounts that make you feel good, without

needing to spend. So if you love baking, follow accounts that will help you explore your hobby. And follow some accounts dedicated to money-saving tips too!

## *2. Remember, you're only seeing the highlights*

Remind yourself that many people only post the best bits of their lives online, whether that's a fancy hotel trip, designer

clothes or a new car; this doesn't mean they're living a glamorous lifestyle all the time. Also, you don't know how people are paying for what they're showing off, they could be using credit cards or have no savings.

## *3. Take time out*

If you're spending a lot of time on social media and if you think your bank balance is suffering as a result, then consider taking a break, or cutting down your use.

## AVOID SOCIAL MEDIA SPENDING

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# Make money from your GARDEN

No matter the size of your garden, make the most of your outdoor space with these creative ways to increase your cash

## *Get growing*

You don't require a sprawling estate to start earning money, you just need to make the most of the area you have. Why not sell freshly cut flowers? You could earn even more if you arrange them in pretty hand-tied bouquets and sell them to friends or local businesses. Growing edible flowers is also a great option – they are increasingly fashionable and you can find them in restaurants and health food shops, so you could be onto a winner by producing them. Just remember, only certain flowers are edible so make sure you do your research before you start.

## *Tasty treats*

There's an estimated 44,000 beekeepers in the UK, so why not join them and sell what you produce? You can typically get around 40lb of honey a year from one hive and you may be able to net as much as £5 per jar, although the cost of looking after the bees will eat into your profit. Make sure to contact your local beekeeping association (details on the British Beekeepers Association's website, [bbka.org.uk](http://bbka.org.uk)), which will provide information on how to look after your bees. There are some rules you'll need to follow when selling honey too – the West Norfolk and King's Lynn Beekeepers'

Association has a great guide at [wnklba.co.uk](http://wnklba.co.uk). You can also turn beeswax into different products, such as soap and lip balms, and sell them online on websites such as Etsy ([etsy.com](http://etsy.com)).

## *Get creative*

But it's not just about what you can produce in your garden – there are other ways to bag some cash too. Are you a keen photographer? Then take snaps of wildlife or beautiful plants and make money by selling them on websites such as Shutterstock ([shutterstock.com](http://shutterstock.com)).



# *Think you're* **too smart to be** **SWINDLED?**

Fraudsters are coming up with ways to part even the savviest of us from our money. Finance writer Frances Quinn reports on what to be aware of

**E**ver read about someone losing money to a scam and thought, 'How were they daft enough to fall for that?' We hear so much about scams these days that it's easy to think we're wise to all the tricks, but as our financial lives become increasingly complex, and so much of our spending is online, it's getting ever easier to be tricked. Action Fraud received over 275,000 reports last year, which is thought to be the tip of the iceberg, as many scam victims keep quiet, through embarrassment or because they think there's no point. The losses can be devastating: pension pots representing a lifetime's savings, deposits for a new home running into thousands. But it is possible to beat the scammers, if you know how to protect yourself.



## SCAM 1

### THE HOLIDAY THAT NEVER WAS

You spot the perfect holiday villa online – and great news, not only is it cheaper than on other sites, but it's available for your dates. Think before you book because, according to ABTA, millions of pounds a year are lost by holidaymakers booking villas and apartments that don't exist, or aren't owned by the people taking the money. Scammers set up legitimate-looking websites, often lifting photos from genuine ones, and take payment upfront by bank or wire transfer, then disappear. Some victims haven't found out they've been cheated until they turn up with their suitcases.

✦ **Protect yourself** Ideally, book through a company that's a member of ABTA. If you want to book direct with a property owner, look out for the warning signs of surprisingly cheap prices and full availability. Speak to them on a landline phone number before you pay anything, and avoid paying by bank or wire transfer; paying by credit card gives you protection.

### *'I lost £3,000 on a holiday scam'*

**CARLA EVANS, 40, who runs lifestyle blog jabberwock.me, was taken in by a fake holiday company.** The villa I booked looked stunning. I had a flurry of emails with the agent, who waxed lyrical about the local area and even offered to arrange free airport transfers. I paid £3,000 via bank transfer and signed a booking contract. A month before the holiday, I thought I'd remind myself of what our lovely villa looked like. The website was down. I tried again later – still down. I Googled the holiday company and to my horror, it was listed on Trip Advisor as a scam, with victims warning others not to part with any cash. I reported it to my bank and Action Fraud but because I paid via bank transfer, directly into the fraudster's account, there was nothing that could be done.

## SCAM 2 THE 'FAUXMANCE' TRICK

Scammers love to target the vulnerable – and we're never more exposed than when we're looking for love. Criminal gangs set up fake profiles on dating websites, often claiming to be living abroad, and spend months gaining a potential victim's trust. Then comes the request for money, for a plane ticket to visit you, or a sob story such as a sick relative. If you pay, you'll get more requests, and when the money runs out, so does the 'relationship'.

✦ **Protect yourself** Spot the danger signs: scammers become affectionate quickly, asking lots about you to gain information they can use to win your trust, but saying little about themselves, and avoiding giving information you could check. Don't send money or give financial details to someone you haven't met, no matter how genuine they seem.

### *'I really thought I'd found love'*

**DEBORAH GILLINGHAM\*, 54, an accountant, was swindled by a dating scammer.**

I'd been on a dating website for a year, after my divorce, and had so many awful dates I was about to give up. So I suppose I was easy prey when I was contacted by 'Dave'. He seemed so nice and genuinely interested in me as a person. Soon we were emailing every day and making plans for me to fly out to Dubai, where he was working, at Christmas. After five months, I suddenly heard nothing for a fortnight, which made me frantic. When he did reply, he was full of apologies, and said there had been a family crisis, his sister was ill and needed private medical treatment. I was so relieved to hear from him again that I immediately offered to help. In all, I gave him nearly £20,000, before I saw an article on dating fraud, and realised my story ticked all the boxes. I couldn't believe someone could be so cruel. He didn't just take my money – for a long time he destroyed my trust in people as well.

## SCAM 3

### THE NON-EXISTENT PUPPY

Fraudsters advertise popular dog breeds online, either cheaply or free but for the cost of delivery. There's often a sob story attached, and they'll pretend to check you're a responsible pet owner. You'll be told seeing the dog isn't possible because they're too far away or difficult to get to. They'll ask for a deposit or the whole price via bank or wire transfer, then often scam a bit more for insurance or a special travel cage. You won't get a dog and you won't see your money again either.

✦ **Protect yourself** Don't buy an animal from anyone who won't let you see it, in its home with its mother, and be suspicious of pedigree animals offered on the cheap. Help stamp out the scammers by only buying from reputable breeders, or getting a rescue dog.

### *'It never occurred to me it was a scam'*

**Teacher CATHERINE LLOYD\*, 54, fell for a puppy fraud.**

Our much-loved pug, Danny, died last year. I'd just started thinking about getting another dog when I saw an ad, looking for good homes for a litter of pugs. The man said his wife bred them, but she'd died and he couldn't look after them, so all he wanted was £150 – the cost of transporting them from Scotland. It seemed like fate – the picture even looked like Danny. We had to fill in a questionnaire, and I was over the moon when he said we could have one. It never occurred to me that it was a scam. I transferred the money, but got suspicious when he asked for another £50 for 'documentation'. I Googled and realised I'd been had. I only had an email address, so there was nothing I could do. >>

## SCAM 4

### PHONE TRICKS

You get a call claiming to be from your phone provider, saying your account is in arrears, and requiring immediate payment by card, or you'll be disconnected. If you protest, they'll offer to prove it by temporarily disconnecting you. The line will seem to go dead, but in fact they've simply used the mute button.

✦ **Protect yourself** Your phone company may well phone you if your bill is in arrears, but they won't disconnect the phone during a call. Say you'll ring back, then call your phone provider from your mobile or a neighbour's phone.

*'If you protest, they'll offer to prove it by disconnecting you. The line will seem to go dead, but they've simply used the mute button'*

## SCAM 5

### THE COURIER CARD SCAM

A caller claiming to be your bank, credit card company or the police says you've been a victim of fraud. They suggest you reassure yourself they're genuine by calling back, but when you hang up, they stay on the line, so when you dial the real number, you're still speaking to them. They ask for your PIN, then say they need to send a courier to collect your card. You'll be kept talking, to stop you getting suspicious. Once they have your card, they can access your account – and because you've revealed your PIN, banks and credit card companies can refuse to refund your money.

✦ **Protect yourself** Banks, credit card companies and the police will never ask for your PIN, nor send a courier to collect a card. These fraudsters are astonishingly plausible, so say you'll call back, and then do so on your mobile or a neighbour's landline.

## PENSION POT 'INVESTMENTS'

Legal reforms that made it easier to take money out of a pension have turned pension pots into a goldmine for fraudsters. Some offer to get you early access to your money – this is illegal, and you'll lose over half the money in tax, and another chunk to their fees. Others tout high return 'investments' that either don't exist or are legal, but much too risky to be a home for money you'll need for retirement.

✦ **Protect yourself** Don't trust any offer to release pension cash before you're 55; scammers claim to use a legal loophole, but there isn't one. If you're over 55, get independent advice first before taking money out of a pension (see Where to Find Financial Advice, below), and remember, if an investment sounds too good to be true, it probably is.

### *'I'm not stupid – but she was so convincing'*

**JULIE HIGGS\*, 59, a retired retail buyer, lost £20,000 to a pension scam.**

When I answered the phone to a woman offering a free pension review, I was immediately suspicious. I'd read about scams and I'm not stupid – I usually put the phone down on cold callers. But the woman on the line was polite, not pushy at all, and my guard went down. She mentioned an investment that could earn me 15% a year. I'd been worried about how I was going to live on my pension, so I agreed they could send a brochure. I read it thoroughly and it looked completely legitimate. There was pressure to sign up quickly or miss out, so I put in the lump sum I'd already taken from my pension. Three years later, my so-called investment is worth next to nothing – and because it wasn't actually illegal, there's nothing I can do.

## SCAM 7

### CONVEYANCING FRAUD

Here, scammers hack email accounts to find people who are buying a home, then when you're due to transfer money, they send an email purporting to be from your solicitor and supplying the bank details you should use. Once you transfer the money, they empty the account – and because you've given your bank instructions to transfer the money, they're not obliged to get it back for you.

✦ **Protect yourself** Never use bank details contained in an email without checking. So before you transfer money, ring to double-check their bank details.

## SCAM 8

### FAKE SHOPPING

'Pharming' is when scammers set up a fake version of the website of a reputable company, and redirect users to it, either by hacking the company's system or the customer's. Often, the first the victim knows is when their details

are used to commit identity fraud.

✦ **Protect yourself** Before you input any financial details on a website, check the address is exactly what it should be – sometimes it turns into a series of numbers but often there's just a tiny change in spelling. Protecting your computer with a good antivirus program will help prevent hackers installing the malware that redirects you to the fake sites.

### WHERE TO FIND FINANCIAL ADVICE

**As well as actual scams, it's very easy to lose money to financial products that are legal, but unsuitable or overly risky for your circumstances, as recent mis-selling scandals show. If you're considering any major kind of investment or financial plan, independent financial advice from an advisor registered with the Financial Conduct Authority is the best protection – find one at [unbiased.co.uk](http://unbiased.co.uk)**

**THINK YOU'RE TOO SMART TO BE SWINDLED?**



# DETOX

**your finances**  
*and regain control  
of your cash*

Struggling to get on top of paperwork or find vital documents? Minimise your money matters with a financial deep clean





### *WHAT TO PURGE...*

✦ **Overlooked outgoings** It's hard to keep track of your finances if you have too many payments going out of your account. Four in ten of us have direct debits, standing orders, subscriptions, donations and memberships we no longer want or use for things such as gadget protection on technology we have replaced and membership of gyms we never visit. Go online and edit your direct debits and standing orders. Watch out for CPAs – continuous payment authorities – on credit cards as they can be hard to cancel (contact the company taking the payment).

✦ **Ancient accounts** While you're binning and shredding mountains of documents, look out for old accounts. There's an estimated £15 billion in old savings and post office accounts, life policies that haven't been cashed in, ancient premium bonds and long-lost investments. Claim your cash and, once again, close the accounts. If you cannot find the missing paperwork, don't worry – visit the unclaimed assets register at [uar.co.uk](http://uar.co.uk) or [mylostaccount.org.uk](http://mylostaccount.org.uk) to track it down.

✦ **Obsolete products** Are you stuck with toxic products that come from the last century? They need to go too as they are probably poor value for money. For instance, if you took out a Child Trust Fund but are one of the one million parents who have yet to move it to a Junior ISA (cheaper and with a better choice of investments), it's time to ditch the old and switch to the new. Go to [gocompare.com](http://gocompare.com) for a list of





providers that make switching easy. The same applies to old investment funds – visit [bestinvest.co.uk/research/spot-the-dog](http://bestinvest.co.uk/research/spot-the-dog) for a list of funds that are high charging or poor performing. And if you took out life insurance more than a decade ago, you could find premiums are now half what they were. But before switching, check that any ill health will not make a new policy too expensive. See [cavendishonline.co.uk/life](http://cavendishonline.co.uk/life) for the best buys.

