



## Hot right now... being thrifty is the new cool

Our credit crunch times have made saving money hip. Stash rather than splash with these stylish, thrifty tips:

- Rethink your view of charity shops and vintage stores. Fashionistas swear by them. But if all those racks of dodgy polyester put you off, keep your eyes peeled for vintage handbags, belts and brooches to pep up last year's winter coat, or pull together a pretty but plain cardigan. The quality and durability of older accessories is often amazing.
- Look for the gaps in your wardrobe, rather than splashing out on a whole new look. Start with a wardrobe detox: put all your light summery clothes in storage, and try everything else on. Could it be shortened, lengthened taken in or let out? A length of luxurious grosgrain ribbon tied like a belt, for instance, could transform a dress. Could you add new buttons, or team it with something surprising you haven't tried before? If the answer is no, then it's time for it to go to the great wardrobe in the sky. By the end of your detox session, you should have a tidier wardrobe and a whole load of new outfits.
- Try swishing... swapping clothes with friends and sisters. Organise a swishing party where everyone brings a great-quality item to swap.
- Save on supermarket shopping. Discover products that work harder, and do several jobs rolled into one. New Flash Clean & Care, for instance, looks after a whole range of delicate surfaces, and helps them to last. You can use it on stainless steel hobs and sinks, kitchen work surfaces, wood, granite and marble, everywhere from bathrooms to windows.
- Get a financial coach... Learn to rethink your finances from the inside out.
- If you don't use your car every day, join a car club with a fleet of low-emission stylish motors.
- Keep a spending diary... it's the fastest way to go on money diet. Write down everything you spend, and you will drop pounds.
- Indulge in an afternoon of batch baking once a month and fill your freezer with yummy homemade treats for lunchboxes.
- Squeeze your going-out budget, but still have fun. Watch the latest films, without big-screen prices: sign up for a DVDs by post club, with no late fees. And make your own popcorn. Book restaurant tables online with restaurant bookers for last-minute, low-price deals. Lots of high-street chain restaurants offer those who sign up to their websites money-off vouchers, too.

- Buy a bike. Right now in October lots of retailers cut the cost of their old models to make way for new Christmas stock. And if you can persuade your boss to join the tax-free bike scheme called Cyclescheme (01225 448933) you can save a further 30-50% on the cost.