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## The Route to Being Mortgage Free is Paved With Spreadsheets!

Posted: 21/12/2011 14:36 GMT Updated: 19/02/2012 10:12 GMT

I have a confession. I am a Mortgage-Free Wannabe and a spreadsheet addict. Well there are worse things one could be addicted to.

A while back, I took a bold step of taking Voluntary Redundancy, walking away from a 19-year career with a large multi-national corporation to go into contracting/train to be a journalist.

One thing became abundantly clear - single and with a three bedroom house-sized mortgage to pay, I had to have some kind of clear plan in mind as to how to chip away at those bricks.

The first thing was to trim down all non-essentials - goodbye Sky HD and channels I never ever watched. Farewell takeaways. And definitely forget those comfortable overpayments I was making in a secure job.

My intention had been to go into IT contracting, so while still gainfully employed, I set up a limited company and registered with recruiters.

I was a little overwhelmed when I managed to land a permanent role a month to day of leaving my old job.

Hello again, Sky HD and channels I tend not to watch. I just had a takeaway. And it's time to tackle those overpayments.

I drew a lot of ideas from an excellent thread in Martin Lewis' Money Saving Expert website and the forums, including those dedicated to Mortgage Free Wannabes'.

Now, I would be the first to confess - I don't do macros. I tried to understand them once, with the help of a colleague who could write them in his sleep. I just slept.

But I can knock up a simple enough sheets for budgets and for broadly tracking overpayments.

I'm not sure I should be admitting this, but I even have a little house in a spreadsheet and shade in the "bricks" as I hit milestones.

A former colleague who was forced into early retirement has often complained of her frustration that mortgage payers who have over-stretched themselves are penalising those who now have no mortgage but see their savings underperforming.

I see her point, but in fairness, I made sure that I didn't over-stretch myself.

I know I am extremely fortunate in being able to currently throw at least a couple of months extra at the mortgage - but not without some sacrifice.

In fact, ironically the fact that I want to train to be a journalist and leave a well paid career in IT to probably earn far less means I HAVE to plan ahead.

Getting that financial albatross as low as I possibly can, while I can, seems a sensible measure.

Opinions on this can also polarise my peers - something that fascinates and discombobulates me in equal measure.

For every zealous Mortgage-Free Wannabe on the forum, there are people that want to slap you upside the head and scream to you to save, save, save!

It is possible to do both, and indeed advisable. The general consensus was to have about six months net income squirreled away for emergencies.

I put a significant chunk of Voluntary Redundancy cash towards the mortgage before starting my Mortgage-Free journey and splashed out with the course fees for the Part-Time Journalism Diploma.

Going into 2012, I am gearing up for payday and the finances and bill-paying for next month. I have my spreadsheets on the go, and I have a rough idea of the hit my over-paying targets will take over Christmas.

I am in awe of some of the measures people make to overpay and I wish I could be that thrifty.

I could cut out everything to throw the maximum I can at the mortgage.

However, I like my technological toys - I am a self-confessed geekette to my very core, with gadgets a-plenty.

I will enjoy the odd Starbucks, and resign myself to the fact that if I want to get a good 30-45 minutes of shorthand practice, I need to leave the premises and sit in Pret with a soup and my reporters' notepad.

I want to get that mortgage down and have already managed to colour in a few bricks on my Excel house.

I want to pass my exams and look for opportunities to be a sports journalist.

But above all, I want to be able to enjoy my potential new life and not feel financially overwhelmed in the house I have put a lot of heart, soul and money into, to modernise and bring into the 21st Century.

(Mentioned sites: [www.moneysavingexpert.com](http://www.moneysavingexpert.com) )

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## What Has Happened to the Concept of Customer Retention?

Posted: 17/01/2012 09:17 GMT Updated: 16/03/2012 09:12 GMT

In this temperamental economic climate, is it so improbable to think that companies would want to keep their customers?

