

FocusFinance

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How to pamper your mum on a tight budget



Creating a budget for Mother's Day



Embrace your Inner DIY Maestro



Surprise her with a thoughtful gift

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reach financial solutions.*

Focus on the Customer...

Our goal is to meet and exceed customer expectations, to give lasting value to the customer. Our first step will be to provide everyone in the business with a clear understanding of what our customers want.

Editors view

This might be surprising, but as the Mother's Day rolls around, many people fall into further debt in an effort to treat their mums the best way possible. The pressure of buying their mums the best gift to celebrate.

However, there's one thing we all need to understand, just because something costs a lot of money doesn't mean it's always good. A record £928m was lavished on Mother's Day last year.

The amount is only expected to rise every year. A simple card gets extra expensive when the Mothering Sunday is around the corner. According to a research an average spending for Mother's Day is now £30.

In this edition, we've rounded up some frugal tips to help you pamper your mothers on this special day without breaking the bank.

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Thanks to all the Mums

Do you remember your mum telling you “Wait until you become a parent”?

Many times we take it as a joke and laugh it off. We don't understand how painstakingly difficult being a mother is.

Motherhood isn't about an endless round of nappies, sleepless nights, cooking meal after meal, feeding and cleaning. Motherhood is about worrying endlessly until all the kids are home safe. Motherhood is about never getting the time to shower in peace. Motherhood is about waking up in the middle of the night just to check if the kids are sleeping well.

It's about raising, celebrating kids. It's about never getting tired of the feeling of being overwhelmed all the time.

A single day can't be enough to repay the sleepless nights, the love, and the support we all receive from our mums.

Thanks to all the mums, the single mum, the working mum, the stay-at-home mum. You all deserve to be thanked, every single day. Happy Mother's Day!



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Creating a budget for Mother's Day:

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A budget is a short summary to help you prioritize your spending and manage your money. Creating a budget ahead of time is always meaningful. It helps you keep track of where your money is going. It also helps you get your bank account under control. For a special day like Mother's Day it's always important to plan your budget in advance. Use our step by step guide to help you establish a budget for that special day.

.....



*Happy
Mother's
Day!*

Step 1

WRITE DOWN YOUR EXPENDITURES.

Write down how much you spend in a month and what exactly you spend it on. Make categories like housing, utilities, food, entertainment, car/transportation and household expenses. Calculate how much you spend on these each every month. Create categories for every major expense and subcategories for every small expenditure. This will give a clear idea of how much you're spending on each category.

Step 2

REDUCE YOUR EXPENSES.

Once you've examined your monthly expenses, figure out if you have an over spend. If yes, rank your priorities. Prioritize your expenses as to what can be compromised, downsized or skipped.

Consider pain-free-savings and cut expenses without cutting back. Pain-free-savings are about living the same way, but paying less to do so.

- Cut the cost of your fuel bills by switching your energy supplier and choosing a better energy deal. With helpyourmoney.net
- Make a shopping list before you go shopping and only buy what you need. This will help you stick within your means.
- Buy fruits and vegetables from local markets. They are usually less expensive at the local market.
- Collect together things you don't use and sell them off on ebay.
- Cut costs on your home phone bills and internet by choosing a better deal.
- Keep a penny collection jar and throw your pennies in it. You'll be able to save your loose change.

- Re-evaluate your insurance, whether it's life, health or travel insurance. Compare prices and make sure you get the best deal.

- Cut energy expenses by replacing light bulbs with energy saving bulbs.

- Instead of wasting money on gym membership, consider running in a park, walking to work, working out at home and riding a bike in your spare time. You don't need to spend a fortune to stay fit.

- Try out cheaper brands of everything you buy. Consider buying supermarket's own-brand products. This includes toiletries and cleaning products as well. They'll cost you less.

Step 3

PEN DOWN THE THINGS YOU WISH TO DO FOR YOUR MOTHER.

Written goals bring clarity and focus. If you plan on doing all the traditional stuff like gifts, flowers, a greeting card and a meal out, write down your plan and stay focused.

Step 4

CALCULATE YOUR EXPENSE.

Figure out how much money you will need to carry out your plans. Set a target.

Step 5

SET A SAVINGS GOAL.

Once you know the amount you need, set a savings goal and start saving. By having a target in your mind, you'll be able to save faster and more successfully.

Mother



Budgeting tips

Now that you have a budget its vital you don't blow it in the attempt to impress your mother. We have put together a few handy tips to help you keep on track and impress your mother at the same time.

Use your budget wisely:

A budget is of no use if you don't know how to use it wisely. It seems unnecessary if you keep spending your money without knowing if the spending is actually worth it

Spend only what you can afford:

Don't spend too much money in an effort to stay ahead of the game. Spending less doesn't mean you love your mum any less. So spend only what you can afford.

