SOS!

Retirement planning for beginners what you MUST DO NOW

Before its too late!

Stop putting your head in the sand

and take control of YOUR FUTURE!

Dr Nikki Ramskill | The Female Money Doctor

WHEN DO YOU WANT TO RETIRE?

Prepared by: Dr Nikki Ramskill
The Female Money Doctor

HOW TO YOU FEEL ABOUT RETIREMENT?

If you're in your 20s- 30s- and 40s- it may still be another 30, 40 or 50 years off (maybe more). In any event, this feels like a long way away.

If you're reading this e-book then I know that you have an idea that retirement planning is important. You're searching for more information, but its just so overwhelming and filled with annoying jargon!

Yep, me too.

I wrote this e-book as an introductory guide for you to learn more about retirement planning, and to help you feel more in control by working out where you're at and where you need to be. Pensions can be a very dry topic, so my plan is to keep things light and fun, to help you see that not only should you be taking an interest in this stuff, but you should make it your business to know what's happening to your money.

WHO AM I? MY STORY

THIS IS ME

My name is Dr Nikki Ramskill, and I started blogging as The Female Money Doctor when I realised that I had a lot to share when it comes to money. I've been firmly focusing on it for the past 2 years, and have many more years of experience of "what not to do" before that...

Before I started sorting out my own finances, I hadn't given much thought to pensions and retirement. I am definitely an "all about the now" kind of person – the mantra I live by is "yolo" – "you only live once".

My 20s was a strange, but exciting time. I finished university and started my career in medicine in the UK. I was already 3 years behind many of my peers who finished uni at age 21,and who were already earning (and probably paying into a pension earlier too). Coupled with high student loan debt, and high personal debt built up from years of saying "yes" to "yolo" quite literally (without any savings), I was rapidly sleepwalking into financial disaster. When I turned 30, I decided to quit my job and go travelling.

MY JOURNEY

YOU ONLY LIVE ONCE

Travelling was the thing I needed to do to clear my head and re-evaluate where I was heading in my life. It was expensive, and probably not the most financially sensible decision I have ever made, because I'm still paying it off, but I don't regret a thing - it led me to you, and for this I am truly grateful.

I had many gut-wrenching epiphanies while I was away though. It all boiled down to this: I needed to get my finances sorted, otherwise I'd end up living on government handouts at the end of my working life, and not live the kind of life I WANTED after I stop working. I decided that simply was not going to happen to me.

What I have learnt to do since, is to still embrace "yolo" but to also protect my future for "yoro" – "you only retire once" (which doesn't strictly have to be the case, but it fits a catchy acronym!).

I have since realised WHAT IT TAKES to get to the retirement of your dreams. I am hopeful that this e-book will inspire you to ACT NOW. I don't promise you that it will be easy, but it will be worth it I promise.

CONTENTS

WHATS COMING UP?

WHAT IS A PENSION?

SOME DEFINITIONS

https://en.oxforddictionaries.com states that a pension is:

“a regular payment made during a person’s retirement from an investment fund to which that person or their employer has contributed during their working life”.

Have you ever wondered where your pension contributions go? Generally, the money you contribute is invested in some form of asset – stocks and shares for example. You probably have no say or control over which are picked, and honestly, would you even know what to do if you had the chance to control these yourself? The funds that your money is in could be expensive to maintain, because a person (fund manager) needs to be employed to look after how the money is invested. He or She decides what stocks to buy and sell and when. These “fees” to maintain your pension in a fund are subtly eating away at your pension, meaning that in the long run, your money grows in value, but less so than if you sorted it out yourself. The fund manager wins because they get profit from your money.

Isn’t it worth exploring what your pension is doing to empower yourself?

EMPOWER YOURSELF

LEARN TO EARN

There are lots of courses out there to help you learn how to pick stocks and shares. I will share more details of the one I have done at the end. Going into the specifics of how to invest in stocks and shares is beyond the scope of this e-book, but who knows, there may be one being created in the not so distant future!

"If you think education is expensive, try ignorance"

There are varying levels of "pension" which I will attempt to explain for you here. It is an overly complicated world, but just having a working knowledge of the basics will help you ask the right questions of the experts, to ensure yours is on the right track. I will explain this is a way that resonates with many people – especially doctors.

Through the medium of alcohol.

THE TONIC WATER

THE STATE PENSION

The state pension is a subject of fierce debate and controversy. It is the government's attempt at providing for everyone at the time of their retirement. It is extremely basic, a bit bitter, and lets face it – boring without the alcohol. What do I mean by this? Go to https://www.gov.uk/check-state-pension and find out for yourself what your state pension will be. It will also tell you the age that you can retire.

