

### This Weeks Main Stories

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## Beat The Recession And Ditch Debt More Money Saving Ideas, Advice and Tips From The Mitchell Farrar Group

Welcome to the second edition of the Mitchell Farrar Group Newsletter. Our newsletter is designed to provide you with the best possible money saving ideas and advice to help you beat debt.

In this issue we look at ways you can make some extra money and make savings on your mortgage and insurances. Plus we take a look at the web and find some useful websites and bargains. Read on....

### Want to make some money? Here are a few useful ideas to earn some extra cash this month...

#### Selling your old jewellery

Most homes have a drawer or box full of broken jewellery. Don't throw it away. Shop around for jewellers who buy broken jewellery. You can cash in old and broken necklaces, bracelets and chains for money. The price of gold is at a decent level just now. The jeweler will assess the quality of the gold and then weigh it. He will then offer you a price. Silver is bought as well but the price is not as good as it is for gold. There are some websites around that offer to buy your gold too.

#### Register with auction sites

Have a spring clean and clear out clothes you haven't worn, CDs you don't listen to any more and DVDs you don't watch. If you have no use for them anymore then sell them to somebody else who will. Online auction site eBay has opened this market to individual sellers and you can sell anything for the cost of a small commission. Just make sure you get your postage costs right or you will end up out of pocket. Don't guess the cost, work out the weight of the items you want to sell and check the cost with your local post office.

Similarly some workplaces have for sale boards or intranets where you can sell things. Make use of every opportunity!

## Save ★ ★ ★ Making Savings On Your Monthly Essentials ★ ★ ★

#### ▶ Is your mortgage at the best rate?

Your home is probably the most expensive item you will ever own. Make sure the mortgage or loan you have to finance it, is the best deal around for you. There are thousands of deals to choose from but by shopping around you can save hundreds and even thousands of pounds. If you are out of your fixed term period look around to remortgage. You can often get a better deal. Remember being loyal to your bank benefits your bank – not you.

#### ▶ Shop around for the best home insurance

Having spent thousands of pounds on your home you need to make sure it is covered should the unthinkable happen. Can you afford not to have insurance should your house burn down or you are broken into? Shop around for the best deals. The internet has made finding cheaper insurance easy and you can compare lots of policies at the same time.

#### ▶ Car insurance

If you pay your insurance, whether it's for the home or for the car, by monthly installments you are probably being charged a premium of 15-20 per cent for the privilege. If you are in a position this year to save for next year's premium, that means you pay the whole lot in one go – and you are saving money! Just make sure you keep putting that money aside in a separate bank account for the following year – it means you get a bit of interest on it too.

#### ▶ Life insurance

We are all living longer these days, as a result of that life insurance is getting cheaper all the time. Most people tie themselves into a life insurance policy when they take out a mortgage. Don't shy away from changing that policy now and save yourself some money every month.

#### ▶ Watch fuel prices

With the price of petrol and diesel heading in just one direction these days then check out the big supermarkets own credit cards. Asda do a deal that if you pay for your fuel with their credit card you get 1p off every litre used and also build up loyalty points. Just make sure you clear the card balance every month and you are never charged for the privilege.

#### ▶ Is your mobile phone best suited to your needs?

OK maybe some would say this isn't an essential but if you currently have a contract for your mobile phone and it's coming up to time to renew that deal seriously consider if you really need all those minutes and texts. If you are the type of person who receives more calls than you make and you don't have to have the latest iPhone then ditch the expense and buy a pay-as-you-go phone – the savings will impress you.

#### ▶ Dont try to keep up with the Joneses!

Trying to keep up appearances is a costly business. Don't worry about what people have. You don't know how they got it and the chances are they are in more debt than you!

Article sponsored by [www.billexpert.co.uk](http://www.billexpert.co.uk)  
Saving you money on your monthly energy bills.

## **Webwatch:** Great deals on digital cameras

Great deals on digital cameras -  
Snap up a great bargain!!!

If you have been looking to buy a new camera then I spotted a great deal on a Nikon SLR camera on [buycamera.co.uk](http://buycamera.co.uk).