Do something more meaningful:

You don't have to do all the traditional things to express gratitude. Sometimes a simple hug is enough, but that alone is no fun. Do something more meaningful and budget friendly at the same time.

Make DIY your first priority:

Whether it's a bouquet, a card, a gift or a nice meal, doing it yourself will add a personal touch to it. With the amount of effort put into it, you can make your mum feel extra special. It will save you a small fortune.



Embrace your inner DIY Maestro:

Mums are special and they sure deserve gifts and adoration. Mothering Sunday is the sweet time to appreciate them. What's the best gift you can give your mother to show her how much you love her and care about her?

With the amount of time, effort and love put into a handmade gift, makes handmade gifts more special and more meaningful. Handmade gifts are an expression of love. When you give your mother a handmade gift, you're sending them a message that they're worth your time. They are personal and valuable.

From a handmade card to a homemade meal, take inspiration from our simple DIY ideas instead of purchasing items from a store or taking her out to an expensive restaurant you can't actually afford.

Brighten her day by lavishing heaps of love on a card:

Almost £85 million is spent every year on greeting cards alone. Greeting cards get extra pricey when Mother's Day rolls around. Ranging from £6 to £23, a simple card can cost you £7. Why buy a store-bought version when you can make a card for under £4? A handmade card will make your sentiment even more special.

Here are our favorite handmade cards...



1. Recreate Your Memories

Share some of your favorite memories with her, take a cue from this unique idea. A pack of paper stripes will cost you £3.26 at <https://www.etsy.com> It usually has 120 stripes. You will have some left over to use for another occasion.

Materials required:

Paper stripes
Glue

Step 1

Write down your favorite memories on the paper stripes.

Step 2

Simply attach them together with glue in the shape of a chain. Write one memory on each stripe, the chain can get as long as you want. Include old and new memory's.



2. Tug at Her Heartstrings

Make her smile with this beautiful idea. She will love to keep this. You only need some yarn. A good quality yarn will cost you less than £1. You can get it at <http://www.woolwarehouse.co.uk/>

Materials required:

Colourful yarn
(preferably her favorite colour)
Thick card
Threading needle
Pencil
Eraser
Scissors
Heart shaped Cookie Cutter

Step 1

Trace an outline of a heart shape with pencil on card using a cookie cutter.

Step 2

Mark dots around the heart using a pencil with equal distance between them.

Step 3

Punch holes on the dots using a needle.

Step 4

Erase the pencil marks.

Step 5

Thread yarn through holes by drawing needle in various directions.

Step 6

Cut off the thread underside and tie it up.



3. Nothing is more beautiful than a handwritten note

Touch her heart with a handwritten note on a simple watercolour card. This card will cost you approx. £3, as you only need to buy watercolours for this. You can get them at <http://www.theworks.co.uk/c/art-supplies/watercolour-painting>

Materials required:

Ruler
Watercolour paper
Scissors
Paint brushes
Watercolours

Step 1

Use a ruler to lay out the cards.

Step 2

Cut the cards out from the paper and carefully fold in half.

Step 3

Unfold cards and paint your watercolours onto the front.

Step 4

Use two to three colours per card that would blend well together.

Step 5

Tilt your cards to create drips or add lots of water for a more blended look.

Step 6

Let your cards dry. Write a heartfelt note inside.

4. Make your own DIY Bouquet:

Kraft Paper Bouquet

Once you've bought flowers, you only need some available-at-home supplies to bunch them together to create a bouquet of your own.

Materials required:

Twine
Flowers
Kraft Paper
Shipping Tag
Letter stamps
Pencil & Stamp pad.
Saran wrap & damp paper towel (to keep flowers fresh)

Step 1

Cut out enough kraft paper to wrap your bouquet in a rectangular shape.

Step 2

Take the eraser end of a pencil and dab it onto a stamp pad colour of your choice. Let it dry.

Step 3

Take flowers and begin wrapping.

Step 4

Take some jute twine and tie your bouquet together.

Step 5

Add the tag and finish it off with a bow.



5. DIY Mini Flower Bouquets

Materials required:

Flowers
Rubber band or floral tape
Tissue Paper
Kraft Paper
String

Step 1

Bunch a few of flowers together.

Step 2

Cut them down to desired mini length tie them all together with a rubber band or floral tape.

Step 3

Cut a square piece of tissue paper and place the mini bouquet at one corner of the tissue paper.

Step 4

Wrap the left side of the paper over to the right, the bottom portion up over that, and the right side over on top.

Step 5

Repeat with a square piece of Kraft paper wrapping a little lower than where the tissue paper is so that the tissue peaks over the top of the kraft paper.

