

Was your holiday flight delayed? You could be entitled to £530

THOUSANDS of UK holidaymakers will be owed compensation of up to £530 this Christmas and New Year as a result of flight delays and cancellations.

But there is widespread uncertainty about entitlement to compensation.

This means many travellers do not claim when they could and should. Such confusion over passenger rights will not be helped by

By **Laura Shannon**

the current court battle between budget airline Ryanair and aviation watchdog the Civil Aviation Authority, which centres on claims made under EU Regulation 261. The Irish airline argues it does not owe compensation to passengers affected by strike action staged by employees earlier

this year. Ryanair refunded those passengers whose flights were cancelled, but has steadfastly refused to pay customers who experienced delays and officially complained.

It says the strike action amounted to 'extraordinary circumstances' and it is therefore not liable. The authority disagrees and is aiming to enforce its position in court. The rules

generally dictate that passengers are owed compensation if their flights land at their destination more than three hours late.

This applies when the airline is at fault – but not as a result of 'extraordinary circumstances' such as extreme weather.

A spokesman for the authority says: 'Passengers who think they are due compensation because of a

delay they have suffered should appeal directly to their airline. If an airline rejects a claim, passengers can refer their case to an independent dispute resolution body.'

The sums owed depend on the length of flight: £250 (£222) for short-haul; £400 (£354) for medium-haul; and £600 (£530) for long-haul.

Delays of more than five hours mean a customer can

abandon plans to travel and request a full refund for the flight's cost. If an airline cancels a flight, it has to provide customers with an alternative option, even if it is a flight with another carrier – known as re-routing. Details of how to make a flight delay claim can be obtained either from an airline or from the Civil Aviation Authority website at caa.co.uk.

£ME and my MONEY

ADVENTURER Ed Stafford was the first person to walk the Amazon river – and it sent him spiralling into debt. Stafford, 42, has never forgotten trudging through the Amazonian swamps, plagued by mosquitoes, worrying about how he could afford to carry on and complete his two-and-a-half-year expedition.

But he never gave up and now commands fees of up to £14,000 for a half-hour motivational talk.

He also earns a six-figure salary from his work as a TV presenter and explorer on the Discovery Channel.

His series *First Man Out* premieres on the channel at the end of January and a book about his inspiring journeys, *Adventures For A Lifetime*, with a foreword by Ranulph Fiennes, is out now and costs £18.99.

Donna Ferguson

Q What did your parents teach you about money?

A MY parents were not good with money. They were hard-working, middle-class solicitors who adopted me when I was eight weeks old. They paid for me to have an expensive private education – I went to prep school and boarding school – but they were always in the red and money was tight. Sometimes, I remember that Dad would get stressed about it all. It taught me to be thrifty and save, because if you know that you have got reserves in the bank, you can relax.

Q What was the first paid work you ever did?

A WHEN I was eight, I worked for a local farmer at weekends, hauling hay bales and opening gates. He would give me 50p for a morning's work and I would spend it on a 99 ice cream with a flake.

Q Have you ever struggled to make ends meet?

A IN between finishing university and joining the Army, I worked in a metalwork factory for £3 an hour while trying to pay off a student loan. I did not have much money left at the end of each month



INTREPID: Ed Stafford during his 859-day trek through the Amazon

and it was mind-numbingly boring. I thought I would prefer the Army – outdoors, rolling around in the mud and doing physical stuff. But being told what to do was not my cup of tea.

Q Have you ever been paid silly money?

A YES, doing motivational talks. Since becoming the first person to walk the length of the Amazon river, I can charge upwards of £5,000. I have even been paid £14,000 for a half-hour talk. It is the sort of money that makes you get up in the morning and pinch yourself. But to put that in context, when I came out of the Amazon I was £54,000 in debt.

The expedition took two-and-a-half years. I slept in hammocks, washed in rivers and fished piranhas for food. But I had to pay an expert guide to travel with me and that cost a lot. There was also insurance, satellite communications, a website and a public relations campaign to pay for. I

received donations but the expedition cost £108,000 and midway through my sponsor pulled out.

Q Did you worry about money while in the Amazon?

A YES. I did not want to stop the expedition because we had run out of money.

One day, after I had been trudging through the swamps getting bitten by mosquitoes, I received an email from a guy in Hong Kong whom I had never met. He said he was donating £5,000 and even apologised for not having given earlier. He had been unemployed, he said.

I remember reading his email and crying – sobbing in the middle of the jungle. That money enabled us to keep walking for another two months and buy return flights and sort out costs I had been stressed about.

Q What was the best year of your financial life?

A THIS one. I have just finished filming my seventh series for

the Discovery Channel and now earn a six-figure sum.

Q What is the most expensive thing you bought for fun?

A IT was a £45,000 bespoke Antarctic pulk – a sledge you drag behind you made from carbon kevlar. It was for a world-first expedition to cross the Antarctic alone on foot that never came off.

I poured my own money into designing it but no one agreed to sponsor the expedition so I just had to suck up the loss.

Q What is your biggest money mistake?

A MOVING out of London just as house prices started to dip in 2016. I sold for £85,000 less than I had paid 18 months previously.

Q Do you save into a pension or invest in the stock market?

A NO. I am not a fan of pensions and I do not have any spare cash to invest in the stock market.

Q Do you own any property?

A YES. Home is a four-bedroom Grade II-listed grange in Leicestershire. It was built in 1693 and has its own priest hole and an attic that used to be the servants' quarters.

Q Do you pay off your credit cards in full?

A NOT at the moment due to the cost of designing that Antarctic pulk. I have not quite recovered from that, but I am chipping away at my debts.

Q What little luxury do you treat yourself to?

A READING a magazine in the bath with a glass of Guinness. I am away so often for the Discovery Channel, sleeping on a mountain or in a jungle, that when I come home I like to relax.

Q If you were Chancellor what would you do?

A GIVEN I am an ex-military man, the issue that troubles me is homelessness. A large number are ex-military because people sometimes fall apart when they leave the Forces.

I would invest in better resettlement programmes that hold people's hands when they come out of the army until they are able to look after themselves.

Q What is your number one financial priority?

A NOT to have to worry about my income when I am too old and knackered to be on the television.

Card game that helps children develop financial acumen

By **Sally Hamilton**

CHILDREN'S stockings will be stuffed with toys and games this Christmas, but few of the gifts will help teach financial skills.

Hoping to fill this gap is a new card game called *Silly Monkeys*. Aimed at four to seven-year-olds,

the game uses the idea of squirrelling away more acorns than your opponents and avoiding the 'silly monkey' that encourages players to eat

all their acorns at once. The message for the young players to absorb is that if you work hard and save lots of acorns – your cash – you will always have a good supply in the future. Financial education

campaigner Robert Gardner devised the game for his two daughters. He says: 'Children learn money-saving habits by the age of seven so it is imperative for parents to teach them why it is

important to budget.' *Silly Monkeys* is available from saveyouracorns.com for £5, with 30 per cent going to RedSTART, a charity formed by Gardner to support financial education in primary schools.