Thanks to my brilliant editor, Emma Dods, to the team at Farshore, to the generous and inspiring contributors, and to everyone who loved *Why Money Matters* and spurred me on to write my second book. D.M.

First published in Great Britain in 2024 by Red Shed, part of Farshore

An imprint of HarperCollins*Publishers*
1 London Bridge Street, London SE1 9GF
www.farshore.co.uk

HarperCollinsPublishers
Macken House, 39/40 Mayor Street Upper
Dublin 1, D01 C9W8

Red Shed is a registered trademark of HarperCollins*Publishers* Ltd.

Text © Deborah Meaden 2024
Deborah Meaden has asserted asserted her moral rights.
Illustrations © HarperCollins*Publishers* 2024
Cover typography illustrated by Thy Bui.
Cover photograph of Deborah Meaden by Charles Glover.

With thanks to Sophie Ellis-Bextor, Gary Neville, Steven Bartlett, Joe Lycett, Tanya Steele, Anusha Shah, Andy Jefferies and Beth Chilton.

ISBN 978 0 00 865152 7
Printed and bound in the UK using 100% Renewable Electricity at CPI Group (UK) Ltd.
001

A CIP catalogue record for this title is available from the British Library.

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior permission of the publisher and copyright owner.

Stay safe online. Any website addresses listed in this book are correct at the time of going to print. However, Farshore is not responsible for content hosted by third parties. Please be aware that online content can be subject to change and websites can contain content that is unsuitable for children. We advise that all children are supervised when using the internet.

Disclaimer: Every effort has been made to ensure that the information in this book is accurate at the time of going to print. The information in this book is for general guidance and educational purposes only. It is not a source of financial or legal advice. In addition, neither HarperCollins nor the Author offer investment advice and all financial investments carry risk. You should therefore also seek independent financial advice before making any investment. HarperCollins and the Author make no guarantee of positive financial results by using the methods illustrated in this book.




[redacted]

# DEBORAH MEADEN TALKS MONEY



# CONTENTS


**CHAPTER 1:**
**MONEY MAKES THE WORLD GO ROUND**
page 9

**CHAPTER 2:**
**EARNING MONEY**
page 31

**CHAPTER 3:**
**SAVING MONEY**
page 57

**CHAPTER 4:**
**SPENDING MONEY**
page 85

**CHAPTER 5:**
**BORROWING MONEY**
page 113

**CHAPTER 6:**
**BUSINESS**
page 125

**INDEX**
page 142

# INTRODUCTION

Money is such a huge part of our lives, so learning how to make it work best for YOU is important. That's why I wanted to write this book!

From when I was young, my family would talk about how to have enough money to do the things we wanted to do (not ALL the things, just the ones that really mattered to us!). I think chatting over the table about ideas was how I started to understand how money worked. I realised that you had to DO something to get money and once you had it you needed to take care of it and spend it wisely.

I had lots of jobs as a teenager. I worked in a chemist, washed pots in a restaurant, handed out change in an amusement arcade . . . you name it, I gave it a go. I loved working and I loved that I had my own money and could choose what I wanted to do with it. I was lucky that my 'needs' (more about those on *page 63*) were taken care of by my parents, but I started to wonder what would happen when I had to pay for everything myself.



Thinking about life ahead is exciting and can be a little scary. I always knew I wanted my own business, but I had no idea what that would be. Trying to decide what you want to do and how you will earn your money can be confusing and it is natural to be a little anxious.

However, with the right knowledge and support you can have a happy and healthy relationship with money, which means that not only can you look after yourself and your family, you can have lots of fun too!

I'll be talking about earning money, spending money, borrowing money, business and much more!



IT'S HARD TO IMAGINE WHAT LIFE WOULD BE LIKE WITHOUT MONEY BECAUSE WE USE IT EVERY DAY TO BUY THE THINGS WE NEED AND WANT! MONEY GIVES US SECURITY AND CHOICES.

ONE

# MONEY MAKES THE WORLD GO ROUND