Step 6

Tie with a string.



6. Bake her happy with a blissful bake

A cake is a special treat for every mum on Mother's day. Sweet treats can be pricey, but if you're making a budget dessert baked with love at home, it will keep your wallet full.

Delight Her Sweet Tooth With Molten Chocolate-Nutella Pudding Cakes.

This sweet and tasty dessert is part cake and part pudding. Serve warm with a side of vanilla ice cream.

Yield: Serves 6

Cost per serving: £1.12

Ingredients required:

1/2 cup all-purpose flour
1/2 cup unsweetened cocoa
1/2 teaspoon baking powder
4 ounces semisweet chocolate, finely chopped
8 tablespoons (1 stick) unsalted butter, cut into pieces
4 large eggs
1 teaspoon vanilla extract
1 cup sugar
1/4 teaspoon salt
6 tablespoons Nutella

Preparation

1. Preheat oven to 350°F.
2. Mist 6 6-Oz. ramekins with cooking spray.
3. Place a roasting pan in the oven, pour in 1/2 inch of hot water.
4. In a bowl, whisk flour, cocoa and baking powder.
5. Combine chocolate and butter in a microwave-safe bowl, cook on high until almost melted. Be careful that it does not burn. Whisk until smooth.
6. In a bowl, beat eggs, vanilla, sugar and salt until pale yellow
7. Beat in melted chocolate mixture. Stir in flour mixture. Spoon half of batter into ramekins. Drop 1 Tbsp. of Nutella into centre of each. Cover with remaining batter.
8. Transfer ramekins to roasting pan. Bake until the cakes have risen and are cracked on top.
9. Let cool for 5 minutes. Serve warm. bow.

7. Treat her Royal with Cappuccino Bundt Cake

Treat Her Royal With Cappuccino Bundt Cake

The moist and chocolatey dessert with the hint of coffee has a delicate taste. Treat her with this fabulous dessert.

Yield: Serves 12

Cost per serving: £ 0.46

Ingredients required:

CAKE:

2 cups all-purpose flour
1 teaspoon baking soda
1 3/4 cups sugar
1/2 teaspoon salt
1/2 cup vegetable oil
8 tablespoons unsalted butter
2 tablespoons plus 1/4 tsp. Unsweetened cocoa
3 tablespoons plus 1/4 tsp. Instant espresso powder
2 tablespoons plus 1/4 tsp. Cinnamon
2 large eggs, lightly beaten, at room temperature
1/2 cup sour cream, at room temperature
1 teaspoon vanilla extract

GLAZE:

4 ounces white chocolate, chopped
1 tablespoon unsalted butter
1 cup confectioners' sugar
3 tablespoons whole milk

Preparation

1. Preheat oven to 375°F. Grease and flour a 12-cup Bundt pan.
2. In a bowl, whisk flour, baking soda, sugar and salt.
3. In a pan, whisk oil, butter, 2 Tbsp. Cocoa, 3 Tbsp. Espresso powder, 2 Tbsp. Cinnamon and 1 cup water. Bring to a simmer over medium-low heat, stirring.
4. In a bowl, whisk eggs, sour cream and vanilla.
5. Stir cocoa mixture into flour mixture.
6. Fold in egg mixture. Pour into Bundt pan, smoothing top.
7. Bake until a skewer inserted in the cake's centre comes out clean, 25 to 33 minutes.
8. Let cool on a wire rack for 10 minutes.
9. Remove from pan. Let cool completely.

Make glaze:

1. Whisk 1/4 tsp. each cocoa, espresso powder and cinnamon.
2. In a heatproof bowl set over 1 inch of simmering water, melt chocolate with butter.
3. Remove from heat and let cool.
4. In a bowl, whisk sugar and milk.
5. Stir in chocolate mixture.
6. Drizzle glaze over cake.
7. Sift cocoa mixture over top, let stand until glaze is set.



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Run the gamut of emotions with the best buds of the bunch

Studies suggest, flowers give women a mood boost. It can last up to several days. Sixty seven percent of the British people buy flowers to express their gratitude for their mother dearest.

The best and budget friendly option is to create a bouquet of your own. Hand-made bouquets cost you a fraction of the store bought price. Even a low priced bouquet will run you £23 or so.



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What you need to know before you buy flower

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Keep these things in mind
before you go flower shopping.
These tips will help you save
money.

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1. Buy from a roadside stand:

Most roadside stands have beautiful alternatives to roses. Besides, they aren't pricey. Rather than buying from a store, it's better to buy from a roadside stand.

2. Go With a Local Florist:

Going local means delivery costs can be half of what you find at famous florist networks. Save your hard earned pounds.

