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Page last updated at 10:24 GMT, Saturday, 10 January 2009

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Expert to address money problems

I'm Fergus Muirhead and I'm going to be with you regularly on lunchtime Reporting Scotland.



Fergus will answer money questions on Reporting Scotland and online

I'll be helping answer any money or consumer problems you may be facing at the moment.

As we officially move into recession - and we will hopefully explain what that overused phrase actually means - it is becoming more and more important to have clear and simple help and advice on the best way to make your money work efficiently for you.

From bank accounts to budgeting, income tax to inheritance tax, stock markets to storecards, let me know what money issues are concerning you at the moment.

If you are struggling to make ends meet and feel as if you are constantly spinning plates then drop me a line.

Better deals

If you want to remortgage but don't know whether there are better deals out there, or whether you'll even be offered a mortgage in these days of tighter credit, then I want to hear from you.

If you get confused between ISAs and pensions, bonds and shares then I can help explain the differences.

If you are unsure of your consumer rights - perhaps a shop has refused to replace faulty goods or you have been less than happy with a recent holiday - then let me know the problem.

Write to me at fergus@bbc.co.uk and I will deal with a selection of your e-mails every second Monday on lunchtime Reporting Scotland and on the BBC Scotland news website.

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Jobless total rises by two thirds over the last year
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- ▶ Figures show poor retail sales
- ▶ Scottish unemployment up 41,000
- ▶ Scots recession 'relaxing grip'
- ▶ Strong rise in Scots retail sales
- ▶ Hewlett-Packard to cut 700 jobs
- ▶ 'Recovery signs' amid price falls
- ▶ Scottish unemployment up 34,000

BACKGROUND AND ANALYSIS

- Work camps**
Unemployment during the Great Depression
- ▶ Human cost of economic slowdown
- ▶ Scots economy 'clearly weakening'
- ▶ Can Scotland weather the storm?
- ▶ Small firms fighting the economy blues
- ▶ How to cope during the recession
- ▶ How to negotiate during redundancy
- ▶ Q&A: What is GDP?

FEATURES

- ▶ Fraser's ledger
- ▶ Fergus looks at where to invest
- ▶ Keeping tabs on the cost of living
- ▶ Personal inflation calculator
- ▶ The squeeze: Key factors

VIDEO

- ▶ Money man in savings advice
- ▶ How to cope with festive debt

TOP SCOTLAND STORIES

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