At circa £8,000 per year, its enough money to cover some really basic living costs, but there is certainly no room for fun (unless you somehow manage to live like a student again, and don't mind drinking pints of snakebite in the local bar and relive your enthusiasm for themed student discos). The amount you will get will be seriously less that what you currently earn.

This pension is also by no means guaranteed, and the age goalposts always move. There have been calls to scrap it all-together. Do what you can to ensure that this is not your only retirement plan because one day it may not even exist.

THE WASPI CAMPAIGN

SUPPORT THE WASPI WOMEN!

One of my inspirations for writing this book was thanks to the women of the WASPI campaign. These lovely women born in the 1950s, were told at really short notice by the UK government that they couldn't retire on the state pension when they had originally been told they could (at age 60), They now cannot retire until 65 (so that it lines up with the retirement age of men of the same decade), but they have only had a very short amount of time to adjust to this.

This is costing them THOUSANDS of pounds in lost pension income, not to mention financial hardship, struggle and uncertainty over their future. Many are having to return to the job market and are finding this difficult to do.

Please take a look at their phenominal campaign http://www.waspi.co.uk/ and support them where you can. Do you have anyone in your family affected?

We must learn from this – the government can take away your security of a state pension on a political or financial whim, so its <u>essential</u> that you do not rely on it.

THE GIN AND TONIC

THE WORKPLACE PENSION

This is starting to get a little more interesting. So you have your state pension, which may, or may not materialise by the time you're entitled to receive it, and you also have access to the additional pension you paid into at work (assuming you have not opted out of this).

The forms of this kind of pension are varied. It used to be that you received a multiple of your salary just prior to retirement, but this proved to be so expensive, that many places have scrapped it now. Some companies take an average of your earnings over the time you work for them.

The important thing to know, is that since 2012, the government has started to make it mandatory for larger employers to enrol you automatically into a pension scheme, but you have to be over the age of 22, work in the UK, and earn over £10,000 per year. It will be <u>all</u> employers by 2018. Of course, you can always opt out.

MAYBE A LIME SLICE?

JUST ADD MORE

The amount of minimum contribution is steadily increasing. From April 2019, you will be contributing 4% into the pension scheme, and your employer will be topping this up by 3%, and 1% comes from tax-relief - making it 8% overall. The following website has some more in-depth information: https://www.moneyadviceservice.org.uk/en/articles/automatic-enrolment-into-a-workplace-pension#how-much-will-i-have-to-contribute

It is worth finding out what your latest scheme is, how much you have contributed so far, and what the projected amount from it will be. Unless its really good, it probably won't mean you can retire rich and care-free, but it may come with extra bonuses like private healthcare which could be extremely useful in your old age. This would be the "lime-slice" in your drink, if we're keeping with the metaphor.

Bottom line – you need to find out what you have, because every work place will be different. You could be leaving free money on the table! Check out www.workplacepensions.gov.uk for more info

THE PIÑA COLADA

SIPPS, ISAS AND LISAS

NOW we're getting to the good stuff! Who doesn't love a Piña colada? Even if you don't, switch it for any kind of fun fruity cocktail that you enjoy on holiday, and you get my drift. SIPPs (self-invested personal pensions) are a way that you can start off your own pension fund and pick what you invest in. So in addition to the G&T, you can also have a cocktail, and this is when the fun starts. Suddenly, you have money to be able to retire, meet your basic needs AND have some fun in the process. If you get this right, you can keep your costs low by picking investments in low-cost index trackers (no fund managers to pay). The government will even throw in some extra £££ for you in tax-relief giving you EVEN MORE money towards your retirement FOR FREE! You can even start SIPPs off for your children or your non-earning spouse. Just keep in mind that they cannot access this money until a set age (that will change with time). See this helpful article www.telegraph.co.uk/finance/personalfinance/special-reports/11437077/Turn-2000-into-500000-the-pros-and-the-cons-of-starting-a-Sipp-for-your-child.html Be aware! Taking money out of this fund when you retire comes with its own tax-restrictions, so when it comes tp to the time, I would definitely seek the advice of a good financial adviser to minimise tax!

