

MAXED-OUT MARY

Recognise yourself? You spend a fortune on the best beauty products and have a membership to the flashiest gym. You believe in investing in your image, but you don't have enough money left over for savings. You rent a place or live with your parents and have no serious plans to buy your own home. **Your money and your life** **Underneath** it all, you're just not happy in the present, so you shy away from making future plans and indulge yourself day to day by spending a lot to make yourself feel better. You'll never save up a deposit for a house because you're afraid to make a financial commitment. You're unlikely to achieve your fitness goals either, because your workouts are a case of style over substance. You never really break into a sweat as you're just there to be seen - setting foot inside the gym makes you feel virtuous, but getting results seems like hard work. Likewise, though you look a million dollars, you're not really focused on looking after your skin, or even your inner health. As you're so poor at planning ahead, your cupboards are often bare, so a ready-meal from the 24-hour garage is a common weeknight solution and you often go to sleep with your make-up on.

'Being scared to build a future often means that you're unhappy with the present,' says Quilliam. 'You're subconsciously wary of building on a shaky foundation.'

Balance the budget You need to create an inspiring vision of the future. 'You won't be motivated to save money unless you know what you're aiming for,' says Gnessen. 'One way of doing this is to create a visual image of what you want. Start a goals book or pinboard. Cut out images from magazines that represent what you would like from your future, then paste them in. You'll soon realise what you would really like to achieve - from starting your own business to buying a flat. With a clear idea of what you want, you can take steps towards your brighter future.'

But as well as working on the future, you need to pep up your present. Focus on creating a healthy eating plan, with nutritious meals planned for the week ahead, and set aside time for exercise so you start your journey towards improved fitness. Looking after yourself today is the best possible investment in your future and will make for a far healthier, happier tomorrow.

HELPLESS HANNAH

Recognise yourself? You have only the vaguest idea of the state of your bank balance. You lurch from one financial disaster to another, constantly hitting your overdraft limit and bouncing cheques. Your eating is equally haphazard - you're always trying miracle diets and expecting other people to motivate you to exercise. **Your money and your life** You're like Sleeping Beauty, always waiting to be rescued. The helpless and hopeless rely on others - boyfriend, husband, parents or credit cards - to bale them out every time,' says Quilliam. 'So they can never take full credit for doing well - success is always at least in part thanks to other people. Eventually, this wears away at their self-esteem.' **Balance the budget** You need a masterclass in self-motivation. **To get you started, keep a diary of what you spend, what you eat and when you work out.** Then you can look for places where you can reduce expenses. 'Make a game of it,' says Gnessen. 'If you're spending too much on clothes, challenge yourself to find a great T-shirt for £10. If all your money is going on takeaways, decide you're going to become a brilliant cook and eat at home three nights a week.' You won't change your money style overnight, she warns, but taking responsibility will boost your self-esteem instantly and propel you into making more positive, self-assured changes. Your diary can also improve your health, according to Waterman. 'A food diary is great for shocking you into realising just how awful your diet is and it's a great spur to eat well,' she says. 'If that's too big a step, do what I do. Keep paper and pencil handy and jot down every single less-than-healthy bite. The guilt you feel - when you look at the rubbish you're putting into the only body you've got - helps you realise that only you can keep yourself healthy.'

CONTROLLING CONNIE

Recognise yourself? You are great with money, living within your means, but you're often too concerned about your finances to treat yourself. Your diet is equally under control - you know the calorie count of everything and stick to a few set meals so you can monitor all the food that passes your lips. **Your money and your life** You are deferring the good things in life, waiting for your proper life to begin. **This is often linked with a "perfection-anxiety" - feeling you have to be perfect before you can deserve the life you want,** says Gnessen. 'People often pick up the message that they aren't good enough in childhood.' You probably eat very healthily and exercise a lot, but still don't feel you've got the body you want. And if life is lacklustre, there could be another reason - lack of energy. You may be pushing yourself too hard in the gym or missing out on nutrients. **Balance the budget** Learn to live a little. 'Life's too short to be on a diet all the time,' says Waterman. The perfect diet and exercise regime will bore you senseless eventually. You'll be so bored that you'll lose the natural high we get when we feel we're looking after ourselves. Keep to your regime most of the time, but loosen up occasionally. Have a bar of organic chocolate now and then or skip the gym and go for a walk in the park.' Plus, devote some of your cash to investing in yourself-your home, pleasure or education - and you'll soon rediscover your/o/e *de vivre*.

Find out more about looking after your emotional and physical health at www.nickiwaterman.com. For more information about financial coaching and how it could help you, visit Simonne Gnessen's website, www.financial-coaching.co.uk