

RICHARD FENTON shows how to survive the credit crunch

and make your cash go further

DEBTBUSTER

WHO'LL SAVE YOUR HOUSE

THE Daily Star Sunday's new debtbuster is on a mission to save your home.

Personal finance whiz Richard Fenton has teamed up with your favourite newspaper to answer all your money worries.

Manchester-based Richard, 39, has come to the aid of tens of thousands of people and businesses during his decade in the business.

Now he wants to help any cash-strapped Daily Star Sunday readers too.

Richard is even offering to fight on behalf of one credit-crunched family who face losing their home.

He is confident he can save any home from being repossessed and will even stride into court on behalf of the family to argue their case.

Danger

Richard said: "I want to help money-worried readers sort out their finances.

"There are some simple things that can be implemented very quickly that can save people a lot of money.

"And if you are in danger of having your house repossessed I want to help.

"The majority of lenders don't want to foreclose on people but, even if it goes as far as County Court, I will be there for the family in a bid to get them to stay in the home and help sort out any repayment problems."

Richard's Surviving The Credit Crunch website aims to save the UK a total of £10million in six months by showing people how to get the most from their cash. And he reckons he's ideally placed to help after battling back from the brink himself.

In his 20s Richard was up to his neck in £20,000 of debt. But after digging himself out he wants to help others.

He told us: "I was a typical male in my 20s - which is the highest risk category for debt. I lived way beyond my means,



A SIGN OF THE TIMES:
Thousands of Brits are facing repossession

by **MICHAEL BOOKER**

like a lot of lads do at that age - doing the usual things like trying desperately to impress the ladies.

"When I got to about £20,000 in debt I had to start doing something about it.

"I managed to sort myself out and became inspired to help others."

Richard became a debtbuster after gaining a Consumer Credit Licence.

He added: "After suffering debt problems myself I just wanted to help others.

"I can show people how to make the most of their cash and manage debts efficiently."

Richard feels the recent row over MPs' expenses is fanning the flames of anger among Brits already struggling during the global economic downturn.

He told us: "If like me you are sick and

tired of seeing greedy MPs get away with murder on their expenses claims as you fight the credit crunch, you've come to the right man.

"For the last ten years I have worked very closely with people who are in financial strife to get them back on their feet - genuine people who are finding it hard to make ends meet each month.

"Starting today, I will show you how you can save money on all your household bills, tell you where to get the best deals and bargains and even how to manage your debts and keep creditors off your back. Whatever your problem I can find the best solution."

WE NEED YOU!

WE want to hear from any of our readers who are finding it hard to manage everyday finances, particularly if you are worried about losing your home. No matter how tough it is, we may be able to help.

If you and your family want to be the Daily Star Credit Crunching family, then get in touch at **Richard@SurvivingTheCreditCrunch.org.uk**

TOP TIP

I WANT to kick things off by warning about a little-known trick banks use for getting hold of your cash without asking or even telling you!

If you have debts with your bank such as a credit card or loan and you fail to make your payments, it can use the Setting Off Rule. This means it can raid your current account and even your savings account to pay off the debt - it doesn't even have to tell you about it first!

So if you think this could happen to you, my advice would be to keep a separate bank account to hold your cash - that way you won't get any nasty surprises when you go to the cash machine.

Picture: **TERRY BRADFORD**

DEALS of the WEEK

TO get some cash back into your pockets and even win some cash to spend on a new appliance for your home, I have got **THREE** great deals for you today.

We'll be bringing you the best deals and freebies around to help you enjoy life during the credit crunch...so get saving.



1 **SAVE £150 right now** by switching from your current energy supplier. We are all sick and tired of hearing how the big utility companies are over-charging us for our gas and electricity...well, fight back by shopping around for the best deal. If you have never switched before you could save as much as £150 - the best part is you can use a comparison site to do all the hard work for you.

Go to SurvivingTheCreditCrunch.org.uk and make that switch today.



2 WE have also teamed up with Pizza Express to give you two pizzas for the price of one. Just go to SurvivingTheCreditCrunch.org.uk to download your voucher and see terms and conditions.

3 THIS is a great chance to win yourself £1,500 of brand-new electrical appliances, such as a new TV, fridge, cooker, laptop or mp3 player! The guys at Comet are looking for the most battered and bruised appliance in the UK and the winner will get

£1,500 to spend at Comet. All you have to do is make a short video of the offending gadget, upload it on to YouTube and send your details in to Comet - check out SurvivingTheCreditCrunch.org.uk for more details on how to enter.

COMET