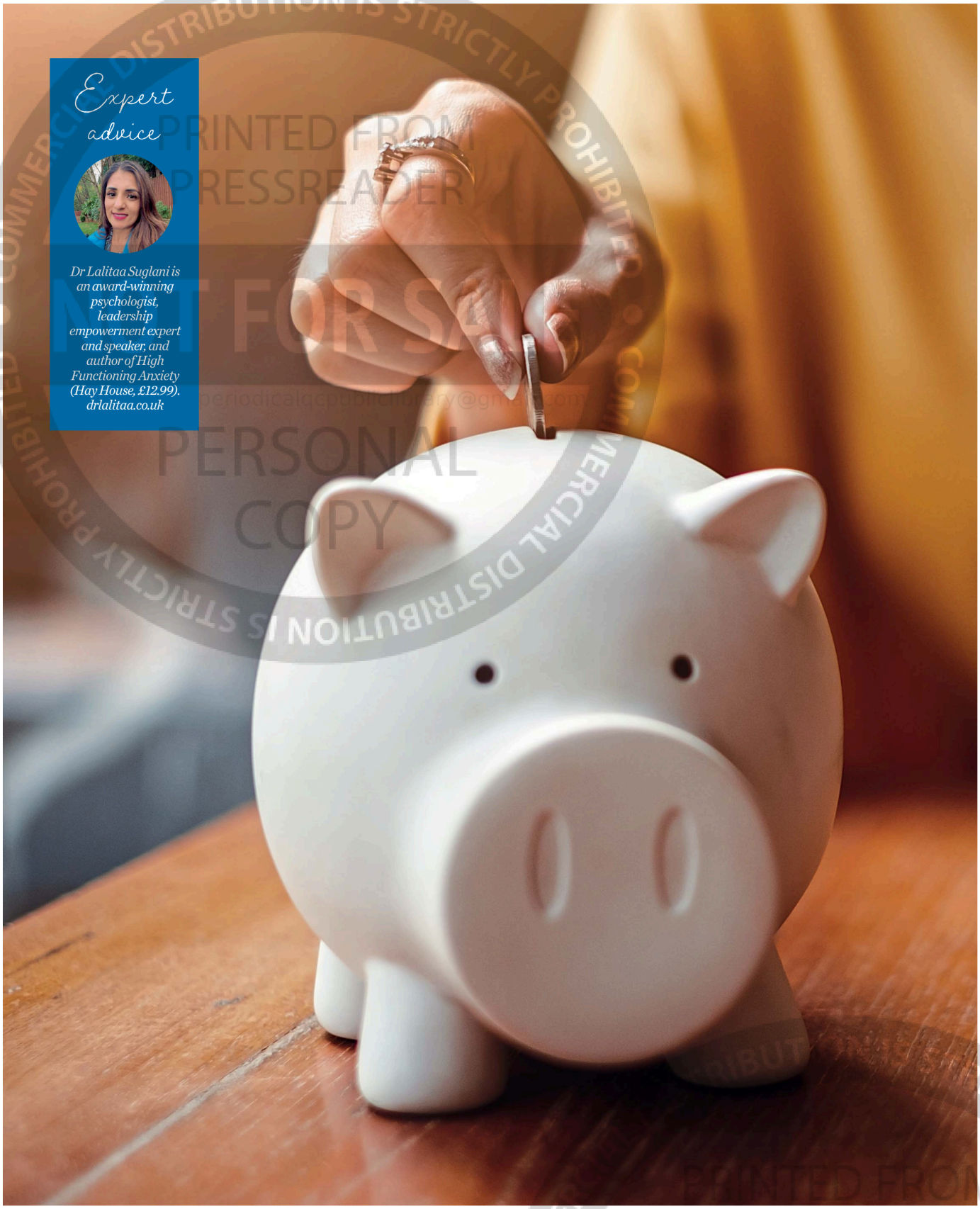
- Personal finance



Expert advice

Dr Lalitaa Suglani is an award-winning psychologist, leadership empowerment expert and speaker, and author of High Functioning Anxiety (Hay House, £12.99). drlalitaa.co.uk

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5 ways TO TAKE CONTROL OF YOUR MONEY

Always leaving financial admin until the last minute? Vicky Shaw shares some expert tips to help improve your habits – and your finances

When it's time to get down to some financial admin, thoughts of other 'must-do' tasks can all-too easily creep in and take over, whether that's taking the dog out for a stroll, checking for phone messages, or even completing the final episode of a TV series! However, such delaying tactics can leave 'financial faffers' significantly out of pocket. More than half (58%) of adults admit leaving things until the last minute has cost them financially, according to a survey of 2,000 people.

More than a third (36%) confess to stuffing unpaid bills in a drawer, while one in six (16%) has ignored early warning signs of malfunctioning household appliances.

Monday mornings are the prime time for putting things off, with 10am pinpointed as the most common time to put off these kind of tasks.

Psychologist and leadership expert Dr Lalitaa Suglani explains that putting these tasks off and 'faffing' is often 'driven by feeling overwhelmed'. Sounds familiar? Here are her tips to break the unhelpful habits and take control...

'Future message' yourself

Suglani suggests writing a message to your 'future self' for routine tasks.

She says: 'Use these messages as reminders and say things compassionately like: "You took care of this last month, well done. Time to do the same again."

'This helps remove the mental load of remembering without being self-critical.'

Use the '30-second start' rule

Suglani says: 'Tell yourself you'll spend only 30 seconds to get started with the process – be that finding the phone number, writing down a bill or opening the app. Once you start, divide tasks into smaller manageable actions and you'll likely keep going until it's done.'

Work in short bursts

'Once you get going, aim to tackle your to-do list in 25-minute intervals, followed by five-minute breaks,' suggests Suglani. 'This prevents burnout and works within our brain's natural attention span. During each interval, commit to one task to help concentration and productivity. Use the short breaks in between to rest your mind and do something you enjoy.'

Known as the 'pomodoro technique', this is also a good trick for other tasks you might be putting off!

Create a distraction-free environment

'Watching TV and snacking are common avoidance tactics, so when you're tackling your to-do list, do it in a space with minimal distractions,' Suglani adds. 'A decluttered, quiet environment can significantly enhance your concentration and efficiency, making it easier to start and complete tasks without succumbing to procrastination.'

Finally, reward yourself

'Set an earlier "joy date" rather than a "due date" for things such as paying bills, associating it with a reward. Instead of thinking of it as an obligatory deadline, treat this as the time you're "gifted" with the chance to clear the expense. After ticking it off your list, reward yourself with a small ritual – a favourite coffee, a walk, a sweet treat or a podcast break.'

IMAGE: SHUTTERSTOCK

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