3. Bring your own Vase:

Don't buy a vase or basket directly from the florist. Instead, head to a craft store for a cute and cheap vase or basket. If you have a creative mind, you might even add a few ribbons or fabric. Bring the vase or basket to the florist and have him use it instead.

4. Choose in season Flowers:

Choose flowers that are in season, they cost less than those that are out of season.

5. Make sure your flowers last longer:

Tell mum to keep flowers in the coolest part of the house. They will last longer. Lilies can last up to several weeks if they are treated right.

6. Order early:

If you're going to order flowers online, make sure you order in advance. If you order flowers in advance, they'll be less costly.

7. Use Potted Plant as an alternative:

A potted plant will cost you less than a bouquet. Scourge to your local gardening store for an amazing alternative. Buy your mum a potted plant that will live for years, as your mum can plant it afterward.



Surprise her with a thoughtful gift.

Nothing's more special than a handmade gift. Don't get coerced into believing that the celebration requires an expensive gift. You can spread the cheers by hand making a simple gift. Handmade gifts mean the most to mums.

Treat your mum special with our wallet friendly DIY gift ideas without making too much of a dent in your savings.



Vintage Teacup Candles

If you have a vintage teacup to use, you only need to find candle wax flakes to complete the teacup candles. If you don't have a vintage tea cup already available at home, check out The Cakestandland's vintage teacup collection at <http://cakestandland.co.uk/tea-cups--saucers-trios-coffee-cups-217-c.asp> to get a budget friendly vintage teacup set.

Materials required:

Vintage teacups
Eco friendly candle wax flakes
Wooden kebab skewer sticks
Scotch tape and sharp scissors
A stove, a double boiler and bowl
Oven mitts and a hot plate/trivet

Step 1: Tape together two wooden sticks at the end.

Step 2: Slide in a wax wick so it sits in between the two wooden sticks and then clamp shut the opposite ends and tape together.

Step 3: Position the wick into the centre of the cup.

Step 4: Repeat this step until all of your cups have a wooden wick support laying across the tops.

Step 5: Fill a shallow pan or double boiler with water and put over medium to high stove heat.

Step 6: Place your bowl into the water and pour in your wax flakes. As the water and bowl, begin to heat, your wax flakes will start to melt and become clear.

Step 7: Using oven mitts use one hand to lift up the bowl out of the water and the other hand to wipe off water on the outside of the bowl.

Step 8: Carefully pour the wax into your teacups. Fill the teacups up until about a quarter of an inch of the cup is still showing. Let the wax completely dry.

Step 9: Using very sharp scissors, cut your wick directly at the wooden skewer clamp and gently pull the wooden skewers away from the wick. Light your beautiful new Vintage Teacup Candles!

Printed Pots

Materials required:

Terracotta pots
Different fabrics
Mod Podge
Brush

Step 1: Cut a fabric.

Step 2: Wrap it around a pot, leaving extra room for folding it over on the top and bottom.

Step 3: Glue the fabric piece you got to the pot.

Step 4: Cover the fabric with Mod Podge afterwards to seal it.



Mint Lime Foot Soak

Materials required:

- 2 cups Epsom salts
- 1 lime
- Zester
- Peppermint essential oil
- Lime essential oil
- Green food colouring (optional)
- 4-1/2 clean glass jars with lips
- Ribbon & Paper embellishments for jars

Step 1: In medium bowl, add Epsom salts, zest from 1 lime, 2-3 drops of peppermint essential oil, 2-3 drops of lime essential oil, and 1-2 drops green food colouring.

Step 2: Mix salt mixture until everything is mixed well, and mixture is light green in colour and lime zest is mixed throughout.

Step 3: Decant into jars. Decorate as desired.



Spoil Her Rotten With A Dreamy Dinner

From delicious brunch to a dreamy dinner, a special lady deserves a special meal. Instead of taking her out, cook a special meal at home or serve her breakfast in bed. Restaurants get crowded and charge more on Mother's Day.

Rather than making reservations at a fancy brunch spot, treat her with our low cost, easy and quick recipes. The ingredients won't cost half as much as eating at a fancy spot would.

Creamy Smoked Salmon Pasta

Ingredients:

- 6 tablespoons butter
- 1/2 onion, finely chopped
- 2 tablespoons all-purpose flour
- 2 teaspoons garlic powder
- 2 cups skim milk 1/2 cup grated Romano cheese
- 1 cup frozen green peas, thawed and drained
- 1/2 cup canned mushrooms, drained
- 10 ounces smoked salmon, chopped
- 1 (16 ounce) package penne pasta

Preparation:

1. Bring a large pot of lightly salted water to a boil. Add pasta and cook for 8 to 10 minutes or until al dente; drain.
2. Melt butter in a large skillet over medium heat. Sauté onion in butter until tender.
3. Stir flour and garlic powder into the butter and onions. Gradually stir in milk. Heat to just below boiling point, and then gradually stir in cheese until the sauce is smooth. Stir in peas and mushrooms and cook over low heat for 4 minutes.
4. Toss in smoked salmon, and cook for 2 more minutes. Treat her with delicious pasta.



