

These women will SIMPLIFY YOUR LIFE

FROM CASH TO CLOTHES TO COOKING, MEET THE ORGANISING GURUS WHO CAN FREE UP SOME SPACE IN YOUR HOME – AND YOUR MIND

WORDS EMMA ELMS PHOTOGRAPHS ANDREW MONTGOMERY

Boost your financial IQ

Financial expert JASMINE BIRTLES, 38, is founder of the website Moneymagpie.com. Jasmine is single and lives in London.

Whatever you want to do in life is underpinned by your finances. That's why, after health and relationships, money is the next most important thing to get right. The more in control you are of your money, the more choices you have, for instance, to take a career break or go travelling. I had a lightbulb moment 10 years ago when I was a business journalist at the BBC.



I was reading up on personal finances when I suddenly thought, 'Good grief, how the hell did I get myself into debt?' It's relatively straightforward to become rich in the long term. For instance, if you invest £50 a month in the stock market over 40 years, there's every chance you could come out with £250,000. If you're in debt, I always say, 'Face the tiger.' It's much better than just stuffing bills in drawers, out of sight. One of my friends was upset because she'd got herself into debt, so we sat down one evening, went through all her paperwork and came up with a plan for how she could sort things out. She felt so much better, having taken control. She

even found her debts weren't as bad as she thought.

Check your bank balance two or three times a week online. That's partly to know how much you've got, but also to make sure no-one's stealing from you. Years ago, I found all these odd payments on my statement. When I rang my bank, someone had stolen £240 from my account. I always tell people the watch the 'latte factor'.

That coffee on the way to work might only seem like a couple

of quid, but when you add it up over a year... If you want to splash out on something frivolous, but money's tight, do it through 'negative spending'. Sell unwanted clothes on eBay and treat yourself with the profits, but don't spend over that. Or take part in focus groups— an easy way to make an extra £50 (visit sarosresearch.com).

If your company offers a pension, grab it with both hands, because they're giving you free money. Otherwise, a 'stakeholder pension' is your best bet (visit moneymade.clear.fsa.gov.uk). We're all so much healthier in retirement now, one day you may want to use that pension to travel the world.

JASMINE'S HAIR AND MAKE-UP CAROLINE PIASECKI. GAYLE'S HAIR NICOLE GOODMAN. GAYLE'S MAKE-UP LAUREN WALL



Gayle's wardrobe is not only neatly sectioned with different-height rails for different items of clothing, but she also separates work wear from casuals

Do a clothes audit

GAYLE RINKOFF, 37, is a wardrobe organiser and stylist. She lives in London with her twin daughters.



Life's busy enough without stressing every morning about what to wear.

Organise your closet according to your lifestyle. For instance, I often do the school run before work, so I keep my tracksuit and Uggs (my 'mummy stuff') in one section at the front of my wardrobe, then have another section with all my smart work clothes lined up. **If space is tight, create a combination of hanging space, shelves and a couple of drawers.** Have two levels of rails – Homebase sells brilliant adjustable rails (from £6.99, homebase.co.uk ✉). Then store tops and shirts on the top rail and skirts and trousers on the bottom.

Pack away out-of-season clothes under the bed in vacuum sacks (£11.78 for two, lakeland.co.uk ✉). Put cashmere in cotton pillowcases to allow the fabric to breathe, and pop in cedar balls to repel moths (£9 for four, theholdingcompany.co.uk ✉).

Divide your jeans into piles. Mine are sorted into skinny, flared, jeans for fat days and jeans for thin days. Colour-code your jumpers into piles on an open shelf in your wardrobe, too – don't be tempted to hang them; they'll lose their shape.

Who really bothers to take Polaroids of their shoes to stick on the boxes?

Put the shoes you wear a lot in clear boxes and keep special shoes in their original box. I have a brilliant Cath Kidston hanging storage bag with different-sized pockets, which is ideal for storing flip-flops, slippers and accessories (Shoe Tidy, £20, cathkidston.co.uk ✉).

For jewellery, buy a clear, acrylic jewellery case from Muji (£13.95, mujionline.co.uk ✉). It's got individual drawers, so you can clearly see what you've got.

To save time, I have a laundry basket with three sections – darks, whites and colours. Next does one for £32 (next.co.uk ✉).