I had a completely different blog in mind, but was jolted into this path when my plethora of gadgets chucked me onto the broadband-limit naughty step!

As always, the day before heading off for Christmas, I left it to the last minute to tackle all those irritating updates. Online gaming updates, Apple devices, even the Playstation demanded some broadband update action. Cue my slap on the wrist for creeping over my meagre 10GB limit but I was more horrified to see just how much I was paying for...well not very much, really.

I decided to switch my broadband and telephone supplier after years of staying with the old one. A little research with my mobile phone provider showed that even their most basic package was considerably cheaper, and with twice the broadband allowance. Dusting off my best negotiation tactics, I called up my current provider to ask when my contract was ending, expecting they would at least pass me to their retention department.

Let's be fair here, the incumbent representative was very polite and did ask why I was moving and when I equally politely laid out the facts, she was very matter of fact about the process to move. But there was no offer to match the alternative provider's package. Nothing. Just a matter of fact run-down of what the steps would be and that I would be paying a contract termination fee of just £3!

I got migration code in five minutes - not the mandatory five days, not even having to threaten to report them to OFCOM (not that I wanted to resort to that, of course!) Compare

and contrast a call I had to make to my favourite and often used online DVD/Blu-Ray retailer.

I thought I would take advantage of their new additional postage options, but was annoyed that my next day delivery was nowhere to be seen. To add insult to injury, I was told by the helpdesk that I was in the rare 1% where deliveries go awry. That's comforting, how?

So I followed up my complaint in writing, and was pleasantly surprised to receive an email apologising for the issues with delivery, thanking me for offering feedback, and a goodwill gesture of a £15 discount. That's how you make a customer feel wanted.

Even going back a few years, when trying to get various things fixed in the house when I first moved in, some companies seemed reluctant to provide quotes or follow up. Given that I bought my house just at the start of the global financial collapse, this approach of "I can't be bothered" baffled me.

I supposed it shouldn't though - after all one person's apathy is another's revenue. Indeed I'd hate to think about how much my own apathy has cost me over the years. Or perhaps to look at it more positively, see what my current provider's meek capitulation to a consumer's market will save me in the next few weeks.

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## Foster Care Appeal for Battersea's Stigmatised 'Staffies'

Posted: 21/02/2012 15:10 GMT Updated: 22/04/2012 10:12 BST

Battersea Dogs and Cats Home is appealing for short-term foster carers, as it prepares for the traditional surge of unwanted dogs in March.

The Home believes that the increase is fuelled by animals being bought as Christmas presents, and no longer wanted, in a new appeal launched on 20th February.

While the dedicated team, including many volunteers, work very hard to care for the dogs on site, some get very distressed by life in kennels.

Volunteer Manager Carly Whyborn explains: "That's where our foster carers step in, and help change the dog's life by giving it one-to-one love and attention in a home environment. "It can make them happier and more relaxed, which makes it easier for us to find them a new home."

In 2011, Staffordshire Bull Terriers (Staffies) made up 37% of the Home's intake, and the average stay until they are re-homed is 63 days.

Staffies love being with people, so short term fostering provides them with a much needed break.

It also gives the Home important information on how the dog will behave in a normal home environment.

Many know that the Home prides itself on being the only charity that will not turn away any type of dog, but maybe fewer people are aware of its continual lobbying and appeals.

Last November, the Home launched an appeal specifically to change the misconception of Staffies.

Operations Manager Claire Porteous said: "Any dog, regardless of breed can be trained to perform undesirable behaviours."

The situation is made worse partly due to over-breeding by irresponsible owners.

She described how dogs are being treated often as commodities, and how they are even offered up as swaps on websites, for items such as iPods.

"Dogs come to us when the novelty wears off," she said.

"In some cases you're looking at a 15 year commitment," she said, adding "People do not look at the longevity of owning a dog."