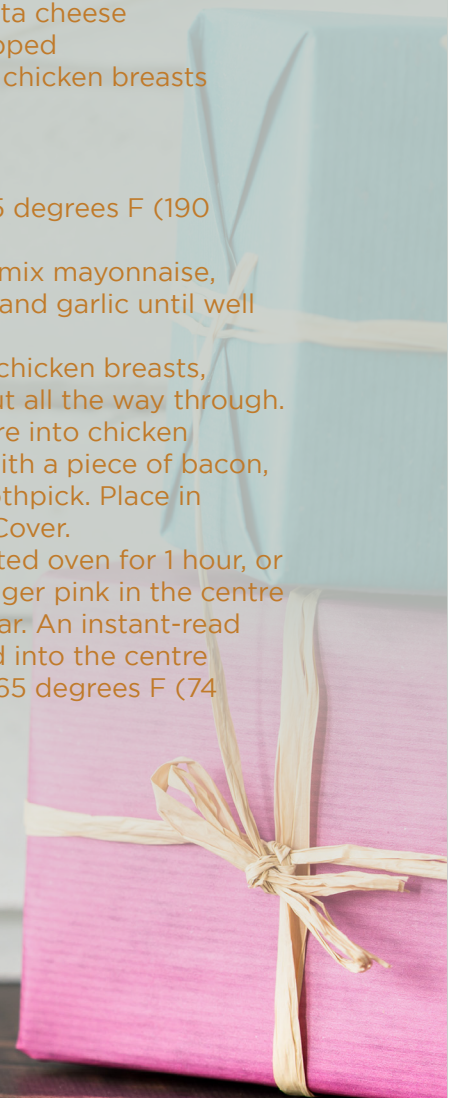
Spinach Stuffed Chicken Breasts

Ingredients:

- 1/2 cup mayonnaise
- 1 (10 ounce) package frozen chopped spinach, thawed and drained
- 1/2 cup crumbled feta cheese
- 2 cloves garlic, chopped
- 4 skinless, boneless chicken breasts
- 4 slices bacon

Preparation:

1. Preheat oven to 375 degrees F (190 degrees C).
2. In a medium bowl, mix mayonnaise, spinach, feta cheese, and garlic until well blended. Set aside.
3. Carefully butterfly chicken breasts, making sure not to cut all the way through. Spoon spinach mixture into chicken breasts. Wrap each with a piece of bacon, and secure with a toothpick. Place in shallow baking dish. Cover.
4. Bake in the preheated oven for 1 hour, or until chicken is no longer pink in the centre and the juices run clear. An instant-read thermometer inserted into the centre should read at least 165 degrees F (74 degrees C).



Opt for a Picnic in the Park:

With the high cost of eating out, an outing can cost you a fortune. Mother's day provides a great opportunity to spend quality time with your mum. For a budget friendly outdoor activity, Opt for a nice picnic in the park.



Give her a well-deserved break by planning a surprise family picnic.

Choose a spot:

Don't go anywhere extravagant. Choose a spot where she would love to go. Most preferably choose one of her favourite spots. If it's not a park, choose a beach, a lake or a zoo.

Pick a blanket:

A picnic blanket is a must for a picnic. A wool blanket works best in a grassy park and a thinner blanket works well for a sandy beach. Choose your blanket wisely.

Pack a basket:

Picnics don't always have to be precooked. When you're heading to a spot with picnic tables and public grills, it's so much fun to take ingredients with you and make your own food there. You don't need to make a long grocery run around to prepare for your picnic.

Rather, utilize what you have on hand. This goes for utensils you'll be taking with you, table clothes and blanket. Pack a basket with food. Choose whatever suits your budget.

Some of the popular picnic foods are;

- Southwest salad, conveniently packed in mason jars
- Poppy seed, grape and chicken pasta salad
- Mediterranean quinoa salad with grilled chicken
- Hot soups like cheddar broccoli and chicken noodle
- Paleo chili
- BLT (Bacon, Lettuce & Tomato) sandwiches
- Ham salad spread with homemade biscuits
- Baked Potatoes topped with broccoli and cheddar cheese
- Pita and hummus
- Corn salsa and chips
- Homemade popcorn



Plan a Movie Night at Home:

Since Mother's day falls on Sunday, it can get expensive to plan a movie night. The tickets, food and other add-on goodies can end up costing a whole day's pay.

