

## Transform your fortune

You don't have to be a numbers guru to stay in control of your finances. Follow this checklist and heed the advice from finance expert Sarah Willingham

**1** Open statements and bills as soon as they arrive – don't hide them. Allocate an 'admin hour' each week to stay on top of them.

**2** There is £1 billion in unclaimed benefits sitting with the Inland Revenue. Visit [direct.gov.uk](http://direct.gov.uk) to make sure you're getting everything you're entitled to.

**3** Take hold of your finances by keeping a spending diary;

noting your spending habits will help you see where you can make savings. Download easy-to-use budgeting templates at [sheconomics.com](http://sheconomics.com).

**4** Take a few minutes to check your loans and credit card statements. If you're paying more than seven per cent interest on a loan or four per cent on your mortgage, shop around on comparison websites for a better deal.

Switch savings, too, so you're earning more than three per cent interest.

**5** If you're really struggling to make ends meet, get help at [nationaldebttline.co.uk](http://nationaldebttline.co.uk), [citizensadvice.org.uk](http://citizensadvice.org.uk) or [cccs.co.uk](http://cccs.co.uk).

**6** When it comes to Christmas, start early and keep track of spending. Agree a limit with extended family, or organise a 'secret Santa' to help everyone save money.

### REAL MUM'S TIP

'My husband and I take it in turns to bath the kids while the other one gets on with household chores. Once the children are in bed we have time to relax together. We also eat together as a family; cooking just the once saves time, plus we get to spend quality time together.' Reader panellist **Alexandra Vinton, 29, Hertfordshire**

'Children can start taking responsibility for being organised from about the age of four. Start with them remembering to put their own fruit and drink in their bag for school every day'

*Naomi Richards, life coach for children*

## Four rules that make family life simpler

You don't have to be in charge of everything. *Katy Hayden from Tinies Childcare, and life coach for children Naomi Richards share a few secrets for a happy family*

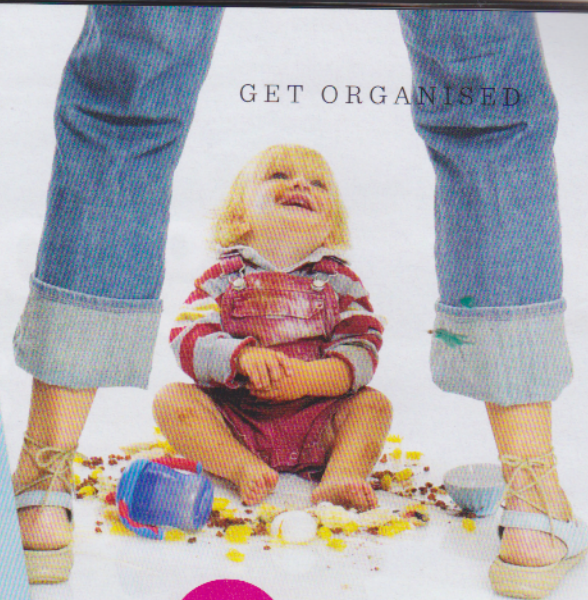
**RULE ONE** Make everyone responsible. 'Have a family calendar and display it somewhere everyone can see it,' says Katy. 'Encourage your children to ask you every evening what they need to prepare for the next day.'

**RULE TWO** Keep extra activities under control. 'It's great for children to take part in after-school clubs and sports, but only

if they enjoy them,' says Katy. 'If they dread going and it involves a lot of running around for you, is it worth the hassle?'

**RULE THREE** Get your kids to help out at home. 'It's not unreasonable for a child over six years old to get their own breakfast cereal and clear away their dish afterwards. Reward them with plenty of praise,' says Naomi.

**RULE FOUR** Give each child 'parent time'. If you have a big family it can be hard to spend quality time with everyone. Katy suggests staggering bedtimes so you have time with each child individually. Turn everyday activities into quality time, too – chat to your daughter while you do her hair, or focus on your son while he helps with chores. ➔



### REAL MUM'S TIP

'I start my Christmas shopping really early; I've already bought a few presents in summer sales. Spreading it out saves running up a big bill in December, you can get more for your money, and I feel in control!' **Heidi Carter, 37, Scarborough**