

GET A

LIFE



The trouble with life is no matter how much you think

you're in control, things will happen to make you realise you're not. And that's something with which Dawn Hardy will no doubt agree. In just one year, her life has changed beyond recognition. But now she's ready to pick herself up, dust herself down and start all over again. They say life begins at 40, but 38-year-old Dawn wants to give herself a two-year head start...

# Help me get a life!

How could we refuse **woman's own** reader Dawn Hardy's plea? What she needs is some expert advice...

In the space of 12 months, her second husband walked out, she was made redundant three times, and her best friend's husband died of cancer. So Dawn Hardy could be forgiven for wishing that the past year hadn't happened.

But that, she declares, is not her style. And despite being on the receiving end of a succession of blows, the mum of two teenage boys has vowed to turn her life round – with a little help from **woman's own**.

'When my second husband left me last September after four years of marriage, it was a tremendous shock,' says Dawn. 'I was left wondering what was wrong with me.' And those feelings of inadequacy

and worthlessness were only compounded when she lost three jobs in a year through redundancy.

'I've worked full-time for the past 20 years as a print sales executive, right from when my two boys were babies,' she says. 'But having been

made redundant so many times, I now realise there's no future in the industry. It's time for me to try something different.'

So it's safe to say that Dawn, from Billericay in Essex, has found herself – albeit reluctantly

– at a major crossroads in both her personal and working life. She's desperate for some help and good advice to point her in the right direction – and that's where our three experts come in...

**'It's time for me to try something different'**

Enter our experts...



**Simon Broomer** of career change consultancy



**Simon Gnessen** of Wise Monkey Financial Coaching



**Diane Scholten** life coach and author of *Dream It! Plan It! Do It!* Be Your Own Life Coach



## Careers adviser

Dawn had a two-hour career consultation with Simon.

### Simon's verdict

'Dawn comes across as a very caring person, and we established that she'd like to work as a social worker or counsellor, or as a teacher.

'There's nothing to stop her going back to school. She's got the intellect, and, I feel, can do anything she puts her mind to.'

### Dawn's verdict

'I've got quite a lot of regret about things that I didn't do, such as going to university, but Simon told me that I'm still

relatively young and that most people make three or four career changes in a lifetime.

'Simon thought it would be a good idea for me to have some counselling while exploring my career options. My confidence has been knocked, and right now it's hard for me to focus on what it is I want.

'I'm going to explore the idea of teaching and look into the possibility of doing an Open University degree while taking a part-time job.

'I'm also keen on the idea of becoming a counsellor, so I'll go and talk to someone for my own benefit but also to see if I'd be interested in it as a career.'

## Financial expert

Simonne Gnessen advised Dawn on how best to survive on a limited income.

### Simonne's verdict

'My first job was to help Dawn identify where her money goes with a budgeting worksheet. That way, Dawn can see what she's got coming in, what she spends and the shortfall between the two.

'On the plus side, she has switched her mortgage to interest-only and has her credit card debt on 0 per cent interest, both of which are great ideas.

'Dawn also has a PEP but was unaware that, should she

need to free up extra cash, she can make partial withdrawals.

'A great money-making option is to rent out a room. It's not something Dawn wants to do at the moment, but it's worth remembering that it can earn you up to £350 a month tax-free.

'It's a case of restructuring her finances and working out how to make up the difference if there's a shortfall.'

### Dawn's verdict

'Simonne's advice was really useful. From now on, I'm going to keep a careful note of everything I spend and work out ways to cut costs. It'll be a challenge, but I'm up for it.'