



Take time to think and plan when cooking on a limited budget

Eating on a budget, finding time and having the confidence to prepare meals from scratch, are why sometimes many find it difficult. With a bit of planning, using leftovers and just giving it a go, it does get easier.

A good place to start is a weekly menu plan and a budget, which will help you get into the habit of knowing what your weekly shop will cost. Allocate one or two days for a pasta dish, they are cheap, quick with many variations, such as meatballs and spaghetti, ham and pea or simply fresh tomato sauce, all of which should cost under £5.

Sunday is a great day for a roast as you will have more time, plus you can use the leftovers for a dish or two during the week. Why not buy a bigger chicken and strip the carcass down to create a chicken and leek pie on Monday, or a chicken curry with some simple flat-breads another day?

Once you become confident with creating really simple dishes, you'll find yourself building several weekly meal planners which you can just use time and time again. Because after all, we need these things to be simple.

Caring Cooks have a range of cost effective recipes allowing you to try your planning, shopping and cooking skills. **Caring Cooks** are treating us all to a **Cookery demonstration 27th September Coop Grande Marche St. Helier 12:30 – 13:30 pm.**

Let's get started...

1. Work out your weekly grocery budget (planners available by post or on line).
2. Plan out a weekly menu (recipes available by post or on line).
3. Write out your shopping list; including weight of ingredients.

4. Be disciplined when you shop and stick to your budget. Where possible 'Shop the Offers'. Get familiar with your supermarket's offer cycles.
5. Allow planning and preparation to be a priority. This gives you time to batch-cook and freeze where appropriate. There is no need to feel guilty about time spent planning and cooking.
6. Enjoy your cooking and keep budgeting and planning.

If you would like to learn new skills and confidence in the kitchen, and are over 16, please get in touch with Caring Cooks to find out more.

Recipes which share ingredients and are simple to make can be found here on Caring Cooks website:

www.caringcooksofjersey.com

Join us on ...  

Free lunchtime talks

We are pleased to offer the following 'free' lunchtime talks. These sessions will be informative yet informal – you are welcome to bring your lunch. How to register? Simply email Talks@jerseyconsumercouncil.org.je or register via Eventbrite or telephone the Consumer Council on 611161.

Date	Topic and Speaker	Where
26 September	Curatorships & the Capacity & Self Determination Law Adv. Zoe Blomfield & Ashley Bimead, Snr Legal Assistant	Viberts House, Don Street, St Helier
27 September	Health Cooking on a Budget, Cookery Demonstration by CARING COOKS 12:30 – 14:00	Co-Operative Grand Marché St Helier
2 October	All about Pet Insurance. New Era Veterinary Hospital	Jersey Library
4 October	How does Physiotherapy differ from other treatments & how to choose a therapist? Paul Frankham Physiotherapist, Performance Physiotherapy	Jersey Library
5 October	What does good financial advice look like? Trevor Griggs, Advisa IFA	Jersey Library
17 October	Long Term Care & Property Matters Adv. James Lawrence & Ashley Bimead, Snr Legal Assistant	Viberts House, Don Street, St Helier
19 October	Energy Matrix – Cutting Your Energy Bills. Department of The Environment	Jersey Library
25 October	Children's Half Term Tasting Session with Caring Cooks	Jersey Library
31 October	Information Security and Pending New Data Protection Laws Paul Vane, Deputy Information Commissioner	Jersey Library
2 November	New Lasting Powers of Attorney Law, Curatorship and Living Wills. Adv. Michelle Leverington BCR	Benest Corbett Renouf 12 Hill Street, St Helier
9 November	How to make the best use of the time with your Lawyer Barbara Littler, Family Law Associate	Viberts House, Don Street, St Helier
10 November	Online Shopping - Learn the skills necessary to assess websites, apps, and emails to stay safe online. Tom Brossman, IT Consultant	Digital Jersey Hub, Block 3, Ground Floor, Grenville St
15 November	Interim Finances in Divorce Cases by Barbara Littler, Family Law Associate	Viberts House, Don Street, St Helier
17 November	The Do's and Don't's of Pension Transfers, Particularly 'Final Salary' Pension Transfers Pete Culnane, Fairways Pensions	Jersey Library
21 November	Renewable Energy - Find out what technologies are available and which are the best for Jersey. Ian Wilson, JEC	Jersey Library
23 November	How do Debt Remission Orders work? Jersey Viscount.	Jersey Library
28 November	Personal Injury; Stress, Bullying & P I Claims Adv. Rebecca Morley	Viberts House, Don Street, St Helier
30 November	Sensible, affordable financial planning Hayley Carstairs & Terry Vaughan (The Mortgage Shop & Henley Financial)	Jersey Library
5 December	Online Shopping - Learn the skills necessary to assess websites, apps, and emails to stay safe online. Tom Brossman, IT Consultant	Digital Jersey Hub, Block 3, Ground Floor, Grenville St
7 December	Applying for a Mortgage – How to Prepare Yourself? Peter Seymour & Terry Vaughan - (The Mortgage Shop)	Jersey Library
12 December	Protecting your Mortgage/protecting your Family. Hayley Carstairs or Terry Vaughan (The Mortgage Shop & Henley Financial)	Jersey Library

Thinking about Life Insurance... but not sure which policy is right for you?