PIMMS

ISAS - INDIVIDUAL SAVINGS ACCOUNT

You have probably heard of ISAs – this is an allowance the government gives you every year to save money TAX FREE. Once the money gets taken out of the account though, the allowance is gone forever (unless you TRANSFER it between ISAs). This money doesn't grow on its own though. You can open a stocks and shares version and invest in index trackers which are low cost ways to access the stock market and have your money spread in all different companies, such as the FTSE 250, which is a share in every company of the top 250 in the FTSE index (hence why its "pimms" as a drink analogy because it contains a lot of different fruit!). The cool thing is that any gains your stocks make are also tax free! So if you invest the full £20,000 this year, and in 10 years time the ISA is worth £50,000 because of amazing stock market gains – the WHOLE amount is TAX FREE when you withdraw it. How amazing is that? Stocks can also go down in value, but by saving over 20+ years, you are able to weather these crashes, and still make money. If its all jibberish to you right now, don't stress! Take a look at the end of the e-book and I'll share what I did to learn more.

THE PORN STAR MARTINI

LISAS - LIFE-TIME ISAS

And finally, where does the LISA fit in? There are two ways you can use this money – you get a short-term "shot" to buy your first home, or a long-term "cocktail" for retirement (hence the porn-star martini!). This was introduced by the UK government in the 2017/2018 tax year, and is another way in which first-time buyers can save for their first home. It could also be used instead for extra retirement contributions if you don't want to put it towards a home. As you're likely going to be saving for more than 10 years, it is worth considering opening a LISA that allows you to invest the money – I use Hargreaves Lansdown for this. You don't have to invest if you don't want to. The platform also allows you to just make cash contributions. There are lots of other online investment platforms. I got started with this one and see no reason to change just yet. You can also open a plain and simple LISA savings account, but there aren't many of those yet.

The money saving expert has a brilliant guide that I highly recommend to read if you want more details to see if it is right for you. www.moneysavingexpert.com/savings/lifetime-ISAs

LISA RULES OK!

LIFETIME ISAS

Here are the "rules":

1. You get a 25% bonus (extra cash from the government for free) for saving up to £4,000 per year into the LISA (which means you get £1000 for free from the government, making your account worth £5000, rather than £4,000)
2. The maximum bonus the government can give you is £32,000 (if you max out your payments from age 18 to age 50
3. Grandparents and parents can open one for children
4. You can use it for your first home as long as it is £450,000 or less and in the UK
5. You must be over 18, but under the age of 40
6. The amount you put into a LISA comes off your overall ISA allowance, which is £20,000 in 2017/2018. So if you save £4,000, you'll have £16,000 left to contribute to your stocks and shares or savings ISA
7. You cannot take the money out for anything else (unless you want to be charged 25%+ to do so)
8. If you already own a home (anywhere in the world), you can't use it for another house purchase, but if you choose to save the money, you won't have access to it until you retire
9. You can't get the money until age 60+ if you're using it for retirement

COCKTAIL SUMMARY

CLEAR AS MUD?

So to summarise – that's 3 tax-efficient accounts you could open TODAY that you could save money into in order to achieve your retirement goals. If you want to start with just one, any of them would be ok, but think about what is best for you, and seek advice from a financial advisor if you need to. Just remember not to take money out of the ISAs and LISAs until you need it in the future, because you'll lose the tax-free allowances FOREVER and incur penalties. Think of it as a one-way valve only, and not for money you need in the next 5-10 years. If you can only afford £25 per month to start, then so be it. Build it up over time.

Even if you don't want to invest in anything yet, leave the money in the account, get yourself educated, and start making it grow (its like magic honestly!) The idea is to get started on something, so pick one you feel comfortable with and start putting away what you can afford to. I keep all of mine on the same investment platform to keep it simple. As mentioned, Hargreaves Lansdown is the site I use, but there are plenty of others. Just make sure it supports all the different types of accounts you need so you can open new ones up as you gain confidence, and you don't have to go to lots of different sites to keep track! (so less passwords to remember too!)

THE WHOLE BAR!

THAT ELSE CAN I DO?

So by now you're completely sozzled, and this may be all you need/can tolerate, but if you really want to be confident of your retirement plans, then consider getting completely steaming drunk (metaphorically speaking – even doctors learn their limits eventually!!), and take on the whole bar!

There are other things you can invest in such as property, bitcoin or other digital currency, and physical commodities such as a gold. Now some of these are highly specialist areas of investment, and I would definitely advise you to educate yourself and to do lots of research before you start throwing money at anything! Ideally you need to have "drunk" your way through the other drinks before you start looking at these, but there is no harm in picking one investment area, such as property and learn about this while you build up your pension funds on the side.

