

## CASHING IN

It's easier than you think to get your finances well-organised

## THE MONEY PLANNER

YOUR FINANCE EXPERT WARREN SHUTE

**Q**IT SEEMS so hard to get financially organised, how should I start?

**A**I HEAR this a lot. So, here I will share with you nine quick wins to get you started.

### 1. Set up the Bank Account System

Pay all your bills by direct debit or standing order from one account and have your income paid into this same account. Review each item and ask: do you need it? Do you want it? Can you get a similar experience for less? Make sure all your regular bills are less than 50%, your allowance (paid weekly) is no more than 30% and direct 20% of your net income into debt repayment and retirement.

### 2. Shop Smart

Go to [Idealo.co.uk](http://Idealo.co.uk) and bookmark this page: it searches the internet for the best price, saving you pounds.

### 3. Get paid for shopping

Sign up to [topcashback.co.uk](http://topcashback.co.uk) and [quidco.co.uk](http://quidco.co.uk) and download their web widget, which notifies you every time you visit a retailer who pays you a commission, if you're spending money, get paid for it.

### 4. Get discounts on shopping

[Honey.co.uk](http://Honey.co.uk) will provide you with any discount vouchers which are available from retailers.

### 5. Credit score

Your credit score matters: having a good score means you'll pay less on debt, and some debt like your mortgage will take some time to repay. Go to [Experian.co.uk](http://Experian.co.uk) and sign up for your report.

### 6. State pension

Check your entitlement now. You can do this either by using a paper form, BR19, or by going onto the Government Gateway.

### 7. Previous pensions

The Pension Tracing Service helps you track down pensions you may have forgotten. You can do it online at [gov.uk/find-pension-contact-details](http://gov.uk/find-pension-contact-details).

### 8. Getting organised

Buy yourself a filing cupboard or fireproof safe, keep your will, title deeds and important papers here.

**9. Wills & LPAs (lasting power of attorney)**

I hope you already have these, they are essential.

Warren Shute is the author of the best-selling personal finance book, *The Money Plan*. Send your questions to [themoneyplanner@warrenshute.com](mailto:themoneyplanner@warrenshute.com) - get his free money guides at [warrenshute.com](http://warrenshute.com)

# It's Christmas come early ...

Start tucking toys and treats away now, to ease the pressure on your festive budget come December

## DRINK



Moët & Chandon Imperial Brut Champagne (750ml), Iceland. **Was £38, Now £30 SAVE: £8**



Bombay Sapphire Distilled London Dry Gin (700ml), Tesco. **Was £21, Now £16 SAVE: £5**



Baileys Original Irish Cream Liqueur (1 Litre), Asda. **Was £22, Now £12 SAVE: £10**



Stella Artois Premium Lager (10 x 440ml), Morrisons. **£10.50 or two for £1 SAVE: £4**



Secret Cellar Shiraz Grenache (750ml), Waitrose. **Was £7.79, Now £4.99 SAVE: £2.80**



Taste the Difference Chilean Sauvignon Blanc (750ml), Sainsbury's. **Was £7.50, Now £6 SAVE: £1.50**

## TOYS



Disney Princess My First Easel, Debenhams. **Was £30, Now £15 SAVE: £15**



Neon Doodle Board, Smyths. **Was £9, Now £7 SAVE: £2**



Sparkle Girlz Campervan Playset, [direct.asda.com](http://direct.asda.com). **Was £60, Now £30 SAVE: £30**



VTech Baby Play & Learn Activity Table, The Entertainer. **Was £49.99, Now £24.99 SAVE: £25**



Lego City Fire Toy Plane and Buggy Playset, Argos. **Was £35, Now £23 SAVE: £12**



## BITS 'N' BOBS



Personalised elf countdown to Christmas sign, Home Bargains. **Was £9.99, Now £6.99 SAVE: £3**



Stag motif gift box, Hobbycraft. **£3.50 or two for £5 SAVE: £2**



Penguin snow globe, B&M. **Was £20, Now £12 SAVE: £8**

Silver beaded napkin rings (6), [amazon.co.uk](http://amazon.co.uk). **Were £15.09, Now £6 SAVE: £9.09**



Warm White LED tree lights (240), The Range. **Was £14.99, Now £9.99 SAVE: £5**



Christmas cards (10), Tesco. **£2.50 or three for two SAVE £2.50**

## WHAT'S NEW

THIS clever pillow will help you get a good night's sleep. Plug in your mobile phone or other device, and drift off to your favourite chill-out tunes, or listen to a soothing audio book with no annoying headphones. The Sleep'n Sound speaker pillow is £19.99 at [amazon.com](http://amazon.com).



## BUDGET OR BUST

Knitted slipper boots



Casa mia slipper boots **£7.99, Deichmann**



Snuggle knitted boots **£19.50, M&S**



Snooze slipper booties **£35, Seasalt cornwall.co.uk**

## GRAB IT NOW

ALL SAINTS has added hundreds of extra lines to its sale with an extra 20% off some sale buys. This crewneck knit was £128, then £89, now £71.20.

