

EVERY PENNY COUNTS

SEVERAL SHADIES OF GREY



Not just for the sky, grey is on trend down here too...

LEAF CANDLE, £15, HOUSEOLOGY.COM
The frost with the most.



SPLATTER CUSHION, £28, OLIVER BONAS
Colours to fall in dove with.



PALATIAL PLATE, £3.50, SAINSBURY'S HOME
Don't slate the plate.



DAMASK WALLPAPER, £15, WILKO
Flock to this awesome decor.



ELAINE COLLIAR



FOR INFORMATION AND ADVICE FROM ELAINE, VISIT WWW.MORTGAGEFREEINTHREE.COM

Take first tiny steps to pay off big debts

You know that done-to-death expression "a journey of 1000 miles begins with a single step"?

Well, getting debt free is no different. Tiny steps at the start pay off massively as you march down the journey in months and years to come.

Most people who come to work with me have struggled with getting a system in place for paying off their debt for years. Many come to me only when they have hit the lowest low and all other avenues of finding money have disappeared.

Taking that first step and getting your paperwork in order and your plan on to paper carries you off down a different path towards a much brighter future.

Suddenly you are focused not on the lack of money in your life and the problems it brings but on the solution of choosing where to put your money to get yourself debt free and financially stable as soon as possible.

What seems like a journey

of 1000 miles suddenly looks much more achievable. It begins to look inevitable.

In fact, most families I work with can be debt free from everything except the mortgage in about 18 months or so. Just think, by autumn next year this could all be behind you.

Some families dream a little bigger. Having learned to live on a budget, they keep going after paying off their last debt and throw that money towards their mortgage.

For many families that would mean the end of their mortgage in about six years.

Can you imagine a life where your family have no debt and no mortgage?

How secure could you feel as a family? How would you spend the money you no longer need to pay on debts? Where could you go? What could you do? What could you do for others?

The small step of getting your plan together now could take you on a wonderful debt free journey.



Take the lead in tweed

Treat your pooch to a stylish new collar and lead set with these crackers from Harris Tweed. In a range of colours, the set is made from pure virgin wool Harris Tweed fabric, hand woven by master Hebridean craftsmen. It has a faux-leather trim so it's animal friendly and strong enough for daily use too. Get it for £35 from ewm.co.uk.



MRS MOP

We're testing healthier options by fuelling up on spreads and protein bars

The powdered peanut butter

All the peanut buttery taste with most of the oil extracted, this is **PB Fit Peanut Butter Powder, £4.99, Lakeland**. Add water to make it into a spread but it's nicer used as an ingredient in smoothies, cakes or brownies.



The complete food bar

Hailed as the future of food, it's high protein, high fibre and vegan, with every vitamin and mineral you need. **Huel bars, £12 for 5, Huel.com**, mean you never need to worry about eating again. The only negative? It tastes like post-apocalyptic dust.



Fancy that!

Luxury nightwear brand PJ Pan have teamed up with Tusk Trust and will make a donation from every purchase of their Tembo and Twiga ranges to help protect African wildlife. Tembo has an elephant print and Twiga has giraffes. We love these navy shorts with giraffes. They are £39 and £5 goes to the charity. Full pyjama sets for boys and men too at pjpan.co.uk



The healthy chocolate spread

If you like chocolate spread but you're anti palm oil, try **Sweet Freedom Choc Pot, £3.69, Asda**, with 75 per cent less fat and half the calories of other brands. It doesn't taste exactly like choccy spread but it was popular with our kiddie testers.

