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How to defeat your night DEMONS

Is stressing about your relationship, job or cash keeping you AWAKE? Our experts will help you SOLVE your worries BY **TANYA DE GRUNWALD**

You're a strong kinda woman, you don't let anyone take advantage and you know your own mind. But that doesn't stop life throwing a few curve balls your way. Whether it's finances, relationships or your career, there are always worries that keep you up at night, especially in

the current economic climate. Experts say the uncertainty created by the recession is affecting our shut-eye in a big way. But with the NHS spending on sleeping pills up by almost one-fifth, it's time to stop panicking in your PJs and tackle those life dilemmas head on. First step, read our expert view on how to fight back...

'Am I successful enough FOR MY AGE?'

Mark Zuckerberg is 28. Beyoncé is just 30. Why are we lagging so far behind them in the success stakes? "Stressing that you should be more successful is a common worry," says Susie Pearl, author of *Instructions For Happiness And Success*. "But remember life is ongoing. We never 'arrive' – life keeps moving every day."

First, identify if you're truly unhappy, or whether you've fallen into the trap of comparing yourself to your friends. "Your life is just that – yours – so it's pointless comparing it to others'," says Susie. "And don't forget, you never know what's going on behind closed doors."

If you're genuinely unhappy, make

a list of the things on your mind.

"Write down everything bothering you," says Susie. "For each item, ask: 'Can I change this?'. If you can, consider what you need to do." And if you can't? "It's easier than you think to 'neutralise' it by focusing on what's good in your life, so less-than-perfect aspects no longer bother you, or bother you less," she says.

And if you're still feeling blue? Look back at the last 10 years. "Often, people find they make one mistake, over and over," says Pearl. "Are you choosing the wrong men? Playing it safe in your job? Identify what doesn't work – and vow to make a different choice next time. If you're stuck, the best way to move forward is to break out of old habits."



'Will I ever pay off MY DEBTS?'

This one won't get fixed by worrying – if you owe money, you need to face reality.

"No matter how bad it seems, once you begin to deal with debt, it will become more manageable," says Sarah Pennells from female financial advice website Savvywoman.

co.uk. Be careful of quick-fix hotlines and deals advertised on TV.

Instead, contact the Citizens Advice Bureau (Citizensadvice.org.uk) or a debt advice charity like the Consumer Credit Counselling Service (Cccs.co.uk) for free, independent advice.

If you haven't already, tell your partner about your problems – your debts could affect their credit rating if you have any joint loans or accounts. Prioritise the debts with the highest interest first, and make monthly repayments as high as possible.

"If you owe £1,000 on a credit card and pay the monthly minimum (around £25), it'll take 15 years to pay off," Sarah explains. "But if you can pay £50 a month, it will take two and a half years to clear."

DID YOU KNOW?

The NHS spent nearly £50m prescribing sleeping pills last year, which is an increase of 17 per cent since 2008**

'Have I left it too late TO HAVE A BABY?'

"It's impossible to say how fertile somebody is just from their age," says Zita West, author of *Zita West's Guide To Fertility And Assisted Conception*. "The ideal time to conceive may be in your 20s, but there are degrees of fertility – you're not just 'fertile' or 'infertile'.

If you're older, you may well still get pregnant without problems – it may just take a little longer."

If you want to protect your fertility, the best things you can do are keep your weight at a healthy level and cut down on partying. Smoking constricts blood vessels, which accelerates the loss of eggs and has also been linked to early menopause. Alcohol can impact your fertility, too – women who drink five glasses of wine a week are half as likely to fall pregnant within six months as women who drink less***. And have an STD test if you haven't had one recently. Chlamydia often has no symptoms and can seriously damage fertility.

For peace of mind, the most reliable fertility test is an anti-mullerian hormone (AMH) blood test (Zita offers a self-testing kit from her site, Zitawest.com). And have a chat with your mum. "If her menopause was early, it could mean that yours will be, too," says Zita.

'Am I with the RIGHT PERSON?'

You mean the one lying next to you? No wonder you're having sleepless nights. But is your worry based on real concerns – or a knee-jerk reaction to something he's done that caught you by surprise?

"If your partner hits a 'wrong note' with you, it's common to start wondering if it's part of a bigger problem," says psychologist Nigel Nicholson.

Examine the evidence in the light of day. Are your concerns still real? If they are, start exploring your compatibility. "Raise subjects that are important to you – like your plans for the future – and see how he responds," suggests Nigel. "As time moves on, sharing values and goals is more important in a relationship."

And don't forget, whatever happens, you have options. "If you need some space, ask for it," says Nigel. "You're free to define your relationship as you wish."

'Does it matter that I DON'T HAVE A PENSION?'

Uh-oh, here comes the answer you don't want to hear... Yes. "I'm afraid I think you should have a pension," says Sarah Pennells. "Currently, the state pension is just £107.45 a week – that's less than £16 a day."

But don't panic if you haven't started saving into a pension yet. "There's a difference between not having a pension at 25 and not having one at 55," says Sarah. "When you're young, your main goal is probably to save for a deposit for a house. And there's no point in saving into a pension when you're racking up interest charges on your credit card."

Just don't leave it too late to start. "By 30, you should have started saving – 10 per cent of your monthly salary (with employer contributions) is ideal. If you're not earning enough, pay less now and bump up your monthly payments as your earnings increase as you get older."

From October, companies will have to start automatically signing workers up to their pension scheme (although you can still opt out), so let it happen. "It's a great way of getting people to save," says Sarah. **f**

'Is it too late to CHANGE MY CAREER?'

Did you drift into your job, or take a wrong turn and keep going?

"Whatever led you to your current job, it's never too late to change career," says Katie Ledger, author of *And What Do You Do?*

"Increasingly, people have 'portfolio careers', trying out different jobs and industries. The days of having one career your whole life are over."

If you're hungry for change, don't fret about it – sit down and make a plan.

"You have several options," explains Katie. "You could train, either part-time or full-time, or in your current role if your employer offers this. You could explore new interests at weekends or evenings, or save up a cushion of cash and 'leap'."

Don't let the issue of money hold you back, either. "When you're doing a job you enjoy, you'd be amazed how frugally you can live, without feeling 'poorer' in the slightest," says Katie.

Stuck for inspiration? Richard Bolles, author of *What Color is Your Parachute?*, the best-selling career book of all time, has a website loaded with self-assessment tools and quizzes. Visit Jobhuntersbible.com.