**Old credit agreements** These are not only another thing to manage; by having too many different credit agreements, you can also be at a greater risk of fraud. If you have a credit card or store card you never use, cancel it. Sign up to [equifax.co.uk](http://equifax.co.uk) for your credit file or try a free service such as [creditkarma.co.uk](http://creditkarma.co.uk) to find out if there are any old mobile contracts, for instance, that are still open on your file – and cancel them all.

**Paper mountains** You really do not need to keep all those documents. These days, every time you buy an insurance policy, take out a phone contract or change utility companies, you are almost always sent an email. Opting to go paperless can even be cheaper. Plus, if you buy online, you will usually be sent a reminder when it comes close to the renewal date, so you are less likely to forget vital cover. Download the various contracts, policy documents and so forth onto one folder on your computer and – hey presto! – no more paperwork. Bank and credit card statements are also easy to find online so shred the lot.

## A healthy and wealthy new you

Detoxing is not just about getting rid of things that make it harder to manage your money. You need to add in a few new healthy habits to boost your finances too...

**A workable budget** With your new streamlined finances, it will be easier to set a budget. Remember less is more, so as you add

things to your budget, think about whether you can purge or merge them. Download an app such as Money Dashboard – it's quicker than setting up an Excel spreadsheet and you can check your budget anytime and anywhere.

**A regular savings plan** The easiest way to do

this is to add in a direct debit for £50 or £100 a month (more if you can afford it). Regular savings accounts have some of the best rates, with some providers currently paying up to 3.5% if you're an existing customer. For best buys see [moneyfacts.co.uk](http://moneyfacts.co.uk) and search for current accounts as well as savings accounts.

## WHAT TO MERGE...

In addition to all your household bills, you might have three or four mobile phone contracts (each with insurance), up to 11 pensions, a couple of streaming services and dozens of warranties and guarantees. Once again, less is best.

**Multi-gadget** Every time you buy a mobile phone contract, new laptop, iPad or other device, you are sold product protection policies for what seems like a small sum of £9.99 a month. Yet multiple policies can add up to more than £1,000 a year. Plus, you will have to sort out multiple contracts. While adding this cover to your home policy is simpler, high excesses and a cap on the value of each item can mean it's not worthwhile. Buy specialist cover from [switchedoninsurance.com](http://switchedoninsurance.com). It will be far cheaper and you will only have one policy to think about.

**Broadband/phone/TV** While most of us buy our broadband and landline as a package, why not add your TV services too? Go to [gocompare.com](http://gocompare.com) and customise your bundle depending on which channels you watch and when you want free calls.

**Pooling your payments** It's far too easy to lose track of your cash if you have too many accounts and policies, and harder to get the best deals. For savings accounts, the only way to get a better rate is to shop around – and the easiest way to do this is if you pool all your cash into one account. See [moneyfacts.co.uk](http://moneyfacts.co.uk) for the best buys.

**Do the same with your pensions** Every time you move jobs, you probably leave a pension entitlement behind. And if you were part of the personal pension revolution of the 1980s and 90s, you might be stuck with a high-charging, poor-performing legacy pension. Check there are no penalties for transferring to a low-cost (0.5% annual charge) scheme such as a Self-Invested Personal Pension (SIPP). See [pensionwise.gov.uk](http://pensionwise.gov.uk) for more advice.

**Multi-car** If you're a multi-car household, you can save a third when you insure a second or third car on one policy. You only have one company to deal with and only need to shop around once when it comes to renewal dates. See [gocompare.com](http://gocompare.com) for the pros and cons.

*Keep track of what you'll have to live on in retirement with your pensions all in one place*



# Let's have a CHINESE TONIGHT

This weekend, hold off on ordering in and wow the family with one (or more) of these delicious homemade dishes instead



EASY  
DOES IT!

## PRAWN FRIED NOODLES

TAKES 20MIN SERVES 4

- + 2tbsp sunflower oil + 2tbsp madras or similar curry paste + 2cm piece of root ginger, grated + 350g prawns + 200g Tenderstem broccoli, broken into florets
- + 1 large carrot, sliced into ribbons
- + 600g ready-cooked Singapore noodles

**FOR THE DRESSING** + Zest and juice of 3 limes + 1 bunch of coriander, roughly chopped + 5tbsp soy sauce

+ 4 spring onions, sliced + 120ml water

**1** Heat the oil in a large pan or wok. Fry the curry paste and ginger, then toss in the prawns and fry for a few min until cooked through. Set aside and fry

the broccoli and carrots in the same pan for 5-6min until cooked, but still with a little crunch.

**2** In a bowl mix together the dressing ingredients. Just before serving, toss the noodles into the pan with the broccoli and carrots, top with the prawns and stir through the dressing.

## SESAME SEED PRAWN TOASTS

TAKES 15MIN MAKES 24

- + 350g cooked, peeled prawns
- + 4 spring onions, trimmed
- + 1tsp freshly grated root ginger
- + 1 egg white
- + 1tbsp cornflour
- + 6 slices medium-sliced white bread
- + 2-3tbsp sesame seeds
- + Vegetable oil, for frying
- + Chilli dipping sauce, to serve

**1** In the bowl of a food processor, purée the prawns, spring onions, ginger, egg white and cornflour until the mixture forms a thick paste. Season to taste.

**2** Cut the crusts off the bread, then spread the prawn purée over the slices. Sprinkle over the sesame seeds and press them down well. Cut each slice of bread diagonally into 4 triangles.

**3** Heat a 1cm depth of vegetable oil in a frying pan and fry the prawn-topped bread, sesame-side down first, for 2-3min on each side, until golden and crisp.

**4** Remove from the pan and drain briefly on kitchen paper before serving the toasts hot with the chilli dipping sauce on the side.

SNACK  
ATTACK

**YOU CAN ALSO COOK THE PRAWN TOASTS IN THE OVEN FROM FROZEN – JUST FREEZE IN A SINGLE LAYER, THEN BAKE FOR 10-15MIN UNTIL NICE AND GOLDEN**

## SPECIAL EGG FRIED RICE

TAKES 10MIN SERVES 4-6

- + 2tbsp vegetable oil
- + 4 rashers of smoked streaky bacon, finely chopped
- + 350g cooked rice
- + 4 spring onions, finely sliced
- + 100g mangetout or sugar snap peas, finely shredded
- + 1tbsp sesame oil
- + 2 eggs

**1** Heat the oil in a large wok or pan over a medium heat. Add the bacon and cook until it starts to crisp. Add the rice and heat it through thoroughly, then add the spring onions and mangetout or sugar snap peas. Cook for 1-2min, stirring all the time. Pour in the sesame oil.

**2** Beat together the eggs with a fork, then use a spatula to move the rice to the edges of the wok or pan and pour the egg into the centre. Gently fold it into the rice as it cooks, so there are some curds of egg mixed in with the rice mixture. Serve immediately.

BIT ON  
THE SIDE

## CRISPY DUCK PANCAKES

TAKES 30MIN MAKES 10

FOR THE DUCK + 1tbsp five spice powder + 1tbsp clear honey + 2 duck breasts FOR THE PANCAKES + 10 Chinese pancakes + ½ cucumber, cut into strips + 8 spring onions, cut into strips + 6tbsp hoisin sauce

**1** Preheat the oven to 220°C/ Fan 200°C/Gas 7. Mix the five spice powder into the honey and spread it over the duck breasts.

**2** Heat a frying pan over a medium heat and add the duck breasts, skin-side down. Cook for 4min, pressing down, until the skin starts to crisp up. Turn the duck over and cook for a further 2-3min.

**3** Transfer the duck to a baking tray and cook in the oven for 15min.

**4** Remove the duck from the oven and either cut it into small strips or shred the meat using two forks.

**5** Heat the pancakes according to the packet instructions. Serve with the duck, cucumber, spring onion strips and hoisin sauce. Invite your guests to fill their own pancakes at the table.



SERVE YOURSELF



MESSY BUT YUMMY

## STICKY PORK RIBS

TAKES 1HR 30MIN SERVES 4

+ 2 x 400g rack of pork loin ribs + 1tsp smoked sea salt + 1tbsp five spice powder + 1 onion, chopped + 2 garlic cloves, crushed + 600ml chicken stock + 2 spring onions, chopped, to serve FOR THE SAUCE + 1tbsp sunflower oil + 2 onions, chopped + 1tsp five spice powder + 4tbsp hoisin sauce + 4tbsp tomato ketchup + 100ml apple juice

**1** Preheat the oven to 180°C/Fan 160°C/Gas 4. Put the ribs in a roasting tin. Sprinkle over the salt, five spice, onion and garlic. Pour over the stock, cover with foil and cook for 1hr, until the ribs are tender.

**2** For the sauce, heat the oil and fry the onions for 5min, until softened. Add the five spice, hoisin sauce, ketchup and apple juice, and stir to combine.

**3** Drain off most of the stock from the ribs and pour the sauce over the ribs, turning to coat well. Return to the oven to cook for 20min. Cut each rack into two and sprinkle over the spring onions to serve.

BEST EATEN WITH YOUR FINGERS, MAKE SURE YOU HAVE PLENTY OF NAPKINS TO HAND

## SZECHUAN CHICKEN NOODLES

TAKES 1HR 10MIN, PLUS  
MARINATING SERVES 6

+ 4tbsp sunflower oil + 12 medium bone-in chicken thighs, skinned + 1 mild red chilli, sliced + 1tbsp Szechuan peppercorns, crushed + 150ml Chinese rice wine or dry sherry + 6tbsp oyster sauce + 500g mixed oyster and shiitake

mushrooms, sliced + 225g can water chestnuts, drained + 2 bunches spring onions, cut into 5cm lengths + 2tsp thickening granules + 2 x 250g packs ready-to-serve egg noodles + 40g cashew nuts, toasted and roughly chopped

**1** Heat the oil in a large wok, add the chicken, season generously and brown for 10min, turning as needed.

**2** Add the chilli and peppercorns, fry for 1min. Pour in the rice wine

or dry sherry, oyster sauce and 100ml water. Bring to the boil, cover with a lid, reduce the heat and leave to simmer gently for 30min.

**3** Add the mushrooms, water chestnuts, most of the spring onions and thickening granules. Cook uncovered for 15min.

**4** Tip in the noodles and stir-fry for 5min to warm through. Serve with nuts and the remaining spring onions.



NICE 'N'  
SPICY

## BEEF IN BLACK BEAN SAUCE

TAKES 15MIN, PLUS MARINATING  
SERVES 4-6

- + 350g stir-fry beef strips
- + 160g black bean stir-fry sauce
- + 1tbsp soy sauce
- + 1tbsp cornflour
- + 2tbsp groundnut oil
- + 1 green pepper, deseeded and sliced
- + 1 red chilli, deseeded and finely sliced
- + 2.5cm piece of ginger, peeled and

cut into thin strips + Coriander leaves, to garnish

**1** Mix the beef with the black bean and soy sauces, and the cornflour. Leave to marinate for 15min, or longer if you have time.

**2** Heat the oil in a wok. Cook the beef strips for 1-2min, then add the pepper, chilli and ginger, and cook for 3min. Serve immediately, garnished with the coriander leaves.

FLAVOUR  
PACKED



## SWEET & SOUR CHICKEN

TAKES 30MIN SERVES 4-5

**FOR THE SAUCE** + 425g can pineapple chunks in juice + 1 red pepper, chopped + Dash of chilli sauce + 6tbsp tomato ketchup + 4tbsp soft light brown sugar + 1tbsp freshly grated root ginger + 2 garlic cloves, peeled and crushed + 4tbsp rice wine vinegar **FOR THE CHICKEN** + Vegetable oil, for deep-frying + 100g self-raising flour + 1tbsp cornflour + 100ml soda water, chilled + 3-4 chicken breasts, skinned and cut into chunks

**1** Tip the sauce ingredients into a pan and bring to the boil, stirring until the sugar dissolves. Simmer gently until the mixture thickens.

**2** Heat the oil in a deep-fat fryer to 180-190°C. Sift flour, a pinch of salt and cornflour into a bowl, and whisk in the soda water. Dip chicken into the batter and carefully lower into the oil. Cook in batches for 5-7min until the batter is crisp.

**3** Use a slotted spoon to lift the chicken out of the oil and drain on kitchen paper. Serve with the sweet and sour sauce.

FAMILY FAVE

**THROW IN WHATEVER VEG YOU HAVE TO HAND – JUST CHOP INTO SIMILAR SIZE PIECES FOR EVEN COOKING**

## VEGETABLE CHOW MEIN

TAKES 15MIN SERVES 4-5

+ 2tbsp groundnut oil + 125g oyster mushrooms, sliced + 1 red pepper, deseeded and sliced + 125g Tenderstem broccoli, cut into pieces + 1 carrot, peeled and sliced + 1tbsp soy sauce + 1tbsp rice vinegar + 1-2tbsp oyster sauce + 300g ready-to-serve medium egg noodles + 1 lime, to serve

**1** Heat the oil in a wok over a medium heat. Add the vegetables and cook for 2-3min. Pour in the soy sauce, rice vinegar and oyster sauce and stir thoroughly. Add the noodles and heat through.