Skilled individuals can generate vast sums of wealth investing in property, and this would really ensure that you and your family are secure for life (and beyond). It is outside the scope of this e-book, but I have included some resources at the end if you want to know more.

STEPS TO TAKE NOW

LIGHTS, CAMERA, ACTION!

So that was a whistle-stop tour of how you could plan for your retirement, and I hope it has given you some inspiration to go out there and research your options. You are perfectly capable of investing your own money (its not as hard as its made out to be), but if you're nervous, get the help of an independent financial adviser (just don't be tempted to give away all the power to them - you still need to know what they are doing with YOUR money!)

You could also do a course on how to invest – see the end of the e-book for what I did. This gives you confidence to move forward on your own. I promise you its not beyond your comprehension!

If you have worked several different jobs in your lifetime, you'll likely have several different pensions. There will be a "pensions dashboard" coming out soon so you should be able to see the values of all of them. See here to sign up: https://pensionsdashboardproject.uk/

Many pensions are also transferable to your own SIPP. Be wary though - remember the "lime slice" I talked about? You might lose valuable benefits, or incur charges if you chose to move your money, so always check first.

<u>What can you do right now to get started?</u>

TOUGH LOVE

1. FREE UP SOME CASH

I have been a subscriber to the BBC's moneybox podcast for a while now, and in the past few episodes, the presenters have put a focus on pensions and retirement which was quite handy for writing this book! One woman in particular stood out for me. She was a single mum, with two children, and felt like she didn't have the money to pay into a pension, so didn't. She complained that with every increase in her salary, living expenses outstripped it. She is currently 33.

Perhaps you feel like this too?

Let me tell you right now, categorically with some tough-love. There IS ALWAYS money to put into a pension or other retirement-savings plan. You just haven't spotted it yet, or if you have, you're reluctant to make the necessary changes in order to do this because of fear or some other kind of limiting belief. I'm telling you this because for years I told myself this too. "One day I'll start saving/investing/paying off debt but I want x/y/z first, and I'll always have the money coming in so its ok not to bother yet" was a favorite of mine.

BUDGETS ARE COOL!

FREE UP CASH TO BE FREE

Get this though.

Unless you start putting something away, you'll never get into the habit of it, and you'll spend everything you bring in every month. Before you know it, you'll wake up in your 50s and panic, because you don't have anything to show for the thousands of pounds you have earned in your working life.

So if you are starting from "£0.00" like I did, the first thing you must do is budget your money. It doesn't matter how you do it, but my money diary might be a place you'd like to start. https://thefemalemoneydoctor.com/diary There are hundreds of tracking tools out there though, so if mine doesn't suit you, the great thing is, Dr Google will help you out with this one!

Without budgeting and freeing up some cash to put into a pension or other retirement fund, the rest of the steps are pretty pointless and you'll just stay stuck. This is a mindset issue. You need to be ok with not spending all of your money every month, and learn to live much more within your means. (FYI – my money diary shows you how to do this AND still have money to do fun things)

THE SILENT KILLER

2. GET RID OF DEBT

Debt will be the fastest killer of your long-term pension and investments. Imagine getting all the way to retirement, receiving all that money, only to then spend a big chunk of it on paying off debt! How would that make you feel? Cheated? You'll be free after that for sure, but at what cost will this be to your retirement plans? Will you even be able to retire?

I'm also talking about your home. Do you rent or own? Renting is fine while you're still saving to buy a home (I recognise this is a struggle), but if you never get on the ladder, and/or never pay off the mortgage because you keep moving into bigger and bigger homes, you'll have to keep paying right into retirement, and your kids may end up inheriting your mortgage.

Many books will say that you need to pay off debt before you can save. The theory is that until you have the debt sorted, the interest that you are incurring basically makes any savings you build pointless, because the debt is costing you more money the longer you have it. I appreciate the logic, but it is very all or nothing, and not a very human way to think. Have you noticed that humans don't tend to behave rationally like a computer robot?

DEBT FREE LIFE

UNCOMMON SENSE

For your psychological wellbeing. I think you should aim to do both. Free up some money that allows you to SAVE into a pension or other retirement plan as well as to throw at DEBT. Yes it will take longer, but it feels so much better when you see your savings account grow and grow. It means you are more able to go the distance with paying off your debt. There would be nothing worse than spending YEARS paying off debt, to then spend YEARS saving. When do you want to retire? 105?

