

SKINT? DON'T STRESS

Makeover your bank balance – without having to rob one

IF YOU'RE LIKE US, your bank statement won't just hit the mat this month, it'll crack the floor! Nearly half of us suffer 'money sickness syndrome', with debt stress raising our blood pressure, lowering our immunity and even sapping our sex drives. But there's no need to pawn your Christmas pressies just yet. 'Even the smallest changes can transform your finances,' says money expert Paula Hawkins. We asked five gurus how to pile on the £££s

SNIP UP YOUR STORE CARDS



'Store cards tend to have very high rates of interest, so transfer your balance onto a credit card offering 0% interest. A £2,000 store card debt at 25% APR would cost £250 in interest over six months. But move the balance to a six-month interest-free offer and you'll save at least £200, depending on charges. You'll need to make sure you pay off the debt during that time, though.'

Lisa Buckingham, editor of the *Financial Mail On Sunday*

SHOW SOME INTEREST



'There's no reason to stay loyal to one bank just because you've been with them since you were a student. A standard bank current account pays about 0.1% interest, whereas some online banks or building societies pay up to 5%, so over 30 years if you banked around £1,500, you'd gain an extra £5,000 in interest by switching.'

Paula Hawkins, author of *The Money Goddess* (Penguin, £7.99)

LIVE (WELL) ON A SHOESTRING



'It's amazing how little you can live on. When I started my business, Halos 'n' Horns, selling children's skincare products, I only had £100 a month disposable income. I bought

Get a grip on yourself, and your finances

fruit and veg from the market and ate it with pasta or rice, and did favours for friends in return for babysitting my three-year-old son. You can make cash filling out online surveys, and Internet focus groups pay up to £150 a time. The saying, 'look after the pennies and the pounds will look after themselves' is so true.'

Leila Wilcox, winner of Channel 4's *Make Me A Million*

SHARE HIS CASH



'Thinking of money as "ours" – not "mine" or "his" – is vital for a trusting relationship. It could save you a fortune, too! That's because planning big purchases together

will make you consider them more carefully. You're also far less likely to splash out on little things like shoes (you) or beer (him) if you discuss them with

your partner first. Finally, never overspend behind your partner's back or excuse yourself by saying, "If you really loved me, you'd let me buy it." If you have splurged, confess, apologise and rescue the situation – say, "I've looked at the bank account and this is how I can save back the money I've frittered".'

Author of *Smart Spending With Jane Furnival* (Hay House, £8.99)

TAKE A HOLIDAY



'Ask if you can take a payment holiday on your mortgage. If not, switching to interest-only for a while will reduce your monthly repayments. It's not a long-term

solution but you should be able to make lump-sum repayments later once the financial pressure eases.'

Lorraine Turner, life coach and author of *Get Out Of Debt Forever* (Vermilion, £8.99)

SAVE £££s, LOSE LBS

Drink slim Alcohol is high in calories, as well as costing you a packet. Try alternating gin and tonic (100 cals, about £2.50) with lime and soda (10 cals, less than 50p) and having at least two nights off the booze a week.

Brew up Swap your shop-bought latte for a good old-fashioned cup of tea at work. A full-fat milky

coffee contains around 200 cals, while a cup of tea with one sugar is around 40 cals.

Pay as you go If you're not a regular gym goer, there's no point tying yourself into a pricey membership. Many health clubs do pay-per-visit schemes which can work out more cost-effective. Try your local council-run gym for starters.