



## MY TESTIMONIALS

“SOMETIME’S, IT IS HARD TO VISUALISE HOW A NEW SERVICE CAN BENEFIT YOU. I THOUGHT IT MAY BE OF INTEREST TO PROVIDE YOU WITH AN INSIGHT TO JUST A HANDFUL OF MY MANY SUCCESS STORIES” ...

Paul was recommended to me by a work colleague after some talk around how to manage my money in a better fashion, with particular interest in considering the best ways to save money and look forward into my finance in the future.

From the outset Paul was very personable and honest, I am honest in saying it was not easy to hear some ‘home truths’ about my spending patterns and the impact this was now having, I have very much lived for the day and now being 50 needed to think a little in the future. Paul was great and working with my and my partner to consider what were the best options and also what needed to change.

Paul was passionate and open in promising us that we would be financially better off once we worked with plan. Often we needed humour mixed with facts and Paul analytically provided a mixture of this to allow us to work towards a clear plan. We are now 3 months into this and I have to say we are really making inroads into the new ways of spending and not spending our money, having a specific formula to allow us to have the reserves needed and also have some money left over for treats - the ‘date night’ account being so good.

Overall, I think Paul has been a great financial adviser and also a go to person when we were not sure, this continues for another few months which makes us feel safe knowing the advise is there if needed.

I would highly recommend Paul and the Services he provides it really does and has made a difference.

**Deborah , Whittle le Woods**

Money Adviser has helped us to plan much more effectively for the costs associated with the lifestyle that we want to lead. We are no longer reliant on credit for things like Christmas Birthdays or Car Tax; we put a little away every month in a calculated and planned way to cover all of the items that are entered in to our budget.

By working through our budget with our Money Adviser, we are confident in the plans that we have made. We know that our plans are realistic and add to our quality of life rather than detract from it. We know that we can contact our Money Adviser for advice when we need it and that he will help us to keep focused on our goals.

We used to spend what we earned each month, then panic when unexpected costs arose. In some months, the basic costs of friends' birthdays would lead us to use a credit card. Through using Money Adviser, we have planned for the known expenses during the year and have enough tucked away for the unexpected costs when they arise. In short, we panic less!

Our monthly subscription more than pays for itself in avoiding expensive credit and in avoiding discussions about what we can or can't afford during that month. We know that the key parts of our life are budgeted for and affordable.

We are massive fans of Money Adviser. We always get an honest and supportive service that has helped us to plan effectively for our family's future.

**A Mycock - Houghton**

Paul first helped my wife and I over 3 years ago, I had previously been bankrupt and was struggling getting a mortgage, we went to see Paul to get our finances in order.

Paul went through all our incoming and outgoings, he then set up a money management system, we opened a couple more accounts and had set ourselves a monthly allowance. With this structure in place we were able to save easily, just over 12 months after seeing Paul we got our first mortgage, the money management plan is still in place and working really well.

I would advise anyone to do this, without Paul's system we would have never been able to achieve what we wanted. Paul is friendly and really helpful and I would advise anyone to go and speak with him about it.

**Thanks for all your help  
Daniel and Michelle Latham, Houghton**

I started to use the Money Adviser Service at the beginning of 2017.

At first I was sceptical because I was doing ok and didn't think I needed help with my money. I gave it a go and each time I met up with my Money Adviser I could see everything was coming together.

Money Adviser helped me realise how much money I had been wasting away and that I had been standing still with my finances.

I can now see the bigger picture and wish I took this service up years ago - The direction my life and money has taken has totally changed for the better.

- I am now 6 months into my plan that suits my lifestyle and I have found the transition to be really easy.
- I don't really need to think about my money that's the beauty of it. The difference it has made to my spending habits is fantastic.
- Every pound has a job to do but that allows me to do even more fun things. Thank you for mending the error of my spending ways.

**J Nuttall, Bamber Bridge**

A few years ago our family finances were dealt with the same as most people with our heads in the sand and sat at the end of the month thinking "where has all the money gone?".

That changed after a few meetings with Paul who not only opened our eyes to what we were actually spending and more importantly where.

After going through the exercise of working out our true cost of living, Paul organised our finances with his structure system and since then we have had complete peace of mind and now we don't have to give our money much thought because everything is dealt with.

We have tweaked it over the years because of change to circumstances but we have always kept to the basis of lifestyle planning as well as the mind-set behind it all.

We cannot recommend Paul enough and he is a nice guy to boot which is a bonus.

**K Edmond-Greene - Leyland**

I have received financial management services from Paul Dolphin on a number of occasions over a period of more than five years. The services that Paul has provided include:

- Mortgage and life insurance advice and brokerage;
- Preparation and drafting of Last Will and Testament documents; and
- Debt consolidation and financial planning and management.

In all my interactions with Paul, I have experienced him to be friendly and approachable; professional, pragmatic and very knowledgeable regarding his field of expertise.

I would like to make a specific reference to the financial planning and management service that Paul offers.

This is a holistic financial planning and management service that takes account of all aspects of the customers life, including short and long term ambitions together with day to day living and produces a financial plan which is robust, realistic and dynamic – it runs on an internet and app based software platform which is updated in real time.

