

TRENDS



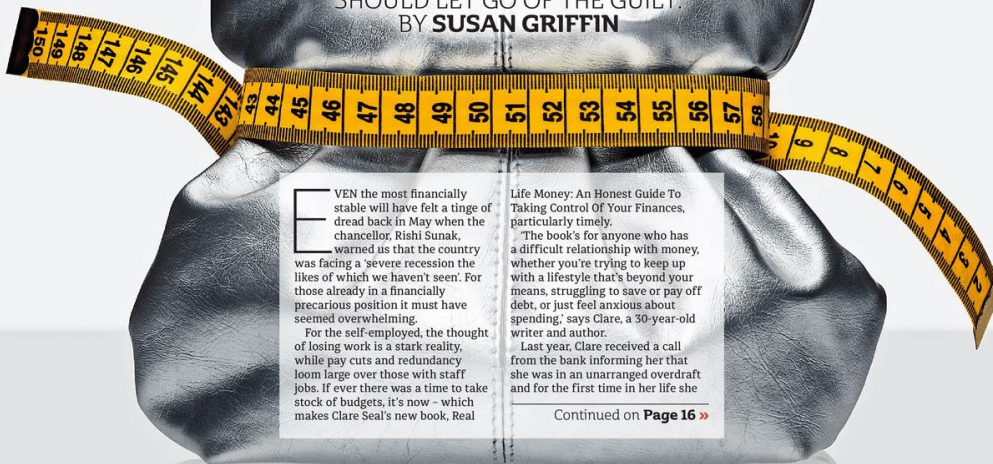
STYLE // WELLBEING // CELEBRITY



RED ALERT
Colour up like Kim K
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BUDGET WITHOUT THE SHAME

IN THESE TROUBLED FINANCIAL TIMES, AUTHOR CLARE SEAL - WHO HERSELF HAD DEBTS OF NEARLY £30,000 - EXPLAINS HOW YOU WON'T BE ALONE IF YOU'RE STRUGGLING, AND WHY WE SHOULD LET GO OF THE GUILT.
BY SUSAN GRIFFIN



EVEN the most financially stable will have felt a tinge of dread back in May when the chancellor, Rishi Sunak, warned us that the country was facing a 'severe recession the likes of which we haven't seen'. For those already in a financially precarious position it must have seemed overwhelming.

For the self-employed, the thought of losing work is a stark reality, while pay cuts and redundancy loom large over those with staff jobs. If ever there was a time to take stock of budgets, it's now - which makes Clare Seal's new book, *Real*

Life Money: An Honest Guide To Taking Control Of Your Finances, particularly timely.

The book's for anyone who has a difficult relationship with money, whether you're trying to keep up with a lifestyle that's beyond your means, struggling to save or pay off debt, or just feel anxious about spending,' says Clare, a 30-year-old writer and author.

Last year, Clare received a call from the bank informing her that she was in an unarranged overdraft and for the first time in her life she

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SAVING FACE SPOT-FIGHTING PRODUCTS

<p>Herbal Essentials Purifying Face Wash £18, herbal-essentials.com</p>	<p>SkinCeuticals Glycolic Renewal Cleanser £30, skinceuticals.co.uk</p>	<p>Gallinée Foaming Facial Cleanser £15, gallinee.com</p>	<p>CeraVe Foaming Cleanser £9.50, boots.com</p>	<p>La Roche-Posay Effaclar Micro-Peeling Purifying Gel £14.50, boots.com</p>	<p>Dermalogica Clearing Skin Wash £35, dermalogica.co.uk</p>	<p>Ren Clarimatte T-Zone Control Cleansing Gel £22, johnlewis.com</p>	<p>Medik8 Pore Cleanse Gel Intense £21, lookfantastic.com</p>
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SWEET DREAMS FOR BABIES AND PARENTS

Do you have a clue about the Snoo? Beloved by Snapchat employees (it's a perk given to employees going on parental leave), Manhattan mommies and the Silicon Valley tech set, this multi-award-winning 'smart cot' mimics the sounds and motions of the womb using gentle rocking and white noise, helping to naturally sleep-train baby.

Connected to your smartphone, Snoo shushes and mechanically soothes the baby when it wakes or fusses, lulling him or her back to the land of Nod in no time, reducing crying and gaining little one (and the parents) an extra few hours of heavenly sleep each night.

