

# ARE YOUR finances

## MAKING YOU

»Stop and think before you go on another spending spree - the way you manage your money and health are closely linked, according to experts...

If you're feeling skint, you're not alone - right now, there are presents to find, drinks to buy and party dresses to invest in. And for most of us, finding that kind of money usually means turning to our flexible friend - studies show more women than ever are using credit cards and overdrafts to keep up with spending that their salary just won't cover.

Even more worrying than the monthly credit-card statement is evidence showing that women who have a devil-may-care attitude to their cash also fail to look after their health. A new survey from Legal & General found that women who were the worst money managers also exercised less and ate less healthily than those more in control of their cash.

'Our spending style reflects what is happening in our emotional life,' says psychologist Susan Quilliam. 'By examining the way we handle money, we can learn a lot about our underlying emotional state - and that's what affects the way we look after ourselves not just financially, but physically, too.'

Simonne Gnessen, a financial coach, agrees. 'When I help clients to realise financial problems are not just them being useless but are linked to their feelings, they gain self-awareness and spend more wisely - and their stress levels plummet,' she says.

So the good news is that once you recognise what kind of spender or saver you are, you can learn to control your cash flow and get your health and fitness back in credit, too. Read on to identify your own spending style.

# fat?