The service offered by Paul is much more personal and the 'Yor' product takes a more granular and detailed approach than the products provided by other organisations and this allows it to more accurately reflect specific financial circumstances and therefore define, and help customers achieve great short and long term financial outcomes.

I would be happy to recommend Financial Minefield and anticipate that many people would be surprised by the extent to which Paul can optimise their financial health to allow robust long term planning and short term financial security.

**Anonymous, Preston**

The whole process has been very enlightening and positive, although going through every minute detail about your monetary situation, on can fill you with dread (me anyway), this was the complete opposite. The system is intuitive and easy to use, it provides complete transparency of all your annual costs, and helps you plan for the future.

**S Jenkins - Chorley**

Many a night's sleep I have lost worrying about what I needed to pay, do I have enough money to cover it, how much money have I actually got to spend on other things?? I have been furiously writing away pen and pad, bank statements everywhere sweat pouring and brain hurting! Not anymore!! I have tried lots of different things over the years to get a grip of my debts and manage a proper budget, each attempt failed why it failed was because my budget was never set up properly. Having a proper budget has taken a huge weight off my shoulders and given me a way out of the financial mess that I was in, I now can spend money without fear of getting in more debt or not leaving enough money to pay my bills.

Having a dedicated point of contact has been really useful as they are part of my solution, they know my needs, my wants and my necessities and are there to help me manage my budget and reach my financial goals. The service I get is always immediate, my coach has been attentive, responsive and instrumental in every step of my debt free future.

In the past 12 months I have literally gone from the living permanently in my overdraft, surviving from month to month steadily getting myself deeper in debt, now I am in credit in all my accounts I have paid off and closed 50% of my once unmanageable debt with a clear goal in sight and a debt free future. This has all been done in a way I can still socialise, have money for clothes, money for breaks away and still am paying off my debt.

The cost of the subscription fee equates to the cost of a takeaway and is negligible especially when you think of the benefits, what price do you put on peace of mind, improved money confidence and a bright financial future! It has been worth every penny and I wish I'd have done it much sooner!

**M Grimes - Chorley**

Often I fall asleep when I hear the words – ‘financial advisor’ (yawn). BUT it has to be said that when you find a good one – grab them, chain them and make sure you ask them to look after you – and don’t let them go! It’s your life they help you master – and you only get one!

Paul has developed an amazing way of looking at and managing your ‘life plan’. He calls this his T Pot System. You simply have to talk to him about it!! It changed my whole way of thinking and i’m ever thankful for that. What’s more you won’t find this from any other provider AND the insight is amazing.

If you (and we all do at some point) need a reliable, straight talking and innovative advisor - Paul Dolphin is my trusted recommendation.

If you don’t - Paul Dolphin is my suggestion for when you do.

**C Finch – Leyland**

Having the Money Coaching service has helped us to truly understand the value of our money in so many ways, as well as giving us a realistic picture of our own spending, incomings, outgoings and how best to manage them, literally down to the last penny. It has helped us to see that having an intricate and serious budget is the best way of us remaining completely in control of our outgoings and being able to maximise the potential for the money we actually have, instead of always looking for ways of borrowing to get what we want. We have come to realise that we can have the things we really want in life in a completely manageable way without the stresses and strains of constantly borrowing and all of these new budgeting skills are life changing and lifelong.

Having anytime access to a leading financial professional has been the key to us utilising the Money Coaching service to its full capacity. Knowing that we can see or speak to our Money Coach any time means that we can get support in maintaining our budget plan, especially at times when we may have overspent, we don’t understand something about our outgoings, or there are any changes in our situation. It is also fantastic that our Money Coach is an expert in budgeting and money matters and has the skills to audit our finances and know where changes need to be made and in our best interests, based on our own plans and aspirations for the future.

**Continued**

The budget created for us is very detailed and specific, and is completely based on our own goals and targets. Building up an excellent working relationship with the Money Coach so that he understands our finances and our aspirations for the future is really what makes the service worthwhile and what makes it work so well.

The benefits of the service so far on our own financial situation have been phenomenal really! We have been able to pay off a large amount of our debts within a reasonable time frame, and without borrowing more money, which is something we never thought would happen, and something we didn't even think was possible! The best thing about the service though, is that we have been able to do this whilst still living our lives and enjoying things, and not just scrimping and saving every last penny and being deprived of normal things and little luxuries to pay things off. This was really important to us as we felt that doing it this way would mean we can still enjoy the money we earn and have a life, but pay off our debts as well. What has also been valuable is education about budgeting and spending, and the development of our own awareness of the value of things, as well as being more savvy when it comes to spending our money. We are better able to stop and think before spending and making decisions about what to spend based on our situation as a whole instead of making quick judgements or indeed, not thinking at all! We can now consider the bigger picture and think more about our long term plan and how we can work hard now to make things possible for our future.

The service is unbelievable value for money. For the work that the Money Coach puts in to supporting and guiding us, as well as being contactable any time, the monthly rate is more than reasonable and does not have any adverse effect on our availability of funds or our budget plan as a whole.

The quality of the service as a whole is unquestionable. We have new skills for life as we are able to understand important aspects of financial situations and we will be able to apply the same principles to any situation we ever find ourselves in the future. Getting Money Coaching is the best thing we ever did for ourselves and for our future and I would highly recommend the service to anyone.

**H Mannion, Chorley**