It also helps keep babies sleeping safely on their backs, reducing the risk of sudden infant death syndrome.

Snoo was created by sleep expert and leading US paediatrician Dr Harvey Karp in 2016. Alongside his medical work, Karp has written best-selling parenting guides (loved by the Duchess of Cambridge, among others) and came out of retirement to create the crib, which he also believes can reduce maternal mental health issues such as



Settle down: Snoo helps baby sleep postpartum depression, exacerbated by a lack of sleep and crying.

So what's the snag? Well, firstly, Snoo costs £1,145 and a newborn baby will likely outgrow it at six months. But that's after giving you – on average – an extra 372 hours of sleep, which works out as a cost of £3 per hour. That's got to be a price worth paying. **NICOLE MOWBRAY**

happiestbaby.co.uk

Don't switch off: Clare Seal advises regularly checking your bank balance rather than ignoring it



'We all need to let go of debt shame'

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was forced to admit there was no money left.

'I'd been moving small amounts from one account to another to plug the gap but it had become difficult to juggle it all,' says Clare, who lives in Bath with her husband and two children. 'After that call, it dawned on me that it was totally unsustainable and it was having a massive impact on my mental health.'

She made the decision to write down everything she owed, which amounted to £25,000 of credit card debt and £2,000 of overdraft. Feeling angry with herself, she decided to 'offload somewhere' and set up the @myfrugalyear account on Instagram, which now has nearly 60,000 followers.

'It felt like it was only me in that position but the account started to get traction and I realised this is something that's really common,' says Clare, who until March ran the account anonymously before outing herself in a magazine article. She also believes there is a distinct turning point in our willingness to discuss financial matters openly.

'I can remember at university everybody talked about how broke they were but once you leave that bubble it quickly becomes apparent whose parents will give them a house deposit, who's motivated by money and who isn't, and who understands finances – because there isn't a universal financial education for people,' she says.

'In time, it creates an unintentional hierarchy among friends and family, and nobody wants to talk about it.' But things

need to change. The average UK household debt in January 2020 stood at almost £15,400, according to the Trades Union Congress, while data from the Adult Psychiatric Morbidity Survey revealed more than 100,000 people in debt attempt suicide each year. The fact money and debt is often associated with guilt and shame shouldn't be underestimated.

One of the messages I'm trying to get out is that we have to talk about this stuff and let go of the shame if we're going to fix it properly,' says Clare. 'I wanted the book to be empathetic as well as include vital practical tips I've learned, such as the transformative effect of saying "I have debt, not I'm in debt". Just that tiny shift in language has a huge impact.'

Again, it comes down to shame and allowing financial difficulty to define you. You can't access practical sources of help if you're too ashamed to talk about it so it helps people feel it's fixable.

Part memoir, part guide, the book's first section is dedicated to fixing the foundations.

'You have to understand the mistakes you've made in order to not make them again and to build better habits,' she says. 'Debt or not being able to save are symptoms of a difficult relationship with money and they don't just happen on their own.'

'It's not easy and it can be really painful to examine in detail the mistakes you've made but you need to write about how you feel when you spend money, whether it's elation or anxiety. How does it feel to look at your bank balance?'

You can then start taking control, such as catching yourself when you are about to make an impulse buy.

'Ask yourself, "How am I feeling right now? Am I trying to fix that feeling by buying this thing, and is it going to fix that feeling?" Usually the answer is no,' says Clare, who also suggests

checking your bank account regularly so there are no surprises. Budgeting is obviously key, especially if you feel trapped in that payday-to-payday cycle.

'People tend to think of being on a budget in the same way as they think of being on a diet – it's a short-term, very strict, very horrible thing you need to endure in order to get to where you want to be,' she says. 'But it should be something you live with generally.'

But don't berate yourself if you're not feeling prepared for the potential financial disaster.

'As soon as you identify you're going to have financial issues, don't internalise it, make it your fault and let it affect your self-worth,' says Clare. 'And don't be embarrassed about taking the help, whether it's speaking to family or the bank, or places like Step Change (stepchange.org). They provide judgement-free advice and you don't have to be enacting their plans, you can just speak to them.'

Real Life Money: An Honest Guide To Taking Control Of Your Finances (Headline Home) is out now



Debt recollector: Author Clare Seal

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