**2** Serve immediately in bowls with some lime juice squeezed over the top.

SPEEDY MEAL

# 3 ways to... Save when you're **PACKING** for holiday

Don't let the little extras eat into your budget before you've even started your break

## *1. Beware travel-size products*

It's tempting to buy travel-sized shampoos and conditioners for your trip. But they are usually way more expensive per ml than a standard bottle. Instead, buy reusable travel bottles and containers – you can buy a set for a few pounds and you can fill them time and again.

## *2. At the airport*

It's easy to burn through cash at the airport, especially if you arrive early. Trim costs by taking food with you to eat while you wait. And while you can't take liquids

through security, some airports have water fountains. Check online if yours does and take an empty bottle with you if they do so that you can fill it there for free. And pop a book or magazine in your hand luggage to keep you occupied and away from the tempting shops in departures!

## *3. Be prepared*

Requesting a child's car seat for your hire car can send costs soaring. So you can save if you take your own. Many airlines will let you carry them for free – although remember to check the rules with your airline first.

WORDS REBECCA GAMBLE  
PHOTOGRAPH GETTY IMAGES

**SAVE WHEN YOU'RE PACKING FOR HOLIDAY**





# How to do up YOUR GARDEN *for less*

Your outside space can be bloomin' marvellous – even on a budget...

## ***BUY VIA MAIL ORDER***

Purchasing from a wholesaler's catalogue is usually cheaper than the garden centre. J Parker's Wholesale ([dutchbulbs.co.uk](http://dutchbulbs.co.uk)) offers good deals but do check delivery and minimum order prices. Plants will be sold either as bulbs, loose shoots or small pots and availability is seasonal. Online retailer [thompson-morgan.com](http://thompson-morgan.com) also has a weekly special offers section.

## ***WATCH FOR LOCAL SALES***

Some trade-only nurseries allow the public access on specific weekends throughout the year – without raising their prices. For example, How Green Nursery in Hever, Kent, usually has three public shopping weekends a year – find out more at [howgreennursery.co.uk](http://howgreennursery.co.uk). Keep an eye out for sales at church halls and WI meetings, too.

## ***TRY THE TRADE MARKETS***

Take a trip to New Covent Garden Flower Market, in Nine Elms, London. One of the biggest in the country, it sells to the trade from 4am. But, it's also one of the few wholesale markets that lets in domestic customers, so if you're shopping for a special occasion it's worth popping by after 8.30am when most trade customers will have finished their buying.

# Cut impulse SHOPPING *online*

Do you bust your budget buying things you don't need and find yourself regretting it afterwards? Then take action...

## *Avoid 'window shopping'*

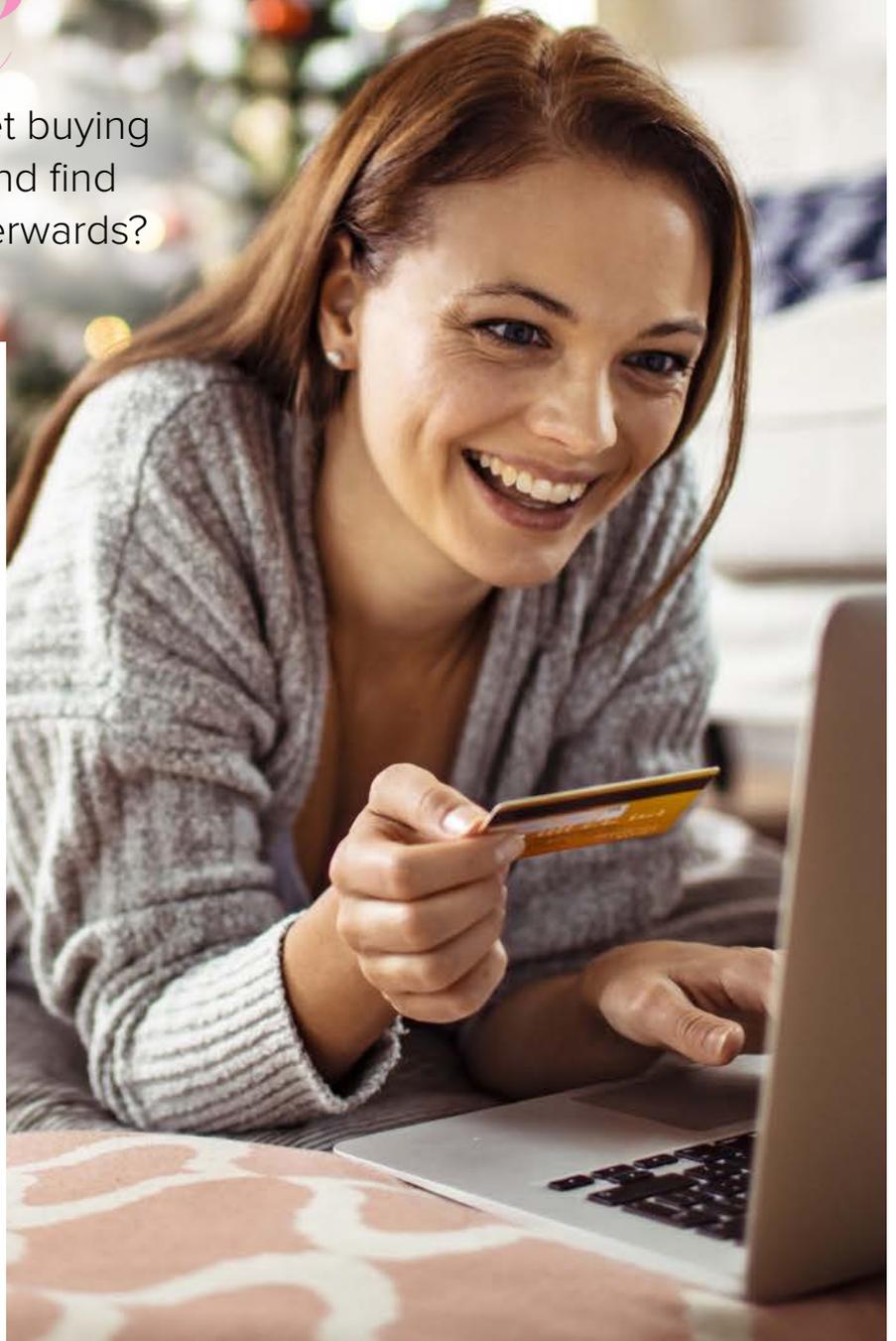
Browsing online may seem harmless, but you might feel a strong temptation to buy if you spot something you like, especially if it's discounted. So, if you're trying to stay on top of your spending, it's easier to just avoid!

## *Find your trigger*

When you get the urge to spend, note down how you're feeling at the time. Are you bored or feeling low and looking for a pick-me-up? Knowing what's driving your desire to splash the cash will help you manage it better.

## *Get some support*

If you find you're easily distracted by online shopping, why not make life harder? For example, BlockSite (blocksite.co) is a browser extension and app for Google Chrome, Mozilla Firefox and Android mobile devices that lets you choose which websites you would like it to block; you might choose your favourite retailer! You set the days and times they're blocked too, controlling when you can access them.



# Things to *consider* if you're planning **TO COHABIT**

If you want to live together, it's essential to take care of your money, says Shona Lowe from 1825, the financial planning arm of Standard Life

## *Maintain your independence*

'Have separate bank accounts for the household bills and your own finances,' Shona says. 'Set aside how much you need to pay your share of the bills, food, mortgage or rent, and then keep the rest in your name to spend or invest.'

## *Keep your credit card in your name*

'Don't be tempted to add each other's name to your credit cards,' warns Shona.

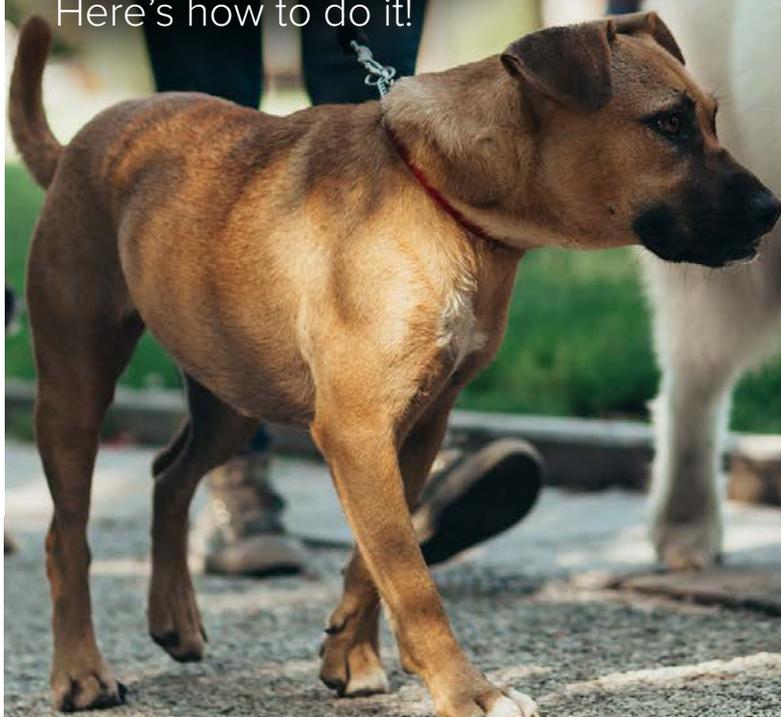
'A black mark on your credit history, even if it's an ex-partner's spending, can stay with you for years.'

## *Be clever about buying a home*

'Creating a contract between you and your partner before purchasing a property can help reduce financial stress if the relationship ends,' Shona advises. 'It should include details such as who, if anyone, would get to keep the property or how money made from selling the property would be divided.' For more info, visit [1825.com](http://1825.com)

# Earn money from **YOUR LOVE** *of pets*

If you're an animal lover, you could see the cash come rolling in by looking after them. Here's how to do it!



## *Get walking*

You could bag some big money by dog walking. Either advertise locally or sign up with a website such as [rover.com](https://www.rover.com) that puts prospective walkers in touch with people who need their pooches walked (although you'll pay commission on your earnings to the site if you take that route). The amount you can earn varies, but you can typically get about £10 to £20 per hour's walk, so the money can quickly add up, especially if you get some regular clients. Plus it's great exercise!

## *Become a sitter*

If you prefer to stay indoors, you can still make cash by visiting people's pets in their homes when they're away. And if you're not a fan of dogs, don't worry as there are lots of different types of animal you can look after. You'll need to feed them, give them clean water and any medication – and you'll often be asked to play with them too. The amount you can earn varies as well, but you could get from around £8 to £15 per visit.

## *Taking it further*

You can expand into offering pet grooming too, which can be lucrative. There are some practicalities you'll need to consider, though. For tips and advice on how to start a pet-grooming business there are a wealth of excellent guides available online.

# Grow your own SALAD *leaves*

Our green-fingered guru, Craig Roman of Dobbies Garden Centres, explains how to get started

## YOU WILL NEED

- + Plant pots or containers
- + Stones or broken china
- + Multi-purpose compost
- + Salad seeds
- + Plant labels

## 1. PREPARE YOUR POT

Add a layer of stones or broken china to the bottom of a large plastic or terracotta pot or container – this will help to increase drainage. Salad leaves don't need much space, so you could even grow them in a window box or hanging basket.

## 2. FILL IT WITH COMPOST

Go for a multipurpose type, such as Miracle-Gro All Purpose compost, £5.83 for 50 litres, B&Q, pushing it down as you go. Pat the compost firm with your hands to create a flat sowing surface. Try to avoid overfilling the pot.

## 3. WATER WELL

Water several times, allowing the water to soak through each time, so the whole pot is moist.

## 4. SOW THE SEED

Choose seeds for your favourite salad leaves or mix it up with several different types of lettuce. I recommend a fast-growing variety,

such as Leaf Salad Spicy Mix, £2.79, Suttons, which is ready to eat in as little as three weeks and will give you flavoursome leaves. Sprinkle the seeds over the surface of the compost, taking care to ensure an even distribution.

## 5. PUT IT IN POSITION

Cover the seeds with a sprinkling of dry compost and label the pot with the salad variety and sowing date. Position in full or half sun – in the middle of the day in mid-summer, move to the shade. If your container is on the inside windowsill, bear in mind that, if it's south-facing, the glass will magnify the sun's rays and could burn the leaves.

## 6. HARVEST REGULARLY

Some leaves will be ready to pick within days of sowing. Cut the leaves from the outside of the plants – little and often to keep a steady supply. Avoid cutting near the base of the stem and you'll get another crop a few weeks later.

## 7. TAKE CARE

Pests aren't normally a problem for such fast-growing plants. For a healthy crop, just keep the compost moist with regular watering.



'Lettuce is one of the easiest crops to plant – perfect if you're new to growing your own or showing children how to garden'



**'FOR A CONSTANT SUPPLY OF SALAD LEAVES ALL SUMMER LONG, STAGGER SOWING WEEK BY WEEK ACROSS MULTIPLE POTS'**



### Get the right kit



#### TIN TUBS

Windowsill planters, £3 each, Wilko



#### MARK UP

Rosa Chinensis plant labels, £7.95, Annabel James



#### SPRINKLER

Metal watering can, £4.99, HomeSense

# Pound STRETCHERS

Make your money go further with these delicious, low-cost meals



## SPANISH-STYLE BEANS AND JACKET POTATOES

Take potato and baked beans to a new level

**SERVES 2 PREP 5 MINS COOK 20 MINS**

- + 2 large baking potatoes, scrubbed
- + 1tsp vegetable oil
- + 1 small red onion, chopped
- + 1 red pepper, deseeded and chopped
- + 1 garlic clove, crushed
- + 1tsp smoked paprika
- + 400g can cannellini beans, drained
- + 150ml passata
- + Pinch of sugar

- + Knob of butter
- + 2tbsp creme fraiche
- + Handful chopped parsley (optional)

**1** Heat the oven to 200C/Gas 6. Prick the potatoes and microwave on high for 8-10 mins, until tender. Transfer to the oven and bake for 10 more mins to crisp up.

