



BILL KEAY/VANCOUVER SUN

Jeremy and Jemma Radick have benefited from coaching by money manager Sheila Walkington (right).

RADICKS NOW ON THE MONEY

It's not that Jemma and Jeremy Radick couldn't do their own banking.

It's just that like many busy couples today they found balancing their books along with balancing their lives meant calling in help.

They turned to money coach Sheila Walkington.

"We needed some help," said Jemma, who is a graphic designer, while husband Jeremy is an actor who also does office support for a union. "We're newlyweds and we're expecting a baby and we found we both hadn't been careful with our finances.

She helped us prioritize what things we could do in what order and it turned out to be a lot better than we thought.

JEMMA RADICK

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"We were faced with a number of fairly large goals and we were not quite sure how to achieve them."

Walkington's service is like a cross between an AA sponsor and a Weight Watchers weigh-in — there when an emergency spending crisis crops up but calling for accountability and asking the difficult questions, like can you really afford those Manolo Blahniks when there's not enough money in your

account for this week's groceries?

She does the heavy lifting for the spendthrifts among us who find opening a credit-card statement a Herculean task.

"Her philosophy was making the money you have work for the things you need," Jemma said. "She was willing to walk us through the financial side of our life, to walk us through the steps to reach those goals — saving for baby, living on maternity leave, debt repayment, saving for a vacation, saving for a down payment for a house — she helped us prioritize what things we could do in what order and it turned out to be a lot better than we thought."

In the Radick's case, the coaching turned up \$1,500 a month in spending that wasn't really part of their budget or accounted for and that is helping towards their goals.

"People will say, 'my parents never taught me this stuff,'" said Walkington, whose company is Money Really Matters (at www.moneyreallymatters.ca).

"It's the same thing as saying 'my parents never taught me to cook, or to shop for bargains at the grocery store — they are lost arts, so you have to go elsewhere to learn them.

"It is outsourcing in terms of they just need somebody to hold their feet to the fire and make them take responsibility, to walk through the process."

gshaw@png.canwest.com