Fortunately the Home has had some successes in placing Staffies into loving homes. Fran Miller and her family, from Balham, re-homed Buggy, who had been found as a stray and was at the Home for three months.

Fran said: "Staffies are so keen to please their owners that they will always try to behave as they think their owner wants them to and people have taken advantage of that nature."

She continued: "They adore contact with people and quickly form a fantastic bond with the family that they live with."

Charlotte Stevens, an Activities Leader at Kew House Care Home in Wimbledon, re-homed three-year-old Staffie Lucky last year.

She said: "Sadly, some people still react negatively when they see Lucky out in the park which is upsetting. If they just gave her a chance, they would find out that there's nothing to worry about."

Lucky has won the hearts of the elderly residents at the care home. Lucky also spends time with the foster children Charlotte's family looks after.

Ruth Brauer and her partner Paul Hitchen from Putney fostered Jessie, a one-year-old Staffie in January.

She explained: "We both love dogs but can't own one as we are going travelling next year, so fostering suits us perfectly."

Emma Daffin, from Kenley got her first dog from the Home and can vouch for their gentle disposition.

Her Staffie Sascha has grown up around Emma's two sons, five and eighteen months.

She said: "She puts up with a lot from them especially as she grew up with them from babies - you can imagine!"

"In the 80s it was the German Shepherd, in the 90s, Rottweilers and now its the Staffies.

"My hope is that this wonderful campaign starts to educate people that you don't blame the breed and to give this dog a chance again."

The Home also tries to include a little topical fun, in what can be a stressful environment for all concerned both physically and emotionally.

Charles Dickens lent his support to the Home when it first started in the 1860s writing about it in his magazine.

His eloquent writing about the care being given to these unwanted animals was largely credited with changing people's perceptions about the home.

In 1871, the Home moved from Holloway to its present location, and in honour of the Dickens bicentenary new dogs are being given names from Dickens' novels.

Claire Porteous explained: "We do it for specific occasions like the Royal Wedding and Christmas."

Dickensian Staffies still looking for a home are Copperfield, Clara (David Copperfield's mother), Jacob (Marley) and Bob (Cratchit).

Anyone interested in fostering a Battersea dog, and Staffie appeal can visit [www.battersea.org.uk/fostering](http://www.battersea.org.uk/fostering).

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<http://www.huffingtonpost.co.uk/ros-satar/the-40something-redundanc b 1647241.html>

## The 40-Something Redundancy Scrap-Heap Challenge

Posted: 04/07/2012 16:23 BST Updated: 02/09/2012 10:12 BST

### "So, tell me. Why did you leave your last job?"

This time last year, those words came back to literally haunt me over and over again. They came from recruiters, from people interviewing me for a new job, and time and time again, I had to take a deep breath, and try to put a positive spin on the fact I took voluntary redundancy.

As the (20-odd) years went by, I put down roots, settling in the leafy suburbs of Kingston and Richmond.

Houses get bought, mortgages get paid, you live to your means, and suddenly - it all changes. Perhaps what is even more daunting is the realisation that the way you need to approach job searching now has changed remarkably over those years.

### The Professional Coach

Dr Deborah Kerslake is a professional coach, and has worked with some of the largest global corporations.

She is often called in by companies to help advise senior staff who may be at the redundancy crossroads or who are underperforming.

Dr Kerslake observes: "A lot of people invest their self-esteem in their work and their profession.

"When you are so defined by your job and you lose it, you have to rethink who you are."

Advising senior professionals who may be at risk of redundancy, her approach can be pivotal in helping someone deal with the coming upheaval.

"It's about overcoming the fear that you are not good enough, and coaching really helps with that."

"For those people who are going to be made redundant, a lot of it is about what they want to do next," she says, "a lot of them will choose a change of course.

"Attitude is absolutely key."