**2** Meanwhile, heat the oil in a pan, add the onion and pepper and cook for

5 mins, stirring occasionally. Stir in the garlic and paprika, cook for 1 min, then add the beans, passata, sugar and a splash of water. Simmer for 5 mins.

**3** Split the jacket potatoes, dot with butter, season and spoon over the saucy beans. Top with creme fraiche and a sprinkle of parsley, if using, to serve.

**Per serving:** 441 cal, 9g fat (4.5g saturated), 74g carbohydrates

## MAC 'N' CHEESE WITH LEEKS AND KALE

The perfect comfort-food filler

**SERVES 4 PREP 5 MINS COOK 30 MINS**

- + 1 vegetable stock cube
- + 250g rigatoni or other chunky pasta shapes
- + 4 leeks, trimmed and sliced
- + 200g kale
- + 1tbsp olive oil
- + 250g quark
- + 350g jar cheese sauce
- + 1tbsp Dijon mustard
- + 50g Parmesan or mature Cheddar, grated

**1** Pour 1.5ltr boiling water from the kettle into a large pan, crumble in the stock cube, add the rigatoni, bring back to the boil and cook for 10 mins, adding the leeks for the final 3 mins.

**2** Meanwhile, heat the oven to 200C/ Gas 6. Spread the kale on a baking tray, sprinkle with a little salt, drizzle over the olive oil and bake for 5 mins to soften.

**3** In a jug, combine the quark, cheese sauce and mustard, mixing until smooth.

**4** Drain the pasta and leeks and tip into a baking dish. Add the kale and stir together. Pour over the cheese sauce mixture and scatter over the cheese. Bake for 20 mins until it's bubbling hot and golden.

**Per serving** 485 cal, 14g fat (8.5g saturated), 59g carbohydrates



## EASY CARIBBEAN CURRY

Low-cost and low-cal, so it's a double winner

**SERVES 6 PREP 10 MINS  
COOK 40 MINS**

- + 2 onions, chopped
- + 1 aubergine, cubed
- + 2tbsp vegetable oil
- + 3 garlic cloves, crushed
- + 400g lean lamb mince
- + 2tbsp madras curry powder
- + 400g can chopped tomatoes
- + 500ml chicken stock
- + 500g sweet potatoes, cubed
- + 125g frozen peas
- + Coriander leaves, to garnish (optional)

**1** Fry the onions and aubergine in the oil for 5 mins, to soften. Add the garlic and mince and cook, stirring continually, for 5 mins until the mince has browned.

**2** Add the curry powder, stirring to coat the meat and vegetables evenly, and cook for 2 mins. Stir in the tomatoes, stock and sweet potatoes. Bring to the boil, reduce the heat, then cover and simmer for 20 mins until all the vegetables are tender.

**3** Add the peas and cook for a further 3 mins, until just tender. Scatter with coriander leaves, if using, to garnish.

**Per serving:** 308 cal, 14g fat (5g saturated), 27g carbohydrates



# SIDESTEP *money age* TRAPS



Do you know the commonest mistake for your life stage? Niki Chesworth asks the experts how to navigate the money minefield

## OUR EXPERTS

- + ROS TOYNBEE, The Career Coach
- + TOM McPHAIL, former head of policy at Hargreaves Lansdown
- + KEVIN PRATT, MoneySuperMarket
- + DEE HOLMES, Relate family and relationship counsellor
- + DAVID HOLLINGWORTH of fee-free mortgage broker, L&C Mortgages
- + LEE BIGGINS, founder and managing director of CV-Library
- + SOPHIE KILVERT, director at Rothschild & Co

## Commonest mistakes in your 40s...

### BEING TOO COMPLACENT ABOUT YOUR PENSION

Now is the perfect time to plan ahead as you still have time to build up a decent pension, but most of us are not paying in enough.

- + Auto enrolment means 8 million of us are now in a scheme. But even if you're paying the minimum contribution of 8% (with 3% from your employer), you're probably only saving half what you need.
- + If you are aged 47 or under, you will now have to work even longer (to 67 or even 68) before claiming your state pension and pay in for 35 years for the full amount – check how much you will receive at gov.uk if you have had a career break.

### NO STRATEGY TO CLEAR YOUR MORTGAGE

One in three homebuyers over 45 with a mortgage still expects to be paying it post 65 – but there is no guarantee you will have an income to cover your repayments.

- + Try to overpay a little each month – £200 extra on a £150,000 mortgage can knock seven years off the term and save £20,000.
- + On an interest-only mortgage? Switch some or all of it to a repayment loan as soon as you can or downsizing will be your only option later.

## Commonest mistakes in your 50s

### PUTTING OTHER PEOPLE'S MONEY NEEDS FIRST

More than half of women have not started to save for their long-term future. The problem? Putting everyone else first – children, partners, family.

- + Unless you have a great deal to spare, let your children take a student loan and a holiday job. They have a lifetime to sort

their finances, but putting others first could make you a burden in later years.

+ If they're working but living with you, do charge "rent" so they value what you provide. On average those with "kidults" have to wait until they're 58 before they are finally child free. Consider saving the "rent" to get them onto the property ladder.

**THINKING YOU CAN RELY ON "HIM"**

Even if your husband has a decent pension, half of men fail to provide a "widow's" pension when buying an annuity on retirement – and that is assuming you are still together. Sadly, the divorce rate among the over 60s is up 85% over the past decade.

+ Remember it is tax efficient to share. If you both have a pension, you can both use up your personal allowance so, as a couple, £25,000 of annual income will be tax free in retirement, giving a potential tax saving of £2,500. And even if you are not earning, you can pay in £2,880 a year into a pension and get £720 tax relief.

+ Living together but not married? Consider marrying – it gives you protection and can ensure that your entire estate escapes inheritance tax.

**Commonest mistakes in your 60s**

**RAIDING YOUR PENSION TOO EARLY**

You can now, in many cases, take cash from your pension aged 55 and, since 2015, more than 1 million pension pots have been accessed with half fully drained. However, you may need this money to last for another 30 or 40 years.

+ Limit your pension grab to 25% of the fund – that way it will be tax free. Take more than that and you will lose a large chunk in tax.

+ Invest the money you have left in your pension in a drawdown fund so that it continues to grow.

*Try to overpay your mortgage a little each month – £200 extra on a £150,000 mortgage can knock 7 years off the term and save £20,000*

**NOT PLANNING A LATER LIFE CAREER**

One in seven of us expect to work beyond 65, but there's no guarantee you will get a job – three million over 50s are out of work.

+ Keep your skills relevant by taking a course that links with a career you are keen to progress in.

+ Look into industries that require soft skills – such as communication and planning – as post 50 we have these skills in abundance.

+ Consider starting a business – the over 50s make up nearly half of the self-employed workforce... and you can employ yourself for as long as you like!

**Commonest mistakes 70s and beyond**

**BEING TOO RISK AVERSE**

You might not see inflation as a threat, but during your retirement it can halve your spending power. Savings are safe, but rising prices erode them over time.

+ Even when you start taking money from your pension pot, it does not mean it has to stop working for you. If it may have to last 20 or 30 years, your savings just cannot keep pace with inflation. If

you invested £50,000 in a 1% savings account, after 30 years it would be worth £67,492. In an investment paying 6%, you would have £302,437.

**DELAYING DOWNSIZING TOO LONG**

Retired homeowners releasing cash from their homes took an average of £78,000 in 2018 – it can be life changing for those who are equity rich/cash poor.

+ Downsizing reduces your outgoings as well as giving you a lump sum of cash.

+ It can also enable you to pass on wealth free of inheritance tax if you survive seven years – so do it sooner rather than later.

**No. 1 mistake at ALL ages**

Not making the most of our money because we simply don't regularly look for the best deals for all our regular outgoings. For example, typical savings from switching insurance companies are over £300 for car cover and £70 on your buildings and contents.

**FIGHTING THE GENDER PAY GAP**



**Helene Reardon-Bond OBE is a leading UK expert on the Gender Pay Gap and former head of gender equality policy across government.**

Earning more over a lifetime can have the biggest impact on your finances. Yet women take home around 15% less than men. Find firms that pay women more equally by visiting [gender-pay-gap.service.gov.uk](http://gender-pay-gap.service.gov.uk). Instead of accepting a salary, negotiate.

**IN YOUR 30s** Check the salary benchmark for your job. Choose a moment when you have just delivered a good piece of work or

taken on extra responsibility. Make your case and wait for the response. **IN YOUR 40s** The motherhood penalty widens the pay gap. Many women feel they have no choice but to opt for lower-paid, part-time work. Avoid this by looking for firms that offer returnships (schemes for returning mothers), as they will value your skills. **50 PLUS** Women are stereotyped in the way men are not... tackle this by being clear you are still interested in opportunities and make the point you no longer have young children so can travel and still want new challenges. **60 PLUS** Set yourself up in your own business or work as a consultant – you can use your skills and experience rather than feeling undervalued.



# 3 ways to... Save money by **BEING MINDFUL** about your spending

Learn to spot the signs and understand your impulses to help control your spending

## *1. Be more aware*

Keep a spending diary, this will increase your awareness of how much you're shelling out each day and may make you reconsider your purchases. Try the 'no spend challenge' once or twice a week where you aim to not spend a thing all day. You may be amazed by how the savings add up.

## *2. Beat shops at their own game*

Retailers spend a fortune trying to get us to buy more, so it's easy to be convinced you 'need' an item. Think, 'Do

I really need this?' before purchasing anything you hadn't set out to buy, whether it's a discounted dress or an offer on groceries. Asking yourself this may make you less likely to impulse-buy.

## *3. Why do you splash the cash?*

To avoid splurging, try to consider the reasons why you spend in the first place. For example, do you go on online shopping sprees because you're bored? Then try to recognise the feeling and do something else you enjoy instead, whether it's calling a friend, reading a book or baking a cake.

**BE MINDFUL ABOUT YOUR SPENDING**



COMPILED BY REBECCA GAMBIE  
PHOTOS GETTY IMAGES

# How to save on WEDDINGS

You can SLASH the cost of your big day and still have the time of your life if you're savvy

## *Be flexible – and haggle*

Work out how important when you get married is to you, as you can save a bundle if you're prepared to choose a less popular date. For example, if you plump for a Thursday in April instead of a Saturday in August, you could snap up a huge discount on your venue. Plus, while you should always try to haggle on price, your chances of success are greater at a quieter time of year so it could be a double bonus.

## *Hunt out bargains*

It is possible to get the dress of your dreams on a budget. Check websites like [stillwhite.co.uk](http://stillwhite.co.uk) or [preloved.co.uk](http://preloved.co.uk) to see if you can find your perfect gown second-hand. And when you're trying on dresses

it's worth asking if there's any way to get a discount. When I made the mistake of trying on an expensive designer dress 'just to see' and fell in love with it, the shop sold me a sample for much less than the made-to-measure price. Remember, you can sell it afterwards to recoup some of the cost too.

## *Crafty ideas*

According to the [bridebook.co.uk](http://bridebook.co.uk) 2019 wedding report, 89% of couples are including DIY elements in their wedding day, by doing things such as making decorations for the reception venue. So start thinking! Could you create the seating plan or make the invitations? And do any family members or friends have a skill you can ask they use as your wedding gift, like photography or flower-arranging?



# Do you have FINANCIAL FOFO?

That's Fear Of Finding Out about your finances. Well, you're not alone. Here's how to get on top of money matters – for good

**D**o you bury your head when it comes to money? Ignore bills and bank statements as too boring or too worrying? Put off pension planning for another day? Sounds like a case of Financial FOFO.

Women are particularly prone to it because the gender pay gap and part-time working leave us with less money overall than men. In 2016, the Money Advice Service found that of the 8.8 million in debt in the UK, 64% are women.

FOFO is rooted in the fear that if we examine our finances, we might have to make changes that we don't like or don't have time to face. "Psychologists call this 'the mental bandwidth problem,'" says Sara Williams, a debt advisor and author of the blog Debt Camel. "When there are tasks that have to be done now, it's hard to make time for longer-term tasks such as developing good money habits."

But by tackling Financial FOFO, you can emerge happier and less stressed. Simonne Gnessen, founder of Wise Monkey Financial Coaching and the co-author of *Sheconomics*, says, "Taking control of your spending isn't about deprivation, it's about creating freedom and options for your future."



## How to tackle Financial FOFO

**1 Know your numbers** Open bills and bank statements to work out your incomings and outgoings. "You need to know all the facts," says Williams, "then you'll feel more in control." Keep a diary for a few weeks, noting down every penny you spend, to see where your money disappears. If debts leave you struggling to pay for basics, seek free help from debt charities such as Step Change ([stepchange.org](http://stepchange.org)), National Debtline ([nationaldebtline.org](http://nationaldebtline.org)) and the Debt Advice Foundation ([debtadvicefoundation.org](http://debtadvicefoundation.org)).