Clear out your wardrobe twice a year – once in August, once in February. That's just before the new season starts, so you can see what you need to get rid of and what you need to buy. 🐾

To book a Wardrobe Solutions session with Gayle, visit gaylerinkoff.com

Keep the chaos of family life under control

JO JACOB, 39, is professional de-clutterer, specialising in prepping houses for property viewings. She is married with two children and lives in Petersfield, Hampshire.

Little and often is key. One of the reasons clutter builds up is because of what I call the ‘iceberg effect’ – it’s got so bad, you don’t know where to start. I tell people to set their kitchen timer for 10 minutes and tackle one drawer at a time.

Our home isn’t minimalist, it’s just well-organised – everything has its place. We have loads of books and board games that sat in boxes for two years. Eventually, I decided to make the most of the wasted space above the French doors in our living room. I measured all the different-sized books and had shelves custom-made.

When I’m doing a big blitz for my clients, I get three boxes – chuck, cherish and charity. Then, I’ll go through the charity box with them and see if there’s anything that

might be worth selling on eBay. Anything you love that’s in the cherish box should either be put on display or archived in the loft.

One area that people often forget about is under the stairs. We opened up the space and put a chest of drawers there, with a drawer for each member of the family to store their hats, gloves and scarves.

With a busy family of four, there are a lot of comings and goings in our hall. To avoid a mad dash before school, I have a basket by the front door, where the children keep their bags and PE kits. I’ve also put a shoe rack in the porch, so they can take their shoes off as they come in; it saves mopping the floor. **I’m in the process of installing a shelf with four separate power points.** We’ll be able to charge all

our mobiles at the same time, so none of them gets lost.

One of the biggest sources of mess is things that come into the house each day: post, bills, work papers... The secret is to put good filing or storage systems in place and use them every day. If every day is too much, try for a five-minute blitz once a week.

I have two baskets in the kitchen, one for my son, Ben, and one for my daughter, Ella. I scoop up anything they’ve left lying around the house and put them in the basket, then once a week I ask them to put everything in their basket away in their rooms.

Jo is a member of the Association of Professional Declutterers & Organisers UK. To contact Jo, visit benellainteriors.co.uk



Jo has made the most of her space, having shelves custom-built in her living room (far left), and opening up the area under the stairs (left). The children each have a basket (above) for tidying away toys



Amanda in her kitchen (above), with her essential ingredients (right). One of her favourite quick-fix lunches is a guacamole wrap (top right)

HAIR AND MAKE-UP: JULIA FRANCIS

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Healthy eating for busy lives

Nutritionist and author **AMANDA URSELL**, 45, reveals how to eat well even when pushed for time. She lives in Sussex with her two children.

Bulk-cook a traditional Italian tomato sauce and freeze it. I make three litres at a time. It's great value and incredibly versatile – you can add tuna and serve with pasta, make a spaghetti Bolognese or use to cover sautéed chicken.

The best time-saving gadget I've ever bought is my mini hand-held blender. It's much easier than tipping everything into a food processor.

There are some things you should have in the cupboard for when you come home starving and in need of a quick snack. Whole Earth Crunchy Organic Peanut Butter is great on toast. Avocados – either with balsamic as a tasty snack or sliced on toast. Ador oat bars from Holland & Barratt contain extract of oat and palm oil, which helps to keep you feeling full.

In my fridge, I always have the following things: Knorr chicken stock (the concentrate that comes in a glass jar). Just add coriander, noodles and cooked chicken for an easy soup. Parma ham – great with melon for an easy, low-fat lunch. Ricotta cheese – I have it on sourdough toast with slices of tomato and black pepper. Baby spinach – a quick vegetable to cook, great sautéed and a versatile side dish.

Tortilla wraps are my saviour. They're low-GI and filling, so you won't be starving 10 minutes later. For a packed lunch, I whip up a guacamole, using avocado and marrowfat peas (sounds weird, but trust me), and take a tortilla wrap out with me, then fill it just before eating, so it doesn't go soggy.

There are plenty of times I come in from a long day and can't face making my own supper. So, I'll have a comforting bowl of Quaker's porridge, after the children are in bed. 🍲