So get saving now – even if its £50 for a retirement plan, and £50 for extra debt. If you would like to read my e-book on debt repayment, you can go to https://thefemalemoneydoctor.com/freebie

If you don't even have £50 to save, may I suggest you download a safe savings app that automatically saves money for you in small, sustainable amounts? The one I use is called Plum, and I love it. This link will show you more and let you get started. https://friends.withplum.com/r/NYMnyV This way you can build up a supply of money that you can then later start putting into your pension funds.

KNOWLEDGE IS POWER

3. KNOW YOUR NUMBERS

How much do you need to retire on? How big does your fund have to be to give you the lifestyle that you want? Make a list of how much money you need every month for your basic living costs so that you can live comfortably and still be able to socialise or take up a hobby, then multiply by this by 12 to get a rough yearly figure. Next, add on the cost of holidays you want to take (maybe one big summer holiday per year and a few weekends away – this is completely individual, so you need to know this yourself). Don't forget about healthcare costs. The NHS may not be around for the rest of our lives, and even then, the cost of being looked after in a care home goes up all the time (think £700-£1000 PER WEEK).

Do you really want the next generation to shoulder these costs?

To help you, find a pension fund calculator online such as: https://www.ageuk.org.uk/money-matters/pensions/pension-calculator/

There are more resources at the end to help you with this.

HOW MUCH IS ENOUGH?

HOW MUCH WILL IT COST?

In one of the Money box episodes I listened to recently: "How much Money is Enough", an advisor from Aviva said the following:

1. Ideally, we should be aiming to live off 60% of our current salary when we retire. This is basically your living expenses without children or mortgage to pay for (assuming you did the right thing and paid off your mortgage and got rid of the kids!).
2. Aim for 10 times your annual salary in savings – I think this is a very daunting prospect, but we have two valuable resources to help – TIME + COMPOUNDING (see next section).
3. He also said, you need as a minimum, to aim to save 12.5% of your salary per year to be comfortable in retirement. Would your living expenses fit within 87.5% of your annual salary? Until I knew my numbers, I was overspending by 10%+ every month! Get a budget!

Remember, if you put the money into stocks and shares, these will grow with time, far better than bank savings accounts do, so you don't have to put ALL that money in yourself. Also, the government and your employer will give you money for FREE towards your pension, how cool is that?! <u>So take advantage!</u> Suddenly it doesn't seem that bad does it?

GROW AND GROW

COMPOUNDING - THE 8TH WONDER

If you use the investment strategies that I mentioned in the LISAs, ISAs and SIPPs section, some of this money comes from free sources, and some from the growth and compounding of the stocks and shares within them, so you don't have to put all this money in on your own. Compounding works best with TIME! This is the way that money builds up every year with interest. So if you had £100 in your pension and left it alone growing at 10% interest it would look like this:

Year 0 - £100
Year 1 - £110
Year 2 - £121
Year 3 - £133
Year 5 - £161
Year 10 - £259
Year 20 - £673

This is how money grows if you leave it alone. Now it doesn't seem like a lot, but this is only if you left £100 on its own and didn't add to it every month (which is not what you're going to do now you know!). Credit cards also work like this, but in favour of the banks and against you!

Can you now see why it is so important and NECESSARY to start saving straight away, and to have lots of sources of income in retirement, and not to rely on the government or your employer to help you in the long run.

We can do this together – but you have to take action NOW!

YOUR EMPLOYER

4. TALK TO YOUR EMPLOYER

If for years you have opted out of the pension your employer offers, now is the time to opt in. These are the questions I would ask:

- How much of a percentage of my salary will I contribute monthly?
- How much of a percentage do you contribute as my employer?
- What age will I be able to access the money? Is this likely to change?
- Can I make extra contributions?
- Who do you invest my money with? Can I see any further information about this?

The HR administrator might look at you with a wide-eyed look of confusion (and might be impressed!), but they may not know the answers. Pensions are tricky damn things, and many people don't seem to know about them. Do your best to keep digging. It may take some time! Be persistent - the knowledge is useful and necessary!

Bottom line: start paying into it (and don't stop until you change jobs or retire), because something extra than the state pension is better than nothing at all. Plus, your employer will pay into it too for you, so its effectively free money that you're missing out on if you don't contribute!