**2 Reframe your thoughts** If the word pension makes your eyes glaze over, Gnessen advises "reframing" your thoughts so you see it as "a gift to your future self". "We need to work out how to keep our heads above water today, but also how to put aside money for our future," she says.

**3 Start small** Break down a to-do list into smaller steps. Tackle one task each month, such as setting

up a savings account, finding a better credit card or comparing insurance policies.

**4 Adopt new habits** Gnessen suggests

checking your bank balance every morning so "it becomes a tiny habit, rather than a big thing you're afraid of". Also, sign up for newsletters from the likes of Boring Money ([boringmoney.co.uk](http://boringmoney.co.uk)), Money Saving Expert ([moneysavingexpert.com](http://moneysavingexpert.com)) and Rest Less ([restless.co.uk](http://restless.co.uk)) for personal finance updates.

**5 Make it automatic** Register for internet banking and set up text alerts if you get near your overdraft limit. Pay bills by direct debit just after your salary goes in so you don't spend money earmarked for bills.

**6 Buddy up** Gnessen advocates finding a friend in a similar situation and supporting each other. "You don't have to face money problems alone; share your fears and talk about how to manage the issues."

**7 Focus on a goal** If you're saving for something specific, keep it in mind. "If you want a holiday, have a photo of the destination in your purse. Focus on what you *do* want, not what you don't," says Gnessen.



£ £



**SAVE MONEY, SPEND LESS**



# Cut your WASTE

## ...& your spending!

Just a small change in our habits can make a big impact to cut waste. Anna Moore talks to the experts and gets tips from sustainability campaigner Baroness Anne Jenkin

### OUR EXPERTS

- + HELEN WHITE is a household food waste special advisor at WRAP and former head of the lovefoodhatewaste.com campaign.
- + RACHELLE STRAUSS, founder of zerowasteweek.co.uk, made international headlines when her family managed to produce only one small bin full of rubbish – just five kilos of waste – in a whole year.

### WHERE TO START

To wage war on your waste, you need to know your enemy. Over a week, keep a pen and paper by the bin and record the food you're throwing out.

With this information, what can you tackle first and easily? If you're constantly throwing out the same items, can you adjust shopping habits? Is there anything so heavily packaged that it's worth thinking of alternatives?

Know your local resources by putting your postcode into recyclenow.com to discover recycling plants that take

### WASTE BY NUMBERS

In 2016, the average UK family wasted £58.30 a month on food that was later thrown away.

- UK households throw out an estimated 4.4m tonnes of avoidable food waste.
- Food waste generates 19m tonnes of greenhouse gases over its lifetime – eliminating it would be equal to taking one in four cars off UK roads.
- Between a third to a half of all food produced globally is never eaten.
- We throw away our own body weight in rubbish every seven weeks.

materials not collected at the roadside. Join your local freecycle.org to find a home for unwanted stuff. If you live near a farm, ask if they accept organic waste for fertiliser. Some city farms happily take food waste to feed their pigs. OLIO is a free app that connects neighbours and local shops so that surplus food can be shared.

### IN THE KITCHEN

- + **CHECK YOUR FRIDGE** It should be between 0-5C to preserve food for longer. Only a third of UK fridges are – and a third run at temperatures higher than 9C.
- + **SYSTEMISE YOUR SHELVES** Freshly bought food at the front and the less enticing stuff festering in the far corners? Start a First In, First Out system, with older products at the front and new at the back.
- + **KNOW YOUR STORAGE** Keep the stems of vegetables such as broccoli, celery and asparagus in water to stay fresh. Keep leaves lovely by popping them into an airtight container with a piece of kitchen roll, then refrigerate. Store bread, potatoes and onions in a cool, dark place. Cereal, crackers and biscuits last longer in an airtight container than the original packaging.
- + **SHOP SMART** Note upcoming expiry dates on foods you already have when making a list and plan meals around these items. (Remember "Use By" is the important one and you can freeze food right up to that date.)
- + **HAVE ONE USE-IT-UP MEAL A WEEK** Make a habit of concocting something from leftovers.

## Living frugally is a natural win for me



**Known as the Thrifty Baroness, ANNE JENKIN is passionate about cutting waste. A member of the House of Lords, she was co-chair of the All-Party Parliamentary**

**Sustainable Resource Group, as well as a trustee of the sustainability organisation WRAP.**

My parents were war babies – my father was born in 1910 so he lived through both of them. He was always strict about turning off the lights and heating, and that has stayed with me. We had a vegetable garden, scrumped for apples and berries, and only ate food in season.

Anything left over went into jams or chutneys. You finished everything on your plate. If the toast was cold, you ate cold toast.

Whether it's food, fashion, water or electricity, I still can't bear waste of any kind – and I've got worse, as my children say, as I've got older! The world's resources are finite and we all need to take some responsibility to husband them. What I find most astonishing is the economic argument. The average UK family throws away six meals a week – it's like tipping a third of your supermarket trolley straight into the bin.

I like common sense solutions, so living frugally is an easy win for me. I walk and cycle rather than drive, I never buy anything new – the internet is an excellent resource. My husband Bernard [a Conservative MP] is right behind me – I think he's glad he isn't married to a spender!

## MY TIPS TO CUT WASTE

- **Cut the ends of lemons or limes into slices, freeze and use for drinks.**
- **Sloosh an empty jam jar with hot water and add to boiling fruit so you need less sugar. Do the same with the last of your Marmite and add it to your soup.**
- **Old plastic bottles are perfect for holding the remainders of all your cooking liquids, stocks and stews, to freeze.**
- **Hold a "swish" with your friends to recycle your wardrobe. Everybody brings three items of clothes and takes away three items. If you haven't worn something by the end of the year, take it to charity – or a swish!**
- **Don't clothes shop on impulse – work out your need. Once a year, I'll go on eBay and be very specific in my searches – I'll put "LK Bennett size 12" in then bid for six jackets.**
- **If you're going away, don't throw away the last of the milk – freeze it into ice cubes.**

## "It takes time to alter habits – so focus on changing one habit a month"

### BUY IN BULK

- **BUY LIQUID SOAPS** – for washing-up and laundry – in 20-litre containers of concentrate and decant into squeeze bottles when in use.
- **CATERING SACKS** of flour, pasta, sugar and cereal can be decanted into containers.
- **A SACK OF POTATOES** from a farm shop will keep for a couple of months – you'll save cash and use no plastic at all.

### USE YOUR ICE TRAYS!

Leftover red wine can add depth to a bolognese. That last scrape of pesto might be good in a pasta lunch. Squeeze the last of a lemon into a cube for future use (most recipes only call for a drop). If you've herbs on their last legs, chop them small, pop in an ice tray and pour olive oil. Perfect for stews, roasts and soups.



### IN THE GARDEN

Composting doesn't only use up fruit and veg peelings, but also eggshell, teabags and coffee. If you have oil left on a pan, wipe with a paper towel and add to compost, as well as loo roll core, shredded egg boxes – and vacuum cleaner lint.

### SPLASH OUT

Invest in a dehydrator – anything on the verge of going off can be dehydrated to really retain flavour. Use it for fruit and vegetable crisps, or enhance stews with mushrooms and tomatoes. Dehydrate and blend into a powder for a stunning seasoning.

### START SMALL

It takes time to alter habits. Focus on one habit a month – you could start off by taking your own travel mug to the coffee shop, for example. For more tips and advice, go to [recyclenow.com](http://recyclenow.com) or [lovefoodhatewaste.com](http://lovefoodhatewaste.com).

## 5 FOODS WE WASTE MOST

- 1 BREAD** can be used for croutons, bread and butter pudding, or frozen crumbs to top pasta bakes.
- 2 CHEESE RINDS** are excellent flavour intensifiers for soups and stews – add them to the pot to release their flavours.
- 3 BLACKENED BANANAS** can be used for banana bread, but all old root vegetables like carrots, parsnips, pumpkin and squash can be added to make a sweet, moist sponge.
- 4 FRUIT & VEG** is our biggest food wastage – we throw out more than half – but all of it is good to eat. Use cauliflower leaves in salads, beet leaves as a roll/wrap for a rice salad, broccoli stems in a stir fry.
- 5 YOGHURT** nearing its use-by date can be mixed with overripe fruit, popped into a tub to make instant frozen yogurt.



**CUT YOUR WASTE AND YOUR SPENDING**



# Low cost CURRIES

Spice up dinner with these easy, cheap and nutritious meals

290  
cals

## TIP

Toss paneer and peppers in tikka paste, and chill in a ziplock bag for up to two days.

## TIKKA-GRILLED PANEER

TAKES 10MIN SERVES 4

**YOU WILL NEED** + 2 peppers, deseeded and diced + 250g paneer, cut into cubes + 5tbsp tikka paste + Mint and coriander, chopped, to serve

**1** Toss the paneer and peppers in with the tikka paste and mix thoroughly. Spread over a baking tray and grill under a high heat, until the mixture is softened and lightly charred.

**2** Split between four plates and serve warm with the mint and coriander.

## BAKED CARDAMOM AND PISTACHIO CHICKEN CURRY

**TAKES 45 MINS, PLUS 4 HRS  
MARINATING SERVES 6**

**YOU WILL NEED** + 4cm piece of ginger, grated + 2 garlic cloves, crushed + 1 green chilli, deseeded and finely sliced + 6 cardamom pods, seeds removed + A few drops of rose water + 2tsp each garam masala and ground turmeric + 2tsp cornflour + 500ml natural yogurt + 500g chicken breast, cut into chunks + 1 onion, thinly sliced + 1tsp vegetable oil + 60g pistachios, chopped + Dried rose petals (optional)

**1** In a large bowl, mix together the grated ginger, garlic, chilli, cardamom, rose water, garam masala, turmeric and cornflour. Stir in the yogurt, then tip in the chunks of chicken and toss thoroughly to coat evenly. Leave to marinate in the fridge for at least 4 hrs, or overnight if possible.



**221  
cals**

**2** Heat the oven to 180C/Gas 4. Toss the onion with the oil and a pinch of salt.

**3** Tip the chicken and all the marinade into a large baking dish, then scatter the onion mixture and chopped pistachios over the top.

**4** Bake for 25-30 mins, until the chicken is cooked and the onions are crisp. Scatter with dried rose petals.

### TIP

The flavours in this curry develop overnight, so give your meat time to marinate.



**195  
cals**

## SPLIT PEA DHAL

**TAKES 15 MINS SERVES 6**

**YOU WILL NEED** + 4c250g yellow split peas + 1tbsp vegetable oil + 1 onion, diced + 2tbsp garam masala + 1tsp each cumin and coriander seeds, lightly crushed + 1tsp turmeric + Crispy onions and toasted coconut

**1** Cook the yellow split peas according to the packet instructions.

**2** Heat the oil in a pan over a medium heat and cook the onion for 5 mins.

**3** Add the spices and cook for another 5 mins.

**4** Stir the drained peas into the mix. Serve with onions and coconut.

### TIP

For quicker cooking soak peas overnight or use tinned ones.

SAVE MONEY, SPEND LESS



# Spring clean your WINDOWS

Let the new season sunshine in by getting your windows gleaming

## 1. Remove curtains and blinds

Start by taking down curtains and blinds. If you can, take the opportunity to give drapes a thorough wash or spritz with a fabric freshener like Febreze. Use a dry brush or dusting attachment on your vacuum to sweep away any dust or cobwebs from around the corners of the windows and the windowsills.

## 2. Wash with soapy water

Fill a bucket with a simple solution of washing-up liquid and warm water, but avoid creating too many soap suds as these will leave further marks if allowed to dry. Start washing windows using a non-abrasive sponge. Alternatively, try a specific window-cleaning fluid, but be careful that strong formulas don't damage surrounding paintwork.

## 3. Wipe off excess cleaner

To remove soapy water from glass, use a clean squeegee to work from top to bottom in a reverse S pattern. Periodically wipe the squeegee blade on a clean rag to avoid smearing dirt around. Remove remaining water with a damp chamois or microfibre cloth and dry the windowsill. Avoid paper towels or cloths that might leave lint on the glass. For exterior upper-floor panes, it's worth investing in a gadget with a U-shaped pole to avoid reaching out of top-floor windows!

## 4. Try traditional methods

If you prefer to make your own cleaning solutions, add two tablespoons of vinegar to a small bucket of warm water (this won't kill bacteria, though). If your windows need tough love, add two tablespoons of household ammonia, but wear rubber gloves. Buffing your clean, dry glass with crumpled newspaper gives windows a sparkling finish.

## 5. Get the timing right

You might think washing windows on a sunny day is the ideal time, as the light makes it easier to spot smears. In reality, it's best to aim for a cloudy

day, otherwise the sun is likely to dry the glass too quickly, resulting in the dreaded streaks.



