



## **Your Best Friend's Guide to Cash: Eight things every woman needs to know about money**

*Kara Gammell*

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You might be on 'the right side of 40', and yet, financially you feel about fourteen. By now, you should be rolling in the dough, but it feels like you're drowning in debt. This isn't how being "a grown up" was supposed to be.

How will you ever get on the property ladder if you can't even make more than the minimum payment on your credit card? Will you live like a pauper when you're old and grey because student loans and sky-high rents mean you can't afford to pay into a pension?

One thing is for sure, money may not buy you happiness, but from where you're standing, it sure could buy you a few things that would put a smile on your face - a flat would be nice come to think of it.

So what are you going to do about it? Do you want to spend your life in financial turmoil?

When Kara Gammell first came to the UK from her native Canada at 23, financially, she was a disaster.

After five years of fun at uni, she couldn't manage being paid monthly, certainly didn't know what an overdraft was (or why the cashpoint swallowed her debit card) and at one point was so skint she actually cashed in her Oyster card for the £2 deposit.

But Kara took control of her money and turned her cash crisis around. By the age of 28, she was out of an overdraft, had become an award-winning financial journalist and became a homeowner (independent of the bank of mum and dad to boot) - but most importantly, she was no longer living life on the breadline or on the brink of a financial disaster.

In this practical and witty guide, Kara explains how whether you are struggling to make ends meet or trying to buy your first home - taking control of your finances can change your life.

With clear and straightforward advice on everything from cutting credit card debt to getting more from your money at the supermarket, Kara shares her tried and tested tips so that you have all you need to get it right - the first time.

Kara soon learned from her mistakes, and now you can too.

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