GET INTO GEAR

5. TAKE ACTION!

Use this guide to springboard yourself into action. What is your first step? Do you need to start a budget and free up money? Do you have a lump sum of money that you need to learn how to invest? Do you need to find out what pensions you already have in place? Do you need to pay off debt? Whatever it is, TODAY is the DAY to GET GOING, and JUST DO IT! The "older you" will thank you for it one day.
Here is how you calculate your shortfall to give you inspiration:

1. Add up all the projected annual payments your pension is estimated to give you - get this info from your pension statements from your employer. E.G:
£8,000 (state) + £10,000 (workplace) = £18,000 per year (you may not wish to include your state pension if you don't trust it)
2. Work out what 60% of your salary is, e.g. £24,000
3. What is the yearly shortfall? £24,000-£18,000=£6,000. This is how much your extra pension contributions need to be able to sustain.
4. To make up the shortfall, you'll need to make extra contributions into a SIPP, an ISA and/or other investments. Play with a pensions calculator to work out a rough "pot" size:
https://www10.landg.com/eap/RetirementIncomeCalculator

THE END!

PHEW!

Wow, we've covered a lot in such a short space of time! Well done for sticking with it! We've gone through some different retirement planning ideas which will give you the freedom you need to live the life you want in your old age.

Gone are the days of healthy pensions and comfortable retirements that the current generation of retirees are enjoying right now. Its simply too expensive, and the government (and your employer) simply cannot keep up. You may not agree with this, but the simple facts are sobering to the say the least! We need to take responsibility ourselves to reach the same standard.

The most amazing thing is that the more time you have to save, the more your money has the freedom to grow. Time is of the essence, which it is why it is essential that you start NOW! If you have less time, you need to throw in more money and get those compounding interest rates working harder!

FINAL WORDS

THE FEMALE MONEY DOCTOR

You downloaded this e-book for a reason. I know that you a smart, capable person, and you can definitely make some simple changes to your finances straight away to help you in the future. You don't need a lottery win, or a prince(ss) charming. YOU are your own plan, and I have every confidence in you.

A lot of love has gone into writing this guide, so if you enjoyed this book and I have given you motivation to kickstart your retirement savings, head over to my facebook page and let me know how you're getting on!
www.facebook.com/thefemalemoneydoctor

You could also check out https://thefemalemoneydoctor.com and take a look at my latest blogs if you would like to read more. Because you kindly shared your email address in exchange for this e-book, I will be sending you a copy of my weekly "Doctor's Money Prescription Newsletter" to keep you inspired with tips on all aspects of money based on the weekly blog that I write. More exciting things will be coming up, so watch this space! I love feedback, so feel free to email me too:
info@thefemalemoneydoctor.com

Take care, and good luck!

Dr Nikki x

FURTHER READING

HUNGRY FOR MORE?

Well done for getting to the end! You are now among a small number of people who are taking an interest in their financial future. Make sure you don't waste this knowledge, and do something with it! If you would like more information, here are some ideas. I also have more at

https://thefemalemoneydoctor.com/useful-resources/

Working out your retirement numbers

Here are some more interesting and helpful articles to give you an idea of what you need to factor in:

http://www.which.co.uk/money/pensions-and-retirement/starting-to-plan-your-retirement/guides/how-much-will-you-need-to-retire

http://www.which.co.uk/money/pensions-and-retirement/starting-to-plan-your-retirement/guides/planning-your-retirement-saving-at-different-ages

Property Investing

Multiple streams of property income by Rob Moore

Property Magic by Simon Zutshi

COURSES

MORE MORE MORE!

So as promised, my course recommendation. I follow a really brilliant one called "The Financial Freedom University" with Ann Wilson. She covers topics like savings, debt, de-cluttering, spending and investing. She has an updated version coming out soon, so now would be a good time to get involved. Head over to my page https://thefemalemoneydoctor.com/events for more information on how you can do this amazing course too!

And if you decide to go for it via my website (because I am a proud affiliate of hers), let me know that you have by sending me an email to info@thefemalemoneydoctor.com, and as an extra special bonus, I will organise to have some free and private-group online sessions to work on it together, so you can feel supported by me too while you do the course (because I have life-time access, and can still join in with all the sessions). The course was the difference between me being completely broke and in debt, to now being more financially literate and able to share this highly valuable information with you. It has paid for itself over and over already!

See my YouTube video raving about it here:
https://www.youtube.com/watch?v=3yWI9FN5sks

TERMS AND CONDITIONS

THE LEGALS

Dislaimer – I’m not a financial adviser, nor do I pretend to be. I am using my own experiences, mistakes and learning to guide myself as well as you through the crazy world that is money! I sincerely hope it helps you, but always seek expert advice for the big stuff if you're not sure. I can't be held responsible for any actions you take!

For permission requests, write to Dr Nikki Ramskill at info@thefemalemoneydoctor.com

www.thefemalemoneydoctor.com