**AIM TO CLEAN YOUR WINDOWS AT LEAST TWICE A YEAR TO KEEP YOUR ROOMS LIGHT AND BRIGHT – AVOID WASHING THEM ON A SUNNY DAY, THOUGH!**

## THE KIT YOU NEED

### CHEMICAL FREE

Clean & Gleam glass window cleaning and polishing cloth, £6, Lakeland



### HANDY PACK

Glass wipes, £2.50, B&Q



### CORDLESS CLEANER

Beldray rechargeable window vacuum cleaner, £25, Robert Dyas



### GREASE BUSTER

Windolene 4-Action System, £2, Waitrose

**SAVE MONEY, SPEND LESS**

***AS YOU DUST THE INSIDE OF YOUR CAR,  
VACUUM IT STRAIGHT UP AS YOU GO, SO IT  
DOESN'T SETTLE ELSEWHERE IN THE CAR***



# Clean your CAR

Get your car looking brand new again with these top cleaning tips

## 1. WASH THE EXTERIOR

Rinse your car first to get rid of loose dirt or grit, as residual debris could damage paintwork. Use a good-quality car shampoo mixed with warm water to clean the exterior. Harsh detergents can strip wax straight off the paintwork, leaving it dried out and unprotected, so washing-up liquid is a big no-no! Start from the top of the car and work down to the wheels, so you don't drip dirty water onto the areas you've just cleaned. Always rinse your cloth or sponge before putting it back into the soapy water, too. For the best result, clean and polish the car

using soft microfibre cloths – they're ultra-absorbent and pick up particles effectively. Rinse off the soap with clean water and use a chamois leather for streak-free drying.

## 2. ADD A LAYER OF PROTECTION

Once your car is clean and completely dry, it's worth adding a layer of car wax to the bodywork. Not only will this make it sparkle, but it also adds a protective coating that will help to keep paintwork in tip-top condition. Use wax sparingly – a thin layer is easier to buff and shine. Make sure you do this in a shaded area, as direct

sunlight may dry the wax out before you've had a chance to buff it off.

## 3. CLEAN OUT THE INSIDE TOO

Don't neglect your car's interior – throw away any stray rubbish and make sure you take out the floor mats to give them a proper clean. Vacuum inside thoroughly, making sure you get right under the seats and into all the crevices, then polish the dashboard, steering wheel and trims. Clean the windows with glass cleaner, not forgetting to roll each window down a little to include the tops and rims. Finally, hang up a car air freshener to keep the inside smelling good.

### The essential kit you need



#### SPRAY AWAY

Hose set, from £16, Hozelock range, B&Q

#### HANDY POLISHER

Microfibre dusting glove, £7.99, Lakeland



#### GET IN A LATHER

Gold Class car shampoo and conditioner, £20 for 1.89ltr, Meguiar's range, Halfords

#### SUCK IT UP

PV1200AV DEC Dustbuster Pivot car vacuum, £48.99, Black & Decker



# Are you a NATURAL COLLECTOR?

Keen to get started or perhaps you've already amassed some key objects? Either way, we've got the lowdown on maximising your collection

## OUR EXPERTS

+ MARY CLAIRE BOYD, fair director at The Art & Antiques Fair, Olympia; [olympia-antiques.com](http://olympia-antiques.com)

+ KATE BEAVIS, author of *Style Your Modern Vintage Home* (FW Media); [katebeavis.com](http://katebeavis.com)

Whether you've a thing for rare books, Bernard Leach pottery or 1960s jewellery, curating a collection can be a real joy. You might set out for the love of it, or for posterity, to leave items behind for family. Or maybe it's an investment. Acquire objects for love first though, because values can go up and down.

## WHERE TO BEGIN?

**BUILD RELATIONSHIPS** Once you've decided what you want to collect, you need to get friendly with dealers and traders. By getting to know each other, you benefit from their expertise and by telling them what you're looking for, they'll put things aside for you.

**UNDERSTAND AUCTIONS** From household clearances to specialist auctions, it's important to view lots in advance so you can check the condition. Auction day itself can be frantic! Remember that someone could be selling a box of stuff that isn't of interest but in which you might find one thing you want. "I once bought a box of household goods

that contained a 1960s wooden Enid Collins box bag," says Kate Beavis. "Enid Collins was the owner and designer of a Texas company producing fun handbags that are now collectible. I have three and they're worth between £60 and £100 each."

## ACQUIRE EXPERTISE AT A FAIR

The big benefit of an antiques fair is that everything is vetted by experts – so you know that an item really is what it says on the label. Bring a tape measure so you can see if a piece will fit in the space you have in mind. Take snaps of your collection on your phone so that when you're at the fair, you can see how a potential purchase will sit with what you have. Find a fair near you at [antiquesnews.co.uk](http://antiquesnews.co.uk)

## BE TACTICAL AT CAR BOOT SALES

Yes, they can be overwhelming but be inspired by the story of the woman who bought a diamond ring for £10 at a sale that sold at auction for more than £650,000! OK, you might not get that lucky but if you know what you're looking for, it's worth the effort. Arrive early, start at the back and work your way forward so you're getting to the bits no one else has seen yet. Look under tables and in boxes,



as often the find of the day hasn't been put out yet. It's also a place to meet sellers with stuff you like – they might have plenty more in their garage. Visit [carbootjunction.com](http://carbootjunction.com) for a UK-wide directory of sales.

**SELECT YOUR ONLINE AUCTION**

It's not just about eBay. Check out [catawiki.com](http://catawiki.com), which has categories ranging from jewellery to comic books – all auctions are presided over by a professional auctioneer who selects items to be auctioned. If it's Scandi chic you're after, head to [bukowskis.com](http://bukowskis.com) – it's a Swedish online auction house and delivers to the UK.

**BE EBAY SAVVY** When looking for a specific item, type something vague in the search bar. For example, search for "green vintage vase" rather than "Beatrice Wood green vase". It might sound counterintuitive but you may just hit upon a seller who doesn't know what they've got – and therefore, you could land a bargain. To ensure you're getting the real deal, ask the seller for extra pictures of the piece so you can do some digging on its authenticity.



Vintage bags are fun to collect and make an eye-catching display

MAKE THE MOST OF YOUR COLLECTION

**+ THINK CREATIVELY...** The best place to show off pieces isn't always the most obvious. "I display my vintage handbags in a cocktail cabinet and on hooks on my bedroom wall," says Kate.

**+ MAKE YOUR COLLECTION THE FOCAL POINT...** For example, Kate also collects retro telephones, which she has on show in her hallway in a glass-fronted cabinet. It's what the eye is drawn to on entering the house.

**+ LIGHTING IS KEY...** Got a glass or ceramics collection? Arrange it in a display case and light with low-wattage LED lights.

**+ FILE DOCUMENTATION THAT COMES WITH YOUR PIECE...** If you come to sell anything in your collection, you'll need it to prove the provenance and, what's more, it's lovely to keep a record of the history – it will bring pieces to life.

**+ CONDITION IS EVERYTHING...** Store pieces away from direct sunlight and anywhere that's damp. Give items such as bags a light dusting when needed. Keep jewellery in individual pouches to avoid pieces getting damaged.

*"My collections are a constant source of pleasure and curiosity"*



**SUE ROGERS, 56, from Boston, Lincolnshire, collects Oriental porcelain and vintage clothes.**

"For as long as I can remember, I've had a passion for beautiful, unique objects. After university, I worked at the Laing Art Gallery, Newcastle, cataloguing in their Fine and Applied Art departments, and this led to an interest in Oriental porcelain. I now have more than 100 pieces dating from the 17th century. The collection has increased in value over the years but my first buy was a small jade elephant bought from a car boot sale in Cambridgeshire for £1.50.

I also collect silk scarves – I have over 300 and I have a special interest in those made for Liberty. Most are from charity shops as it's important to me to feel the material and check authenticity. I have a big collection of vintage clothing, too. My favourite piece is a Zandra Rhodes silk devoré cocktail dress, bought from the Salvation Army in Brussels for €17.

I source my collections from charity shops, consignment stores and vintage websites such as [trendlitr.com](http://trendlitr.com) which is run by my daughter Louisa. For me, a collection is about being surrounded by objects that bring me joy – they are a constant source of pleasure and curiosity."

WHAT'S COLLECTABLE RIGHT NOW?

**+ FASHION** The 40s and 50s are performing well, and anything from the 20s is worth keeping, as the decade's centenary is coming up. Designer bags hold their value and, often, increase with names like Gucci and Chanel. A classic vintage Chanel bag is worth £8,000 to

£10,000, while a vintage Blondie Gucci bag will fetch between £300 and £900.

**+ ART** Modern British painters are doing well and when an artist has a major exhibition at a gallery, such as Paul Nash at the Tate, it can increase the value of their work by up to 20%.

**+ VINYL** Last year vinyl record sales hit the three million mark in the UK, the highest figure in 25 years, according to the British Phonographic Industry. The cover needs to be in mint condition and any

significant event – such as David Bowie's death – will see the value of an artist's rarer records rocket. Recordings by big name artists before they were discovered are valuable. An album by The Bread And Beer Band from 1969 can now command £2,000 – the band featured a then-unknown Elton John.

**+ HOMEWARE** Mid-century and Art Deco furniture, plus vintage Pyrex is big news right now – casserole dishes can fetch up to £400.



# Ways to *get kids* SAVING

It's fun, it's educational and a vital introduction to the world of money...

**W**ant to instil positive money habits into your children? Here's how to go about it, says Sarah Coles, personal finance analyst at Hargreaves Lansdown.

## *Lead by example*

'Children start developing their attitude to money incredibly young,' says Sarah. 'You can get them used to handling money as

soon as they're able to count, so ask them to hand over cash in shops and count the change.' She adds, 'Children learn by copying, so try to set a good example, and show them how you're saving up.'

## *Put them in charge*

'It's a great idea to give them pocket money from an early age, so they get used to making spending decisions,' Sarah says. 'Getting small regular payments is

a better way to learn about money than issuing increasingly emotional demands in the toy aisle. Give them a piggy bank, they will enjoy counting their money and be able to see how it builds up if they don't spend it.'

## *Focus minds*

'Find something they want, cut out a picture of it and stick it on a chart to show their progress towards the goal,' Sarah suggests.



# How to HAVE FUN *for less*

Whether you fancy a night at the theatre or a top-notch meal, you can slash the cost of going out

## *Cheap seats*

You can bag cut-price last-minute theatre tickets if you sign up for free with Central Tickets, which offers tickets to West End shows, concerts, opera and comedy for usually £4 to £6.50 each. The reason tickets are so cheap is because they're for venues that want their empty seats filled – but you'll need to keep quiet about how you got them! The majority of shows are in London and the Home Counties but some tickets are available for events elsewhere.

Visit [centraltickets.co.uk/apply](http://centraltickets.co.uk/apply) to sign up for free.

## *Cut-price eats*

Training restaurants at catering colleges can be great places to enjoy fab food for less. For example, the University of the Highlands and Islands Perth College runs the award-winning Gallery Restaurant (go to [perth.uhi.ac.uk](http://perth.uhi.ac.uk) and search Gallery). Training restaurants vary in style, some offer gourmet dishes while others serve simpler fare – check online to see if there's one near you. You can

also dine out more cheaply when new restaurants run 'soft launches', to try to attract customers. Many restaurants will advertise soft launches on social media, so have a search! Also, to find them in the capital, you can visit [hot-dinners.com](http://hot-dinners.com).

## *Grab freebies*

And to find things to do in your area that won't cost a penny, such as free music events, check out [eventbrite.co.uk](http://eventbrite.co.uk). You can filter the results to find free events.

# Savvy SUPPERS

With a bit of smart shopping and our easy recipes, you can eat well for less

## SAUSAGE AND MUSHROOM RAGU WITH POLENTA

Just the job when you want a warming comfort meal on a chilly day

**SERVES 4 PREP 10 MINS**  
**COOK 15 MINS**

- + 400g sausages, cut into chunks
- + 1tsp smoked paprika
- + 1 onion, chopped
- + 150g button mushrooms, sliced
- + 400g can chopped tomatoes
- + 1tbsp vinegar
- + 2tbsp sun-dried tomato paste
- + 600ml milk
- + 200g quick-cook polenta
- + 75g mature Cheddar, grated
- + 2tbsp freshly grated Grana Padano cheese
- + Fresh parsley leaves, to garnish (optional)

**1** Fry the sausages, paprika and onion in a non-stick pan to brown.

**2** Add the mushrooms and cook for a few mins before pouring in the tomatoes, vinegar and sun-dried tomato paste. Bring to the boil, then reduce the heat, cover and simmer for 10 mins for it to thicken slightly.

**3** While the ragu is cooking, pour the milk into a separate pan. Add 400ml water and a pinch of salt. Bring to the boil, add the polenta and stir continuously for 1 min, or as directed on the pack.

**4** Remove the pan from the heat and stir in the Cheddar and Grana Padano. Spoon into bowls and serve with the ragu and a sprinkling of parsley, if using.

**Per serving** 671 cal, 35g fat (16g saturated), 52g carbohydrates

### Top Tip

Swap the polenta for cheesy mash, or serve with spaghetti instead.

## CURRIED MINCE MASALA

You don't need chunks of meat to make a wicked curry

**SERVES 4 PREP 10 MINS**

**COOK 40 MINS**

- + 2tsp sunflower oil
- + 1 onion, chopped
- + 450g reduced-fat minced beef
- + 2 garlic cloves, crushed
- + 1-2tbsp curry powder

- + 400g can chopped tomatoes
- + 300g long grain rice
- + Chopped fresh coriander, poppadoms and mango chutney

**1** Heat the oil in a large non-stick pan and fry the onion for a few mins, then add the mince and fry for 5 mins to brown.