At the risk of sounding cynical, I wondered whether some of the large corporations were bringing in coaches as a measure to reduce staff numbers without the cost of redundancy. Dr Kerslake advises companies that there are two outcomes to the sessions. Where people are not performing as well as expected, they can analyse the issue, identify any problems, resolve them and the people return to the role. However the other option is that they might decide this is not for them. Coaching gives them back some confidence and self-assuredness and they leave. She says: "I ask them if they are happy with those and they almost always say yes, because it is a hell of a lot cheaper than going through the HR route."

Of course that is only half the battle.

Whether you choose to take voluntary redundancy or are made redundant, the need to have some sense of security is overwhelming, especially if you are a little older.

### **The Recently Redundant**

Joanne Monks was recently made redundant agrees with Dr Kerslake that it is important to take stock.

Ms Monks says: "You've lost structure but you've not taken the time to think: what do I WANT to do, what COULD I do"

She emphasises the importance of recognising that even if you make the conscious decision to leave your job, there will be a period where you will be uncertain of everything.

"It takes a lot of effort to stay positive and to stay focussed.

"We're half way through our working careers and it puts a different perspective on things.

"You know what you've tried and what you like, and what you don't like."

As well as engaging professional coaches for senior professionals, corporations also invest in outplacement services which offer more practical advice to help you get back out in the marketplace.

### **The Outplacement Consultant**

Chris Churchman has been an outplacement consultant with 20 years of experience in both the corporate and private sectors.

The first task is to question and understand the psyche of the individual, and how they go about being as effective or as energetic as they need to be.

Mr Churchman says: "It can be a very raw experience, so to win them over can be a challenge.

"Sometimes people are cluttered and need to clear out their system, for example things at home which need to be sorted, financial issues which need to be taken care of."

In my case, I almost felt obliged to take the first full time offer than came along while progressing with my plans to retrain, and that is a popular issue seen by both Mr Churchman and Dr Kerslake,

"There are very compelling reasons why people will go down that route," says Mr Churchman, "It is a common approach to think: I'm taking it, it's there."

The economic climate is taking its toll, though in terms of advice and packages available. Some companies are now grading employees' access to coaching and outplacement by levels of seniority, which can be hard on people who are in their early forties, with at least the same amount of working years ahead of them as behind them.

The final piece of the puzzle is the role of the recruiter.

In a twist of irony, the recruitment industry itself has suffered job losses as the economic climate has shifted downwards.

### **The 'Give-Back' Recruiter**

But one London recruiter is trying to 'give-back' to the industry by providing practical job-seeking advice.

Sarah Cooper has over 14 years of experience, and wants to help people understand how they can approach the market more positively.

Again, everything comes down to attitude.

Ms Cooper says: "The problem is we've stopped recruiting for potential in the last four or five years.

"Candidates have nothing to lose, hirers have everything to lose.

"If they get it wrong, the cost and implication for that department is huge,"

The sheer volume of applications cripples the recruitment process, hence the practice of recruiting by rejection.

She says: "We find the few, rather than attracting the many."

She emphasised the importance of social media.

"It is almost unprofessional not to be in Linked In, but it is better to use one social media tool properly than everything sporadically."

Probably the biggest mistake a prospective candidate can make is to assume that their recruiter is their careers counsellor!

She says: "When you have just been made redundant, you need to talk to friends and get that out of your system.

"When you come to a recruiter, you need to present that as a fait accompli."

Perhaps the most interesting from talking to all four of my sources was the common theme of attitude and achievement.

### **Re-invent and Re-achieve?**

Dr Kerslake summed it up best: "That is the trend you see, people who are achievers, once you get over the hurdle of the disbelief and the hurt they will achieve again.

"It's their normal state."

Not everyone is going to be in a position to reinvent themselves in to a career they once thought about, aged 16.

But in looking at my own experience, that of a former colleague, a professional coach, an outplacement consultant and a recruiter, the over-riding message is: **Be someone who embraces the future, not someone who runs away from it.**

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