Mums crave quality time with their kids on Mother's day. Create a cinematic adventure at home. This will allow you to spend some quality time with your mother. You don't need tons of cash to make her day special. It's always the time you spend with her, that counts.

Take things up a notch by following our step by step guide.



Step 1: Pick a flick on Netflix:

Studies suggest that the average UK cinema ticket costs £9.84 off peak and £8.40 during peak times. With Netflix you can rent a movie less than half of the price of an average movie ticket. Rent one of her favourite movies.

Netflix costs a little more than Amazon Prime and Redbox. However, it's picture quality is better.

Step 2: Doll up the ambience:

Creating an environment sets the scene right. Create a theatre ambience. Make seating comfortable. Darken the room by lowering the lights and closing the drapes.

Step 3: Make movie munchies:

Popcorn is a traditional movie treat. Most cinema charge £4.75 for a medium sized and £5.15 for a large sized popcorn.

Movie theatre popcorns are pricey and are often laden with preservatives. Popping at home is easy. Emulate the classic treat by popping it at home.

Chewy Marshmallow Caramel Popcorn

Popcorn Kernels from the supermarket will cost you 99p and a pack of marshmallows will cost you 89p.

Ingredients required:

3 bags of microwave popcorn
1 cup butter
1 ¾ packed brown sugar
16 oz. Mini marshmallows

Preparation:

Step 1: Pop popcorn and remove all unpopped kernels.

Step 2: Separate popcorn into two large bowls for mixing.

Step 3: Combine butter, brown sugar, and marshmallows in a large microwavable bowl.

Step 4: Start microwaving sugar mixture one minute at a time. Stir after each session. Once it gets to be a smooth liquid consistency you are done with the microwave. Cook it for four minutes only.

Step 5: Pour caramel over popcorn, half in each bowl. Stir lightly to combine.



Step 4: Whip up a homemade drink:

Drinks at cinemas are highly expensive. Home made slushes and sodas are so much fun. They cost you less than half of the price of an average movie drink.

Before settling in for a movie night, start the night by serving up with your own version of budget friendly iced slush and pomegranate soda.

Step 5: Doll up the ambience:

Creating an environment sets the scene right. Create a theatre ambience. Make seating comfortable. Darken the room by lowering the lights and closing the drapes.

Pink Slush

Ingredients required:

- 12 oz. Frozen orange juice concentrate
- 1 packet sugar-free pink lemonade drink powder
- 46 oz. Pineapple juice
- 46 oz. Apricot nectar
- 36 oz. Sugar-free lemon lime soft drink

Preparation:

Step 1: Combine first four ingredients in a large plastic container and freeze at least 12 hours.

Step 2: One hour before serving, remove from the freezer.

Step 3: Use a heavy, long handled metal spoon to break up slush for serving.

Step 4: Scoop 6 oz. slush into a short glass and pour in 2 oz. soft drink.

Step 5: Garnish the glass with a melon ball on a swizzle stick.



Pomegranate Soda

Serve this drink with a cherry on top.

Ingredients required:

- 1 cup granulated sugar
- 1/2 cup pomegranate juice
- Club soda, for serving
- Maraschino cherries, for garnish (optional)

Preparation:

