



## FINANCE

Money whizz **MARIANNE CURPHEY** helps you make the most of your cash

### Save £200 on your mobile bill today

Lusting after a new pair of shoes or a gorgeous handbag? You may think you can't afford it but a new study has revealed that we're wasting on average £200 a year on the wrong phone tariff. Here's how to save, save, save!

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Work out your monthly use of text, data downloads and calls. Research has found people are either wasting money on expensive contracts they don't need, or underestimating their usage and getting stung for extras.

**Haggle with your existing provider – you may get offered a better deal if they think you're going to go elsewhere.**

Use Billmonitor.com or Recombu.com to enter your monthly usage and find the most cost-effective plan for you. For example, Tesco has a Samsung Galaxy Mini on a 24-month contract with 250 minutes, 5,000 texts, 500MB internet and a free handset all for £7.50 a month.

**Consider getting a refurbished handset instead of a new one – an iPhone 4 on an 18-month contract with 200 minutes and unlimited texts, but no internet, costs £32 a month with [www.e2save.com](http://www.e2save.com), saving about £10 a month.**

We bet Rosie racks up a hefty bill with all those transatlantic calls from LA...



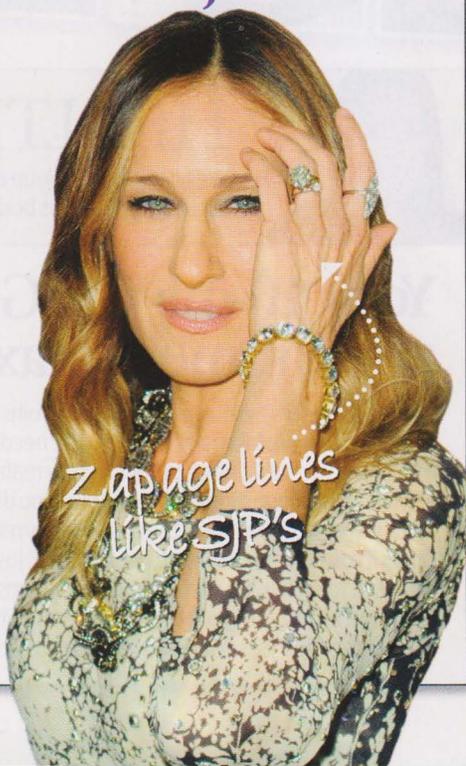
## COSMETIC SURGERY

With over 18 years of experience, the celebs' favourite surgeon **ALEX KARIDIS** reveals the new trends in the nip/tuck world

### The new toe and hand jab boom

Two new procedures that have been grabbing the headlines claim to transform your hands and feet. The first is the new 'fruit and veg' hand jab, which says it will turn ageing, lined 'Madonna hands' into good-as-new ones. The treatment (£850 at Aesthetic Medical Clinic in London's Harley Street), uses a filler called Stylage, which combines mannitol (an antioxidant found in fruit and veg) and hyaluronic acid, found naturally in the skin. They are injected into the hands, claiming to bring radiance back to the skin.

Next up is the toe job, where cushioning fillers are injected into the toes, heels and balls of the feet, which apparently let you wear heels for hours longer than usual. The op costs around £380, available at Transform (0800 655 6406).



## LOVE & SEX

Relationship expert **ERIN KELLY** can help sort out your love life

### Your sexting masterclass

Sexy texts can be flirty and fun – until a message meant for your partner accidentally goes to your mum! New research shows that one in 10 of us have made this awkward mistake, so here's how to stop your sexting going wrong...

**USE CODE** Yes, you want him right here, right now, but develop a secret way of saying so that's sexy to you while seeming harmless to others – for example: "I really need help with dinner tonight..."

**CHANGE HIS NAME** So he's called Dave? Save his name in your contacts to something starting with X, Y or Z – anything to get him away from 'Dad' – and use capital letters so you clock who you're messaging before you press send.

**MAKE SURE IT'S FOR HIS EYES ONLY** Check you're not in group message mode before you text. If in doubt, compose a new message, instead of replying to an old one. There's nothing worse than replying to all when the message is only meant for your man.