

## Simple Tips on How to Pay Off Debt Fast

1. Make a list of all your debts ... *credit cards, loans, friends, family, etc.*
2. Pay off any small amounts first so you can see the list get smaller and feel you have achieved something positive.
3. If a debt has a large interest rate, pay off more than the minimum payment each month even if all you do is round up the payment to the next £.
4. Make a list of things you **MUST** pay ... *rent, council tax, electricity, gas, water, food, debt(s), etc.* How much does each one cost per week or month? These are **NEEDS**. They must take priority. Add up each one to get a **TOTAL**. Take the total from your income and what's left is your **DISPOSABLE INCOME** to spend on non-essentials ... *wants and would likes.* ☺
5. To help lessen the temptation to spend more money than you have, pay for as many things as you can with **CASH**. When it's gone, it's gone.
6. Cut up and cancel credit cards and store cards with high interest rates. If you haven't got it, you can't use it.
7. Check you're not paying too much for gas, electricity, gas, home contents insurance, vehicle insurance, *etc* using comparison websites.
8. Cancel subscriptions to magazines, clubs, the gym, *etc* you don't use.
9. Dust off those old CDs, DVDs, Videos, *etc* ... *cheaper than a monthly subscription and a nostalgic trip down memory lane.* ☺
10. Eat fewer take-aways and **DON'T** pay for delivery.
11. Cook the same meal for everyone in the household. Take it in turns to choose and/or prepare food.

12. Look on food packages and weigh out the contents so you only serve the amount stated per person ... most people eat/cook far more than their bodies need. This will reduce food bills whilst keeping your weight more under control.
13. Find low-cost activities ... *go for a walk, go for a bike ride, go to the library to read or use the computer, go litter picking, prepare a treasure trail for family and friends, feed the ducks, go to the playground, do some gardening, take a dog for a walk, do a jigsaw puzzle, paint or draw a picture, etc.*
14. Find ways to increase your income. Could you provide cleaning, dog walking, teaching, babysitting services, *etc*?
15. Learn not to compare your life with others. You are unique. Be proud of you!



## Condensation

Condensation can lead to damp and mould in your home – there are little things you can do each day to reduce the risk of mould developing



## How to Prevent Rats



Rats usually forage at night so if you see one in the day, it could be ill or there is a serious infestation in the area. The best way to deter rats is to deny them access to food, water and shelter.

Practical ways to prevent rats are:

1. Keep foodstuffs in metal or glass containers with tight fitting lids.
2. Keep your flat, balcony and the gardens surrounding the blocks tidy - *less clutter means less places to hide or shelter.*
3. Put rubbish bags in the metal bins and close the lids to stop rats, mice, magpies and foxes scavenging and feeding on the contents.
4. Do **not** leave black plastic rubbish bags on the communal walkways, in the foyers or near the bins even for a short time.
5. Do **not** throw litter down, especially sweet wrappers, as rats will smell the sweet, sticky residue on the wrapper.
6. If you keep pet or bird food on your balcony, place it in a metal or plastic container with a tight, fitting lid.
7. If you have a cat and have seen where rats are coming from (*e.g. coin sized holes*), place used cat litter in/near the hole. Rats hate cats!
8. Grow mint, rosemary or sage, in pots on your balcony. Rats, flies and other pests do **not** like the smell. You can also use the mint or sage leaves to flavour your cooking.
9. If you see a rat, tell the office or the BCC caretaker (Tom) immediately.



## Help !!! I need more space

Now the festive season is over, are you feeling a little over whelmed by the amount of stuff in your home? If so, you are not alone. It's reported that 35% of British homes will be having a sort out this weekend.

Too much stuff can be a fire risk, a trip hazard, restrict airflow, negatively impact on cleanliness and cost money as things cannot be found so duplicates are bought.

Here are some useful tips to help take back control of your living space:

- 1 START SOMEWHERE**  
 When it comes to spring cleaning it can feel overwhelming. Find a pile of papers or a closet and just start going through it!
- 2 KEEP. DONATE. SELL**  
 Make three piles. A keep pile, a donate pile, and a sell pile. When you grab hold of an item it has to go into a box. When the box is full put it off to the side and start another one.
- 3 5 SECOND RULE**  
 If you grab onto an item and can't remember when the last time you used it in 5 seconds it's time to get rid of it! Don't let items you haven't used in forever weigh you down!
- 4 DOES IT BRING YOU JOY?**  
 Biggest question! If the item isn't bringing you joy, why do you have it?
- 5 DO YOU HAVE MULTIPLES?**  
 Look around, what do you have that is duplicated? 3 spatulas? Unless you're a wizard in the kitchen you probably don't need 3 at once, so why have them? Get rid of the multiples.
- 6 RECYCLE. RECYCLE. RECYCLE.**  
 Often times we have items that are just lying around, not getting used. For example, old cellphones and magazines. Go recycle them.
- 7 SET LIMITS**  
 When starting on a room or closet. Set a time limit. You'll only go through the closet for 20 minutes. This makes sure you aren't wasting too much time deciding if you need it or not. If the answer takes longer than 5 seconds get rid of it!
- 8 DON'T LET THE BOXES SIT**  
 You've made your boxes of Keep.Donate.Sell. Don't let them sit in your house for 3 months. When the boxes are full, get them out of the house!