Working your way around a very limited family budget can be difficult, to say the least. I've been in the situation where with very little to my name I've found the Banks and their charging structures predatory. If you've a fortnightly or monthly payment going into your account they seem to be able by 'witchcraft' to happily deduct their charges a day or so before your money lands. Making you overdrawn and guaranteeing them a hefty slice of your next months budget in charges. Legally these charges would not stand up in court under the present legislation, but they presume that those in the trap will not have the fiscal ability to take them to court. But there is another way:-

This is not a sponsored article, I (Tony Carson) have no vested interests here.

As a result of the Banking reforms the Banks no-longer have a monopoly, but most people have not been made aware of this. So if your Bank is taking liberties you can now do something about it. You might not be able to rid yourself of the overdraft they might well have knowingly increased. But at least you can put a stop to the escalation in charges and put yourself on a sound footing.

The Ffees card account is a way forward. There's no requirement for a credit check, it's easy to open an account on-line (http://www.ffrees.co.uk/) and you know you'll never again find yourself or your family saddled with crippling overdraft charges. Oh and as a side bonus if you're clever you can actually make money ? from your money. It's just like bank accounts used to be, just missing the cheque book. You can have your wages or benefits deposited free for charge, you get a debit card which you can use free if you have credit, you can connect the account to your PayPal account.

It's just like a bank basic account ? But if you're wise you end up being in pocket, not watching as your money is spirited away! {Editors Note - I personally have had one of these accounts since June 2014 and have so far not parted with a bean I was not expecting. There is a fee to withdraw from a cash-point of £0.75 and a fee to pay in via Pay-point. But if you avoid these wherever possible you can basically remove the threat of bank charges from your life. } Which must be

good?!

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