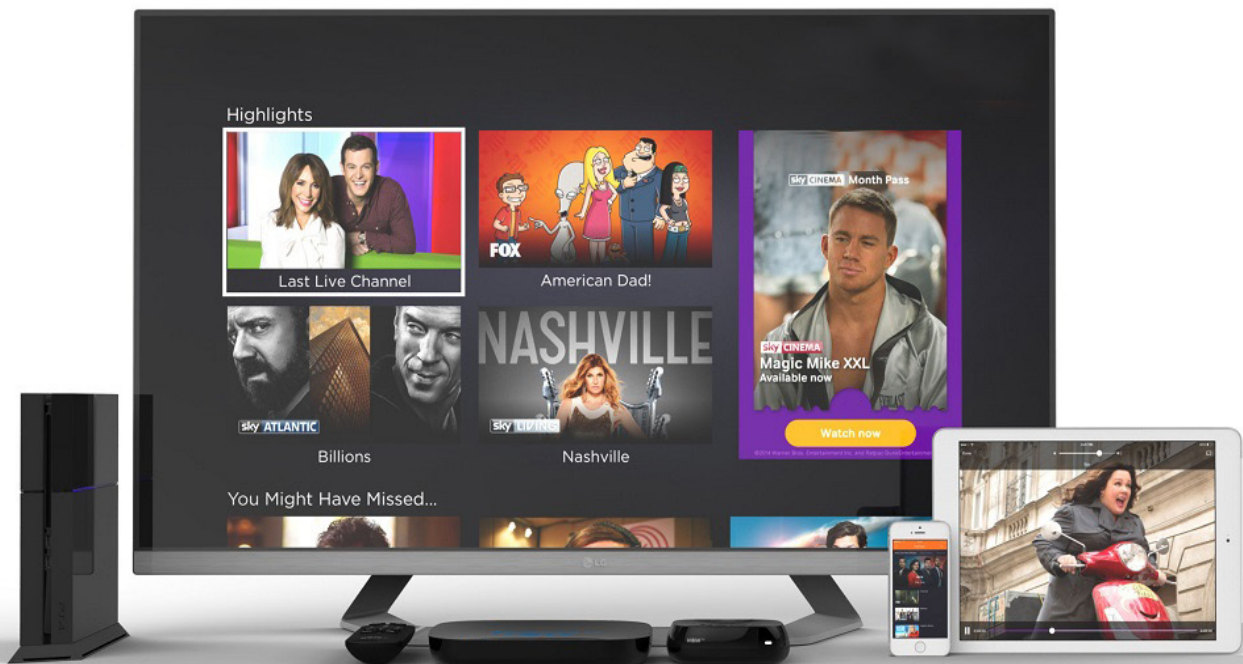
Step 1: In a small saucepan, combine sugar and juice, bring to a boil over high, stir until sugar has dissolved.

Step 2: Reduce to a simmer; cook, without stirring, until mixture is syrupy, about 2 minutes.

Step 3: Fill glasses with ice. Pour 2 tablespoons syrup in each glass, and top with club soda. Garnish with cherries, if desired.

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Give Her A Gift Without Spending A Penny:

.....

If you don't have the money to buy her a gift, give her the day off. Do everything she does around the house. Clean the house, wash the dishes, fold and put away the laundry.

.....



The best way to appreciate her is by taking her job for a day. Make her day more relaxing by doing all her chores.



Let her sleep till late:

Mums don't get to sleep well, even on weekends. Let her sleep till late in the noon. This will give her more time to relax.

Clean the house:

There's nothing more relaxing for a mum to wake up to a clean house in the morning. Give her a break by doing so. Clean the house while she's sleeping.

Serve her breakfast in bed:

Start the day by serving her breakfast in bed. She will appreciate it. Use up ingredients you have in your hand. Just be creative while cooking.

Do the Chores:

Wash the dishes before she has to do it. Fold and put away the laundry. There's no better feeling for a mum to have a day with absolutely nothing to do.

Take her out for a walk:

Take her to a nearby nature park for a walk. Tell her how much you love her, share your memories with her.

Taking her job for a day is the best way to tell her how much you love her and care for her. Express your gratitude by doing so.

Make Mum a Coupon Book:

A gift that comes from the heart is a great gift. Allow her to savour the splendours of Mother's day with redeemable coupons. She can use the coupons anytime she needs a break. This will cost you the price of paper and the time to make it.

Make her a book of coupons for a later date. Fill these coupons with your own messages. Some examples include;

- This coupon is good for two loads of laundry.
- This coupon is good for a nice meal.
- This coupon is good for car wash.
- This coupon is good for breakfast in bed.
- This coupon is good for one foot massage.
- This coupon is good for movie night.
- This coupon is good for a dinner out.
- This coupon is good for a Coffee date.
- This coupon is good for one Spa day.



URGENT!

For everyone who's had a loan, credit or store card, catalogue account or car finance between 1985–2010.

The regulators announced plans for a time-bar on claims, so check NOW if you were flogged worthless PPI – and if you were rejected before and didn't go to the Ombudsman, try again.



Get **£1,000s** back
on mis-sold PPI

Unsure whether you have been mis-sold your PPI?

[CLICK HERE TO SEE IF YOU QUALIFY](#)

Mine The Online Goldmine:

If you're low on time or you're simply not drawn to the idea of DIY, don't panic. Opt for a last minute gift. Many websites allow you to stack coupon codes for huge savings, so don't forget to save.

Shake things up by browsing online stores offering deals, discounts and voucher codes for Mother's Day. Avail discount, and coupons.

Check out the online marketplace to make sure you get the best deal. Cut cost by looking at options with cheap deals.





Because life matters

SAVE UP TO 30%
ON YOUR COVER

TOP QUALITY LIFE INSURANCE
FROM AS **LITTLE AS £5**

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We offer a streamlined, straightforward quotation process
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About us. Focus on the customer.

Editors view.