The D500018-55 VR Kit is in stock and for sale at £484.99 a massive £315 off its full price.!

### Great Books - Great Money Saving Ideas

**Save cash Save the Planet** from Friends of the Earth.

A wonderful, colourful (lots of pics) money saving guide - frugal living and environmentalism go hand in hand so well.

We challenge you not to save money using some of the ideas in this book.

From food to finance, birth to death, home decor, heating, you name it, there's guidance here. See it in Friends of the Earth's shop or Buy from [Amazon.co.uk](http://Amazon.co.uk)

**The Spend LESS Handbook** - 365 Tips for a Better Quality of Life While Actually Spending Less by Rebecca Ash.

A fabulous little book full of life improving ideas. It starts with 'The Problem', a section examining our spending-obsessed culture, moving on to 'The Solution' of which we particularly like rule 3: rescuing the essential from the clutches of the irrelevant. Then the book proceeds with the 365 tips spread through many sections from shopping, house and home, finances, food and drink, kids, schools and universities, travel, happiness that money can't buy and more.

We were most impressed by the kids section and the advice given there. Far more important than which school your child goes to or what toys they have is who they have as parents - your time and love are what they need. Full of good reminders for returning to a simpler and happier way of being.

Buy the book online at [Amazon.co.uk](http://Amazon.co.uk)

## E-Newsletter

Sent: 3/8/10

### Issue 2

Beat The Recession  
Easy Ways To Make Money  
Great Deals on Digital  
Cameras  
Financial Comments  
Useful Websites



### What's In The News

[Banks causing additional debt problems for customers](#)



[Banks write off up to £40 million of debt every day](#)

[Did you know 140 people a day apply for IVAs](#)

[Over 5 million UK homeowners cannot afford a rise in interest rates](#)

### Expert Help Just A Call Away...

- ▶ A debt repayment plan tailored to suit you
- ▶ Reduce your monthly payments
- ▶ Potentially freeze interest and charges
- ▶ Confidential help and advice

Call Us Today:  
**0800 157 7254**



### Expert Opinion On... Mortgages, Pensions and Life Insurance

[Financial Advisory Line](#) provides creative solutions to many of today's financial worries, whether mortgage, pension, investment or protection related. Financial Advisory Line have always been about advice and since the start have focused on building a team of specialist advisors who work together to create an enhanced service.



Call now on: 0844 875 9190

### Money In Your Pocket Did You Know...

You can reclaim your credit card charges? If you suffer from excessive credit card charges why not claim them back? Its quick and easy....

We found this website very useful:  
[ReclaimCreditCardCharges](#)

### Fully Managed Banking Made Easy

Opening a bank account can sometimes be tricky especial if you have had bad credit history.

Why not open an account with internet brand Me2Money?

They offer a fully managed bank account facility with no credit checks or bank charge. Opening an account is simple and can be done online.

Just visit:  
[me2money.com](http://me2money.com)

### Useful Websites:

[Expert Debt Advice and Help](#)  
[debtadvisoryline.co.uk](http://debtadvisoryline.co.uk)  
★★★★★

[Mortgages and Life Assurance](#)  
[financialadvisoryline.co.uk](http://financialadvisoryline.co.uk)  
★★★★★

[Reclaim Mis-Sold Payment Protection Insurance:](#)  
[ppclaimback.co.uk](http://ppclaimback.co.uk)  
★★★★★

[Reduce Your Monthly Bills](#)  
[billexpert.co.uk](http://billexpert.co.uk)  
★★★★★

[Managed Bank Accounts](#)  
[me2money.com](http://me2money.com)  
★★★★★

[Payment Protection Insurance Blog](#)  
[ppiblog.co.uk](http://ppiblog.co.uk)  
★★★★★

[Financial Services Authority](#)  
[fsa.gov.uk](http://fsa.gov.uk)  
★★★★★

[Energy Saving Trust](#)  
[energysavingtrust.org.uk](http://energysavingtrust.org.uk)  
★★★★★

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