**2** Add the garlic and curry powder and cook for 1 min, before pouring in the tomatoes. Season and bring to the boil, then reduce the heat, cover and simmer for 30 mins, stirring occasionally.

**3** While the mince is cooking, put the rice in a pan with 600ml of water. Cover, bring to the boil and simmer for 15 mins until all the liquid has been absorbed and the rice is tender. Scatter fresh coriander over the mince and serve with the rice, poppadoms and mango chutney.

*Per serving* 500 cals, 13g fat (5g saturated), 62g carbohydrates



### Top Tip

Add a handful of frozen peas or any veg you need to use up.



### Top Tip

Use goat's cheese, brie or feta if you're not a blue cheese fan.

## BLUE CHEESE AND SPINACH PASTA

Delicious dinner for one – but easily doubled or trebled for company

**SERVES 1 PREP 5 MINS**

**COOK 15 MINS**

- + 90g pasta shapes
- + Dash of olive oil
- + 60g fresh spinach
- + Grating fresh nutmeg (optional)
- + 60g blue cheese (we used Blacksticks Blue)
- + 1tbsp toasted pine nuts

**1** Cook pasta in salted boiling water for 10 mins, or according to the packet instructions. Drain quickly, keeping a little water in the pasta, and return to the pan.

**2** Put the pan on a low heat, add the olive oil and spinach and stir until just wilted. Season well and add a grating of fresh nutmeg, if using. Crumble in the blue cheese and sprinkle over the toasted pine nuts before serving.

*Per serving* 776 cals, 44g fat (16g saturated), 65g carbohydrates

## CHINESE-STYLE CHICKEN AND NOODLES

Super-tasty stir-fry – the secret of making a little bit of chicken go a long way!

**SERVES 4 PREP 10 MINS**

**COOK 10 MINS**

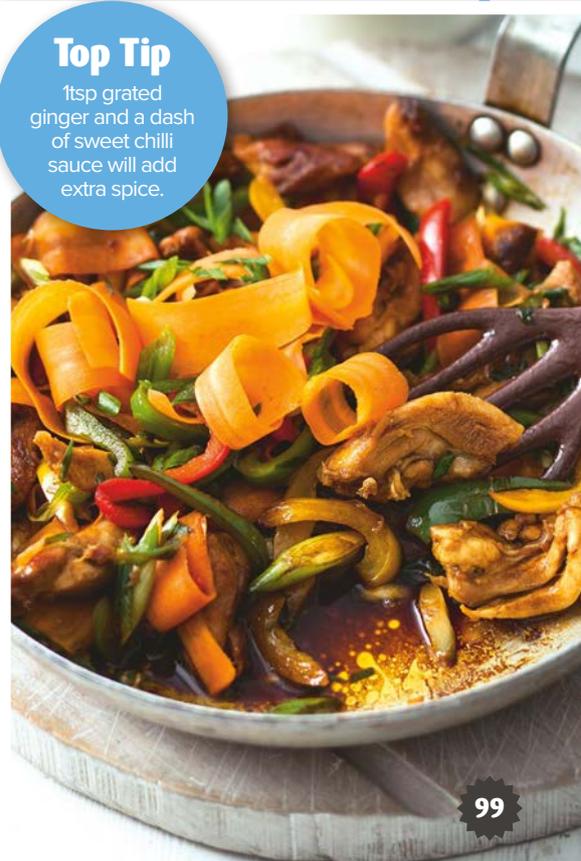
- + 1tbsp vegetable oil
- + 4 chicken thighs, skin and bone removed, cut into strips
- + 250g medium egg noodles
- + 3tbsp soy sauce
- + 2 garlic cloves, crushed
- + 1/2 red, green and yellow pepper, deseeded and cut into strips
- + 1 bunch spring onions, sliced
- + 2 medium carrots, cut into ribbons using a peeler
- + Fresh chopped coriander, to garnish (optional)

coriander, if using, and serve with the noodles and remaining soy sauce.

*Per serving* 413 cals, 11g fat (2.5g saturated), 50g carbohydrates

### Top Tip

1tsp grated ginger and a dash of sweet chilli sauce will add extra spice.



**1** Heat the oil in a wok or large frying pan, add chicken and fry for 5 mins, to brown.

**2** At the same time, cook the noodles in a pan of boiling water for 4 mins until tender, then drain.

**3** Add 2tbsp of the soy sauce to the chicken, add garlic and peppers and stir-fry for 2 mins.

**4** Add the spring onions and stir-fry for another 2 mins, then toss in the carrot ribbons. Scatter with

# How to *make money* from your **HOME**

You can net yourself a tidy sum if you're smart and savvy about how you use your place



**If you want to bring in some extra cash, your home might be the answer. Here's how to bag a small fortune.**

## *Get a lodger*

Letting out a spare bedroom in London can earn you £725 per month on average. Elsewhere in the UK it can bring in an average of £590. The government's Rent a Room Scheme means you can earn up to £7,500 tax-free doing it. For more, visit [gov.uk/rent-room-in-your-home/the-rent-a-room-scheme](http://gov.uk/rent-room-in-your-home/the-rent-a-room-scheme). And if you live near a university or language school, consider

hosting foreign students. It typically involves providing meals and helping your guest boost their English, but you could make up to £200 a week.

## *Rent out your drive*

If you live in a city or near a station, earn some serious cash by renting out your parking space. You can advertise on websites such as [justpark.com](http://justpark.com). Simply set your daily price and wait for the bookings! You will pay commission on the cash you receive but it's money for nothing if your driveway is otherwise empty. The government says renting out a parking space doesn't require planning permission

in England as long as it isn't a nuisance to neighbours. But elsewhere, councils may ask you to apply for planning permission.

✦ Before you rent out any part of your home, tell your home insurance company as it may affect your policy. You may also need to tell your landlord, freeholder or mortgage lender.

## *Happy campers*

Bag some extra money by hiring your garden out as a micro-campsite. Sign up to [campinmygarden.com](http://campinmygarden.com), set your rates and say what facilities you offer. You could earn over £100 a week for hosting a two-man tent.



# Be your own **FINANCIAL** *life coach*

Whether you long to travel the world or buy your dream car, it's time to take action if you want achieve your goals

**A** recent study found only 11% of adults with life goals know how they will achieve them, and a third of Brits said a lack of money prevented them realising their dreams. So what can you do about it?

## *Decide on your plans*

Instead of telling yourself you want to go on a blowout holiday for your next milestone birthday but never deciding where, or you want to build a nest egg for

your children but don't have a figure to aim for, you need to decide exactly what you want. If you work out your ultimate trip is a safari, look online to see how much it costs, and if you want to put away cash for your kids then plump on a specific amount as your goal.

## *Make it happen*

Once you know how much achieving your goal will cost and the time frame in which you hope to do it, work backwards. For example, if you want to save £5,000 for something in five years' time, you need to

set aside £1,000 a year until then – around £83 a month. You could have a standing order that goes out of your current account into a savings account on pay day, or set up a regular savings account.

## *Stay focused*

If your goal is several years away, it's essential to remind yourself about what you're working towards. Make a note to check your savings progress regularly and keep a photo of your inspiration somewhere where you will see it every day.

# Freeze-ahead favourites

Using your freezer is a great way to bulk-batch dishes for cheap and cheerful future meals

**Cheap eats**

## AUBERGINE CAPONATA PASTA

Sweet, sour and savoury all at once – this easy pasta is ideal for feeding a crowd.

**SERVES 6 PREP 20 MINS**

**COOK 1 HOUR 20 MINS**

- + 400g aubergine, chopped
- + 2 onions, chopped
- + 2 garlic cloves, crushed
- + 1 red chilli, thinly sliced
- + 2 x 400g cans chopped tomatoes
- + 1 vegetable stock cube
- + 2tbsp red wine vinegar
- + 200g orzo pasta
- + 30g pine nuts

- + 30g black olives, chopped
- + 30g capers, drained
- + Handful chopped fresh parsley and oregano

**1** Heat the oven to 160C/ Gas 3. Put the aubergine, onion, garlic, chilli, tomatoes, plus each can rinsed out with 200ml water, the stock cube and vinegar into a casserole and stir well. Cover with a lid and roast for 1 hr.

**2** Remove from the oven and stir through the orzo pasta, cover and return to the oven for 15-20 mins until the pasta is just tender. Add a little more water during cooking if needed.

**3** To serve, top with the pine nuts, olives, capers and herbs.

**4** To freeze, allow the dish to cool after step 2, keep

in an airtight container and freeze for up to 2 weeks. To serve, defrost, heat through and continue with step 3.

**PER SERVING FAT 10.5G  
SAT FAT 1.5G CARBS 15G**

**180  
cals**

## CHICKEN PIE

This rich pie makes a perfect winter warmer with mash.

**SERVES 4 PREP 20 MINS  
COOK 1 HOUR**

- + 3tbsp rapeseed oil
- + 2 large leeks, trimmed
- + 75g diced lean bacon medallions
- + 600ml whole milk
- + 3 level tbsp cornflour
- + 2tbsp wholegrain mustard
- + 30g chopped fresh parsley
- + 300g leftover cooked chicken, cut into pieces
- + 100g cooked Chantenay carrots
- + 200g cooked new potatoes, cut into chunks
- + 270g pack of filo pastry sheets

**1** Heat 1tbsp of the oil in a large pan, add the leeks, season well, cover and cook slowly for 8 mins. Add the bacon and cook for 3 mins.

**2** Whisk the milk with the cornflour over a medium heat for 5 mins to make a thick sauce. Season well and add 1tbsp oil, the mustard and chopped parsley. Set the oven to 200C/Gas 6. Add the sauce to the leeks and stir in the chicken, carrots and potatoes. Spoon into a pie dish.

**3** Cut the pastry sheets in half (to make 14 squares). Brush remaining oil over one square at a time, scrunching into a ball and placing side by side on top of the filling. Put the dish on a baking sheet and bake for 35-40 mins. Leave for 5 mins before serving.

**4** If freezing, allow the sauce and leeks to cool completely before adding the chicken, carrots and potatoes. Freeze the mixture for up to a month. Thaw thoroughly, spoon into a pie dish and continue with step 3.

**PER SERVING FAT 20G  
FAT 4.5G CARBS 61G**



**592  
cals**

**TIP**

If you don't have leftover chicken, poach some quickly – simply add breasts to simmering water for 15 mins until cooked through.



**TIP**

Freeze in individual portions for speedy defrosting.

**100  
cals**

## NORTH AFRICAN VEGETARIAN SOUP

Hearty and packed with veg.

**SERVES 6 PREP 20 MINS**

**COOK 30 MINS**

- + 2tbsp vegetable oil
- + 1 onion, diced
- + 2 celery sticks, diced
- + 2 parsnips peeled and diced
- + 150g swede, diced
- + 2 carrots, diced
- + 75g dried apricots
- + 1tsp ground cumin
- + 1tsp ground coriander
- + 1tsp sumac
- + ½tsp ground turmeric
- + 1tsp dried chilli flakes
- + 1ltr vegetable stock
- + Juice of 1 lime, optional
- + 2tbsp chopped fresh parsley and 2tbsp chopped fresh coriander, optional

**1** Heat the vegetable oil in a large saucepan and fry the onion until

softened, around 5 mins.

**2** Add the remaining diced veg and cook over a low heat for 5 more mins until lightly browned.

**3** Add the dried apricots and spices and fry for 1 min, then add the vegetable stock and bring up to the boil. Simmer for around 20 mins until the vegetables are tender.

**4** Purée the mixture in a blender until finely chopped and at a nice thick consistency, then season to taste and, just before serving, stir in the lime juice and chopped fresh herbs, if using.

**5** To freeze, cool completely then portion into freezer containers. Defrost overnight then reheat fully on the hob until piping hot.

**PER SERVING FAT 4G SAT FAT 0.5G CARBS 11G**

**TIP**

Shin beef has a great flavour, but slow cooking is vital to make it tender.

470  
cals

## SLOW-COOKED BALSAMIC BEEF

An inexpensive warming one-pot meal – delicious and easy to wash up!

**SERVES 4 PREP 15 MINS**

**COOK 3 HOURS**

- + 450g beef shin, cut into 4 chunks
- + 1 large onion, chopped
- + 2 garlic cloves, crushed
- + 2 celery sticks, chopped
- + 150ml beef stock
- + 2 x 400g cans chopped tomatoes
- + 2tbsp sun-dried tomato paste
- + 2tbsp balsamic vinegar
- + 500g baby carrots, trimmed
- + 2tbsp gravy granules
- + 3 sprigs fresh rosemary

+ 2 x 400g cans cannellini beans, drained

+ Crusty bread, mashed potato or cooked tagliatelle, to serve

**1** Heat oven to 180C/Gas 4. Season beef, then place it in a large ovenproof casserole dish.

**2** Add the onion, garlic, celery, beef stock, tomatoes, tomato paste, vinegar, carrots, gravy granules and rosemary. Stir to combine, then cook in the oven for 3 hours, until the beef is tender.