This might be surprising, but as the Mother's Day rolls around, many people fall into further debt in an effort to treat their mums the best way possible. The pressure of buying their mums the best gift to celebrate. However, there's one thing we all need to understand, just because something costs a lot of money doesn't mean it's always good. A record £928m was lavished on Mother's Day last year. The amount is only expected to rise every year. A simple card gets extra expensive when the Mothering Sunday is around the corner. According to a research an average spending for Mother's Day is now £30. In this edition, we've rounded up some frugal tips to help you pamper your mothers on this special day without breaking the bank.

Thanks to all the Mums

Do you remember your mum telling you "Wait until you become a parent"?

Creating a budget for Mother's Day:

A budget is a short summary to help you prioritize your spending and manage your money. Creating a budget ahead of time is always meaningful. It helps you keep track of where your money is going. It also helps you get your bank account under control. For a special day like Mother's Day it's always important to plan your budget in advance. Use our step by step guide to help you establish a budget for that special day.

Step 1. Write down your expenditures.

Step 2. Reduce your expenses

Step 3. Pen down the things you wish to do for your mother.

Step 4. Calculate your expense.

Step 5. Set a savings goal.

Budgeting tips

Now that you have a budget its vital you don't blow it in the attempt to impress your mother. We have put together a few handy tips to help you keep on track and impress your mother at the same time.

Use your budget wisely:

Spend only what you can afford:

Do something more meaningful:

Make DIY your first priority:

Embrace Your Inner DIY Maestro:

Mums are special and they sure deserve gifts and adoration. Mothering Sunday is the sweet time to appreciate them.

What's the best gift you can give your mother to show her how much you love her and care about her?

Brighten her day by lavishing heaps of love on a card:

Almost £85 million is spent every year on greeting cards alone. Greeting cards get extra pricey when Mother's Day rolls around. Ranging from £6 to £23, a simple card can cost you £7. Why buy a store-bought version when you can make a card for under £4? A handmade card will make your sentiment even more special.

1. Recreate Your Memories

2. Tug at Her Heartstrings

Nothing is more beautiful than a handwritten note

Make your own DIY Bouquet

DIY Mini Flower Bouquets

Bake her happy with a blissful bake

Treat Her Royal With Cappuccino Bundt Cake

Run the gamut of emotions with the best buds of the bunch

Studies suggest, flowers give women a mood boost. It can last up to several days. Sixty seven percent of the British people buy flowers to express their gratitude for their mother dearest.

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What you need to know before you buy flower

Keep these things in mind before you go flower shopping. These tips will help you save money.

1. Buy from a roadside stand:
2. Go With a Local Florist:
3. Bring your own Vase:
4. Choose in season Flowers:
5. Make sure your flowers last longer:
6. Order early:
7. Use Potted Plant as an alternative:

Surprise her with a thoughtful gift

Nothing's more special than a handmade gift. Don't get coerced into believing that the celebration requires an expensive gift. You can spread the cheers by hand making a simple gift. Handmade gifts mean the most to mums.

Vintage Teacup Candles

Printed Pots

Mint Lime Foot Soak

Spoil Her Rotten With A Dreamy Dinner

From delicious brunch to a dreamy dinner, a special lady deserves a special meal. Instead of taking her out, cook a special meal at home or serve her breakfast in bed. Restaurants get crowded and charge more on Mother's Day.

Creamy Smoked Salmon Pasta

Spinach Stuffed Chicken Breasts

Opt For A Picnic In The Park:

Choose a spot:

Pick a blanket:

Pack a basket:

Plan A Movie Night At Home:

Since Mother's day falls on Sunday, it can get expensive to plan a movie night. The tickets, food and other add-on goodies can end up costing a whole day's pay.

Step 1: Pick a flick on Netflix:

Step 2:Doll up the ambience:

Step 3: Make movie munchies:

Chewy Marshmallow Caramel Popcor

Step 4: Whip up a homemade drink:

Pink Slush:

Pomegranate Soda:

Give Her A Gift Without Spending A Penny:

If you don't have the money to buy her a gift, give her the day off. Do everything she does around the house. Clean the house, wash the dishes, fold and put away the laundry.

Let her sleep till late:

Clean the house:

Serve her breakfast in bed:

Do the Chores:

Take her out for a walk:

Make Mom A Coupon Book:

A gift that comes from the heart is a great gift. Allow her to savor the splendors of Mother's day with redeemable coupons. She can use the coupons anytime she needs a break. This will cost you the price of paper and the time to make it.

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ISSUES WITH YOUR PACKAGE HOLIDAY?

- Suffered from food poisoning or illness?
- Was it within the last 2½ years?
- Claim up to £40,000* now



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Thomas Cook

OLYMPIC HOLIDAYS

Thomson Monarch

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THE HOME OF ALL INCLUSIVE

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