Most people have two or three main protection needs that can be covered by Life Insurance (often known as Life Assurance):

- Paying off large debts such as your mortgage in the event of your death.
- Family protection, where you leave behind money for your family to live on after you've died.
- Funeral expenses

Different types of insurance policies are good for different protection needs:

Term Assurance

The most basic type of life insurance is called term insurance, where you choose the amount you want to be insured for and the period for which you want cover. If you die within the chosen period, the policy pays out. If you don't die during the term, the policy doesn't pay out and the premiums you have paid are not returned to you.

There are three main types of term insurances to consider: level term, decreasing term and family income benefit. Sometimes a combination is the best answer.

• Level Term Life Insurance

A level term policy pays out a lump sum if you die within the specified term. The amount you're covered for remains

level throughout the term – hence the name. The monthly or annual premiums you pay usually stay the same, as well.

Level term policies can be a good option for family protection, where you want to leave a lump sum that your family can invest to live on after you've gone. It can also be a good option if you need a specified amount of cover for a certain length of time, e.g. to cover an interest-only mortgage.

You might also consider including an automatic annual increase of the sum assured to counteract the effects of inflation or increasing expenses. There are even budget versions where the monthly cost is lower during the first few years.

• Decreasing Term Life Insurance

With a decreasing term policy, the amount you're covered for decreases over the term of the policy. These policies are often used to cover a debt that reduces over time, such as a repayment mortgage.

Premiums are usually significantly cheaper than for level-term cover as the amount insured reduces as time goes on.

• Family Income Benefit Life Insurance

Family income benefit life insurance is a type of decreasing term policy. Instead of a lump sum, though, it pays out a

regular income until the policy's expiry date if you die.

The upside of family income benefit is that it is easier to work out how much you need. For example, if you take home £2,000 a month, you can arrange for the same amount to be paid out to your family if you die.

Whole-of-Life

As the name suggests, whole-of-life policies are ongoing policies that pay out when you die, whenever that is. Because it's guaranteed that you'll die at some point (and therefore that the policy will have to pay out), these policies are more expensive than term assurance policies, which only pay out if you die within a certain timeframe. These are often used when cover is required for funeral expenses.

The good news is that Life Cover in general is now more affordable, and most importantly can provide you with peace of mind, knowing that your family will be financially protected in the event of your passing away.

For and on behalf of Cherry Godfrey Insurance Services (Jersey) Ltd.

Regulated by The Jersey Financial Services Commission in the carrying on of investment and general insurance mediation business.



Trading Standards credit card warning: Online payments where you lose protection

A little-known flaw in the Consumer Credit Act may put Jersey shoppers at risk of losing their money if things go wrong.

Under Section 75 of the UK Consumer Credit Act, shoppers who make payments between £100 and £30,000 on a credit card can get their money back if the goods turn out to be faulty, not as described or don't arrive. The UK law makes the retailer and credit card company jointly liable. Jersey consumers usually benefit from this protection due to terms and conditions reflecting the UK Consumer Credit Act.

However, a little-known loophole revealed by a MoneySavingExpert means that consumers will only be reimbursed if there is a direct link between the customer, their credit card provider and the supplier. If the payment is processed by a third-party company then the protection under Section 75 does not apply.

So, if you bought a concert ticket through an agent on a credit card, you may not be able to get your money back using Section 75 if it doesn't arrive.

The same may apply if you booked a holiday through a travel agent. However, the travel industry may very well have their own financial protection schemes in place.

You may also not be covered for credit card transactions made through online payment platforms, such as PayPal, because it breaks the chain between customer and supplier. However, if the firm you're buying from has a **"Commercial Entity Agreement"** you'll be able to make a claim under Section 75 even if you use PayPal. PayPal has its own Buyer Protection scheme. This covers online purchases made on eBay and other websites if the item does not arrive or match the seller's description. Property, vehicles, custom-made items and industrial machinery are among some items that are not guaranteed.

Amazon is another firm where Section 75 may not apply. Shoppers who buy items on a credit card from third-party suppliers on the online marketplace will not be covered. If you buy directly from Amazon then you could make a claim.

Confused, it is not surprising! Trading Standards offers the following advice:

- Know who you are buying from and who will take your payment
- Wherever possible put payments on your credit card
- If you are entitled to protection, you are still covered even if a small proportion, part payment or deposit was paid using your card
- When things go wrong, don't delay. If you don't have Section 75 protection you may have alternative protection through platform buyer protection schemes, but these are often time limited.

Free confidential consumer advice is available from Trading Standards on 448162 or email tradingstandards@gov.je. You can also drop in, they are in the Central Market under the clock.



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Occasionally when we buy goods or services we're asked to pay a deposit... but what are our rights?

When we pay a deposit, we are committing to a binding contract with the outstanding payment to be paid at a later date. The natural position of the Law is that the deposit will not be refunded should you decide you do not want the goods or services. You should be aware that the trader may be in a position to pursue you for the outstanding money.

For example, when ordering a wedding dress or prom dress, we are usually required to pay something up-front. It is always recommended that you ask

whether the amount it is refundable or not, and if it is, ask the person to indicate the term on the receipt or by email.

For further advice on this matter or any other consumer issues, please contact Trading Standards on 01534 44160.