**3** Add the cannellini beans and warm through before serving with crusty bread, mash or tagliatelle.

**4** To freeze, transfer the cooked casserole to a freezer container, cool, then freeze. Defrost overnight and reheat on the hob for 20 mins or in the oven at 180C/Gas 4 for 40 mins.

**PER SERVING FAT 16G SAT FAT 4G CARBS: 45G**

★ ON SALE NOW! ★

# Escape everyday stress and become more mindful

If your get up and go has got up and gone then we have expert advice for you. Discover how to boost your mood, find happiness and re-energise, slow down and rediscover the real you all in a mindful way.



Ordering is easy. Go online at:

[WWW.MAGAZINESDIRECT.COM](http://WWW.MAGAZINESDIRECT.COM)

Or get it from selected supermarkets & newsagents



# Mind tricks to save you CASH

Keep your spending on track with these nifty ways to help you rethink your money

## *Work out the real cost*

It can be easy to fritter money away on items that only cost a few pounds each but these can add up and eat into your finances. One way to curb unnecessary spending is to use how much you earn per hour to assess an item's value. So whether it's a takeaway coffee for £2.50 or a nail varnish for £4, once you realise how long it will take you to earn that amount of money – you might feel it's not worth the dosh.

## *Cover cards*

If you're prone to whipping out the plastic on an impulse shopping spree then try making a cover to put over your credit cards. Having to take the time to remove your card from the sleeve to pay may prompt you to rethink your purchase. Plus, you can give yourself another helping hand by sticking a photo of your spending goal on the cover too – to remind you of the benefits of not splashing out.

## *Turn that no into a yes*

The next time you turn down going for dinner with a friend because you're trying to cut back on your spending, instead of feeling like you're missing out, tell yourself you're actually saying 'yes' to another opportunity, like a holiday you're saving for.



# Get a hotel ROOM *upgrade*

Boost your chances of bagging a better room for free with these handy tips

## *Get in touch*

Contact the hotel ahead of your arrival to let them know about any special occasions you are celebrating, like a milestone birthday or big wedding anniversary. Many hotels will offer you a better room, while others will give goodies like champagne.

## *Get joining up*

Hotel chains' loyalty schemes are usually free to join. Not only do they offer perks to members, it makes it more likely you'll secure an upgrade, especially if you travel frequently, as hotels are keen to keep their loyal customers happy.

## *Get cheeky!*

And, remember, it's always worth simply asking at the check-in desk. Just make sure you're discreet. You're less likely to be successful if other guests can overhear what you're asking for – staff will think they'll demand the same treatment, too!

# 12 SAVES of Christmas

Faith Archer offers her top tips on how to celebrate Christmas in style – without overspending

## 1 STOCK UP ON STOCKING PRESENTS

Pick up small presents all year, from offers and sales, to avoid stockings that cost an arm and a leg. For fun presents at small prices, scan shops such as Flying Tiger, The Works and Poundland.

## 2 LOVE YOUR LEFTOVERS

Cut food waste by planning meals to use leftovers, from gammon sandwiches to turkey curry and quiche with leftover Stilton. Can't face the extra food? Get it in the freezer fast, to enjoy at a later date. No point chucking fivers in the bin.

## 3 POP TO THE PANTO POST-CHRISTMAS

Spread the festive fun with cut-price theatre tickets in January and early February, during Official London Theatre's New Year Sale. Discount tickets for top London shows go on sale in early December at £10, £20, £30 or £40 a seat.

## 4 TAKE PART IN #FOODBANK ADVENT

Make this Christmas about giving – not just getting. Create a reverse advent calendar by popping an item in a box every day during November, to donate to a food bank in early December. Find your local Trussell Trust food bank at [trusselltrust.org](http://trusselltrust.org).

## 5 Save while supporting small shops

Nab presents with £5 cashback when spending £10 or more on an American Express card at participating local retailers, during the American Express Shop Small campaign in early December. Register your card then rack up £5 cashback at lots of different shops.



## 6 BAG BLACK FRIDAY BARGAINS

Looking for Christmas bargains on Black Friday and Cyber Monday? Make a present list, so you can check prices at sites such as [idealo.co.uk](http://idealo.co.uk) and [pricespy.co.uk](http://pricespy.co.uk), and separate dodgy discounts from genuinely good deals. For Amazon, find the price history via [uk.camelcamelcamel.com](http://uk.camelcamelcamel.com). You can also use these websites to create price watches or price alerts, for an email when the price drops.

## 7 ASK FOR MONEY-SAVING PRESENTS

Pestered for present ideas? Suggest stuff that will cut costs for the rest of the year. I ask for fancy toiletries and cosmetics, or vouchers for haircuts, massages or exercise classes. For students, try Picturehouse Cinemas membership or Netflix subscriptions, while families might welcome National Trust or English Heritage membership.

## 8 RAID LOYALTY POINTS

Cut Christmas bills by paying with loyalty points. For example, I use Boots Advantage Card points on Christmas cards and wrapping paper, £5 vouchers from a Morrisons More card for food shopping, and Tesco Clubcard vouchers for family tickets to attractions. Hoard Nectar points until Sainsbury's Nectar Double Up week in November, then cash in on twice as much Taste the Difference wine and fizz.

## 9 Create personalised gifts

Take advantage of discount codes for websites including Vistaprint, Snapfish and Photobox to create personalised presents for less, such as photo calendars, phone covers and photo albums.

## 10 ARRANGE A PRESENT AMNESTY

Talk to family and friends about slashing the mountain of unwanted presents. Agree a present limit of, say, £10 or £20 a head, arrange a Secret Santa, so each person only buys for one other person, or decide to buy gifts only from charity shops. Focus on time together, rather than swapping presents for the sake of it, to avoid getting stuck with more clutter and bigger bills.

## 11 SAVE BY SWITCHING

Halve the cost of your turkey simply by swapping from fresh to frozen – your family won't spot the difference, even if your wallet does! Then switch to discount supermarkets for great quality at lower prices. In 2019, sales at Aldi shot up 10%, with an 8% increase at Lidl, driven by 19p bags of veg and premium products in the Lidl Deluxe and Aldi Specially Selected ranges.

## 12 LEAVE CARDS UNTIL THE LAST MOMENT

Delay buying Christmas cards and wrapping paper until mid December, to snap up cut-price versions in the pre-Christmas sales. Then buy extra cards to stash away for next year. Also consider telling overseas friends that you are swapping to e-cards.

For more money-saving tips, visit Faith's blog at [muchmorewithless.co.uk](http://muchmorewithless.co.uk)

PHOTOGRAPH GETTY IMAGES



# Leftovers

Make the most of leftover turkey and ham with these easy recipes to reinvent them into something special

to love



## TURKEY, HAM AND CHESTNUT PIE WITH LEEKS

A homemade pie is a great way of using up the last of the classic festive meats. A delicious weekend lunch dish to serve as a roast alternative.

### SERVES 4

- + 50g butter
- + 450g leeks, washed, trimmed and sliced
- + 2tsp thyme leaves, chopped
- + 50g flour
- + 500ml chicken stock
- + 300g cooked turkey, cut into large pieces
- + 200g cooked smoked ham cut into large cubes
- + 100g cooked chestnuts, quartered
- + 1 scraping of fresh nutmeg
- + 75g crème fraîche
- + 350g puff pastry
- + 1 egg yolk, beaten
- + A pie dish approx 30.5cm x 25.5cm

**1** Melt the butter in a large saucepan, add the leeks and thyme, stir well, cover and cook on a low heat for 15 minutes until soft. Stir in the flour and add the stock gradually to make a smooth sauce.

**2** Add the turkey, ham and chestnuts. Stir in the crème fraîche and season with black pepper and a little nutmeg. Taste and add salt if needed. Leave to cool a little before pouring the filling into the pie dish.

**3** Heat oven to 200C/Gas 6. Roll out the pastry to the thickness of a £1 coin. Butter the rim of the pie dish, cut several

strips of pastry and press along the edge of the dish. Brush the strips with a little water and place the pastry lid on top. Make two small holes in the lid to allow steam to escape. Press the edges together, trim off any excess then knock up the edges and crimp. Decorate with any leftover pastry scraps. Mix the egg yolk with 1tsp water and brush over the pie. Cook for 30-35 mins, or until the pastry is crisp and brown and the filling piping hot.

**PER SERVING CALORIES 800  
FAT 45G SAT FAT 24G**

## TURKEY VIETNAMESE-STYLE SALAD

After all the rich food at Christmas it is nice to have a sharp, fresh-tasting salad with hints of chilli and fresh herbs.

### SERVES 4

- + 250g rice vermicelli
  - + 2 handfuls beansprouts
  - + ½ cucumber, cut into matchsticks
  - + 3 spring onions, trimmed and finely sliced
  - + 1 large carrot, cut into matchsticks
  - + 150g cooked turkey, shredded
  - + 50g peanuts, toasted and roughly chopped
  - + Handful mint leaves, torn
  - + Handful coriander leaves
- FOR THE DRESSING
- + 2tbsp fish sauce
  - + 2tbsp rice vinegar
  - + 1tbsp caster sugar
  - + 2 garlic cloves, finely chopped
  - + 1 red bird's eye chilli, deseeded and finely chopped
  - + Juice of 1 lime

**I** Cook the vermicelli according to the pack instructions. Drain well and rinse under cold water, then set aside to dry at room temperature covered with a tea towel.

**2** To make the dressing, combine the fish sauce, vinegar, sugar and 50ml water in a saucepan and place over a medium heat. Stir well and bring just up to the boil. Allow to cool, add the garlic and chilli and stir through the lime juice.

**3** To assemble the salad, divide the beansprouts evenly between four plates then top with the vermicelli. Dress the cucumber, spring onions, carrot and turkey with the dressing and divide equally among the plates, pouring over any remaining dressing. Scatter over the peanuts and herbs and serve immediately.

**PER SERVING CALORIES 415 FAT 7G SAT FAT 1.5G**



## TURKEY, BUTTERNUT SQUASH AND COCONUT CURRY

A light, fresh curry that will perk up the tastebuds after Christmas. Equally good with leftover chicken or cooked, peeled prawns.

### SERVES 4

- + 450g butternut squash, peeled, deseeded and cut into 2cm cubes
- + 2tbsp sunflower oil
- + 1 onion, halved and sliced
- + 1tbsp Thai red curry paste
- + 400ml tin coconut milk
- + 250ml chicken stock
- + 2tbsp fish sauce
- + 1tsp sugar
- + 4 kaffir lime leaves
- + 100g fine green beans, trimmed and halved
- + 350g cooked turkey, cut into large strips
- + Juice of 1 lime
- + 2tbsp coriander chopped, plus some for garnish
- + 1 red chilli, deseeded and thinly sliced

**1** Heat the oven to 200C/Gas 6. Roast the butternut squash in 1tbsp oil for 15 minutes.

**2** Meanwhile, heat the remaining oil in a large casserole and sweat the onion for 5 mins until soft. Add the curry paste, increase the heat and fry for 1 minute. Stir in the coconut milk, stock, fish sauce, sugar and lime leaves. Simmer for 5 mins.

**3** Add the green beans, turkey and squash and simmer for 10 mins. Stir in the lime juice and coriander. Have a taste – you may need a little more lime juice.

**4** To serve, scatter over the chilli and remaining coriander leaves. Serve with jasmine rice.

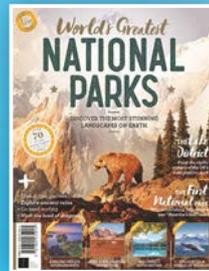
**PER SERVING CALORIES 450 FAT 26G SAT FAT 16G**



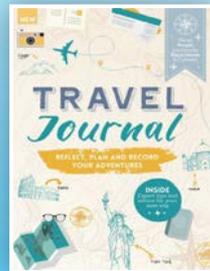
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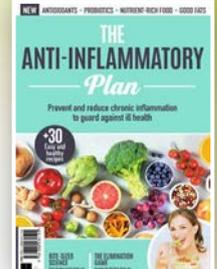
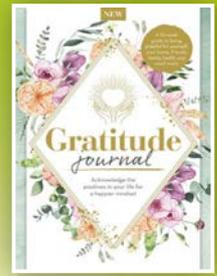
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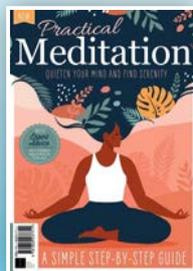
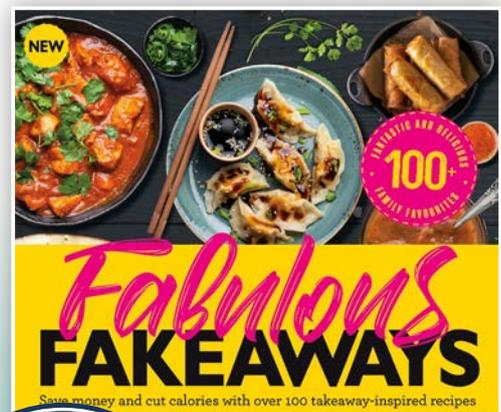
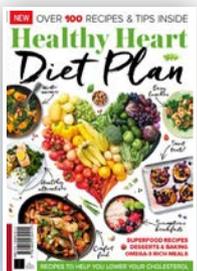


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