

CONTENTS APRIL 2019



44 10 TAX CHANGES YOU NEED TO KNOW FOR 2019

April is the perfect time to spring-clean your finances, so you're up to speed with all the new rules that could affect your next tax bill



47 ENJOY FUN DAYS OUT WORTH OVER £800 FOR FREE

Find out how to bag a bargain on anything from tractor rides and walks on the wild side to theme parks and West End shows



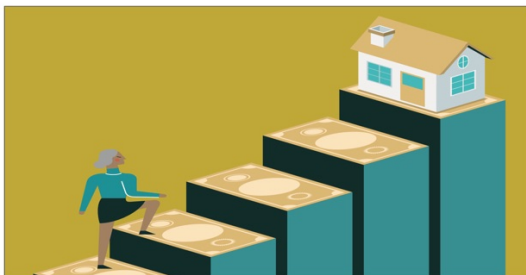
9 EXPERT TIPS FOR INVESTING FROM £50 TO £50,000

Whether you've got a small sum to invest each month or a one-off windfall, pick up a few ideas from investment pros on how to get started



36 ARE 'DREAM HOME' RAFFLES TURNING INTO A NIGHTMARE?

As more and more prize draws fail to deliver on their promises, we ask whether house raffles are too good to be true



64 "I HAVEN'T PAID OFF MY MORTGAGE BUT I'M READY TO RETIRE"

If you're an older borrower, it can be a struggle to find a mortgage deal - but the good news is that lenders are now offering more flexible ways to pay off your debt



60 10 CHEAP WAYS TO GIVE YOUR HOME THE WOW FACTOR

Why not spend the Easter and May bank holidays revamping your home? You'll be amazed how little it can cost if you pick on-trend high-street brands