



MONEY FIGHT CLUB

SAVING YOU MONEY ONE PUNCH AT A TIME!

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Money Fight Club by Anne Caborn and Lindsay Cook will be published on Black Monday, 20th January. This is supposed to be the most financially depressing day of the year. But it need not be if you become a **Money Fight Club** warrior.

By 20th January the Christmas credit card bills will have arrived and many people will already be overdrawn. Most people will have been paid early in December and are now struggling through the five long weeks of January.

The number of people seeking debt advice at CAB offices is highest in January. Many people will even be considering payday loans that charge thousands of per cent in interest.

The days are still cold and dark and the heating bills for the coldest quarter are arriving – to make things worse this year they are even higher due to the energy price rises. Millions of customers are still paying standard tariffs and can save money relatively easily.

Money Fight Club has the power to save readers hundreds, if not thousands, of pounds on their personal and household bills. The emphasis is on giving people the tools to fight back. It cannot change the weather or lengthen the days but it can help you be more efficient with your energy use.

The areas of training covered include:

- Shopping for food
- Utility bills
- Rent, mortgages and property costs
- Travel costs
- Saving for the future and negotiating better deals
- Avoiding scams
- Winning compensation or getting your money back

Whether it's dubious supermarket deals or failing banks, the modern high street is full of financial bullies who grab our cash and give us poor deals in return. We need to wise up and fight back. This book explains how to avoid the scams and how to come out fighting if you don't get what you want.

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Anne Caborn says: “Lindsay is currently doing the calculations but we reckon that if you just did a few of the more obvious things we recommend in this book you could save yourself at least £100 in the first week or so. We wrote Money Fight Club because we’re just sick at the way big business behaves towards the man and woman in the street, using tricks and obfuscations that even a cowboy builder would wince at.”

Lindsay Cook adds: “After the longest recession in living memory most households are struggling to manage. At the same time too many companies are devising new ways every day to part us from our money as they increase their profits often by deceit or trickery. We want banks and big companies to start acting honourably so that customers can actually trust them. But until that happens the fight is on.”

About the authors:

Anne Caborn is a journalist and digital entrepreneur. Her first 'business' was selling daffodils to the neighbours in her street when she was 8 to raise money for charity. Like Lindsay she fights to keep hold of her hard-earned cash against all comers and punches above her weight when it comes to making sure she isn't ripped off. She is co-founder of Make it and Mend it, an online sustainability website designed to help people make and mend more and throw away less. She has worked as a non-executive director in the National Health Service and is currently a director of the enterprise arm of a south coast homelessness charity. In the 1980s she compiled the first British Rich List for *Money* magazine. This developed her lifelong fascination with the psychology of money and what divides those who are good with it from those who are not.

Lindsay Cook has been a money martial arts expert for as long as she can remember. She bought her first home in Sheffield when she was just 22 with her own savings, having worked out it was cheaper than paying rent, and has not looked back since. In the 90s she became the first woman Business Editor of *The Times*. From editorial she moved into management and discovered her ability to manage money (and spot when it wasn't being managed) gave her the skills required to control multimillion pound budgets. She became Group Managing Editor of Express Newspapers before setting up as an independent consultant helping turn round enterprises and bring spend under control for a range of companies in the UK and US. She was also Managing Director of the Specialist Markets division of UBM. Lindsay also wrote the original “Money Diet” book in 1986, which was serialised in two national newspapers and in 2000 she produced a guide to help working mothers to return to work on their terms.

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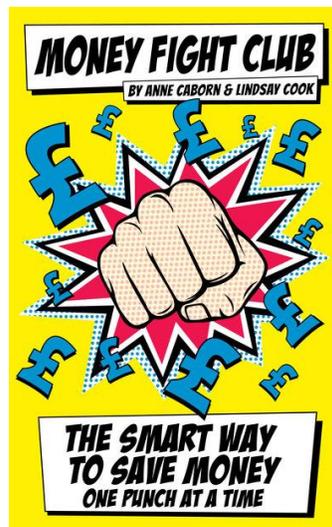


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Anne Caborn (left) Lindsay Cook (right)