

LEAD A champagne LIFE (on a Cava budget)

Haven't made your first million yet?
Doesn't mean you can't still live the high life...

Hit the film festivals Trade the red-carpet crush at Cannes for the Dinard British Film Festival (www.festivaldufilm-dinard.com) in the pretty Brittany seaside town of Dinard. Here you won't have to queue round the block for a mojito or pay sky-high rents, and films are shown at local cinema Les Deux Aizés. But the stars love Dinard, too. Alfred Hitchcock and Joan Collins used to holiday here, Hugh Grant has paid a visit and you'll spot big-name Brits at this year's bash in October. Book an apartment right in town or a gîte nearby at www.cheznous.com, where a rustic farmhouse for six costs from around £300 per week. Fabulous beaches and an arty buzz all add to the experience. Ryanair flies from London Stansted to Dinard from £25.20 (visit www.ryanair.com).

Get some wheels Act like you know just what to do with your hedge-fund millions. Porsche Boxster showroom prices start at £33,375, but you can hire one for a mini-break at www.luxury-carhire.co.uk from £160 per day, and whisk a beloved round the country lanes. Or borrow a gleaming classic car for the weekend and throw a gourmet picnic hamper in the boot (www.theopenroad.co.uk).

Step out in Louboutins

Get the best of eBay, ready-edited for you. Shop for second-hand gems at wardrobe guru Shona Mac's eBoutique www.shonamac.com. She's weeded out the tat for her genius store, where you'll find Moschino for under £50, and Louboutins for less than £150.

Travel in style

The hot new ticket among budget travellers is boutique hostels with luxe touches and Wi-Fi connections. Try Daddy Long Legs in Cape Town, South Africa (www.daddylonglegs.co.za) – a hotel meets gallery, with every room styled by a different artist, for around £38 per double per night. Or plump for Rygerford Hotel and Hostel in Stockholm, Sweden – it's a renovated cruise ship with a cosy bar, easy

access to Stockholm night life and views across Lake Mälaren for around £47 per double per night (www.hostelbookers.com). Also check out the new wave of European pod hotels for small-scale luxury. The soft beds and Philippe Starck interiors at Qbic in Amsterdam, Antwerp or Maastricht (www.qbichotels.com) will set you back just £29 for a night in a suite that changes colour at the flick of a switch. And Citizen M is opening a new cabin-style stopover in Amsterdam in May (£51 per night; www.citizenm.com).

Upgrade your man

Get a new-look, new-feel man for less than a bottle of Veuve Clicquot. The craze for boys-only beauty bars goes nationwide in 2008. If you can fight your way past the footballers, pack him off to the men-only Mankind of Chester for a facial, £32 (www.mankindofchester.co.uk). In Durham, book a VIP shave for £24.95 at the Trampas men's spa (www.trampas.co.uk) or point him in the direction of the hip new Dandy Brown's in Leeds (www.dandybrowns.com). So smooth.

Get an A-list home

Slave to interiors chic? Root through eBay for collectible 60s and 70s Ercol and G-plan pieces: smooth teak coffee tables and elegantly curved armchairs in elm. The Ercol Loveseat bench already has a cult following, but you can still get items for under £100 that will last far longer than flat-pack tat.

Flaunt a year-round tan

New online boutique Puresha is the place to click on for luxury, cutting-edge beauty must-haves. Hamadi Beauty Healing Serum, £24, is pure rehab for your hair, while Chocolate Sun, the company that tans everyone in Hollywood, is exclusive to Puresha in the UK. Pick up the Chocolate Sun Cocoa Absolute Tan Enhancer for just £21 (0845 6522 108; www.puresha.com), to give yourself that just-back-from-Mustique glow.

Wear a one-off scent

Have a sniff at bespoke luxury. Go to Floris (0845 7023239; www.florislondon.com), the 278-year-old London perfumers, whose new service allows you to customise an existing scent in their Jermyn Street shop for £95, including 100ml perfume.

Own a racehorse

Think 'fractional luxury' and snap up a share in a country manor, yacht or racehorse. Check out www.partialowner.com or www.fractionallife.com. Pay £10,745 for a year of luxury cars (school run in a Bentley, anyone?), £24,200 for a share in a Languedoc gîte or £95 to part-own a racehorse.

Dine at Michelin-starred restaurants

Forget pricey dinners and instead treat yourself to a sleep-up lunch. Jay Rayner, food critic and author of *The Man Who Ate The World* (Headline, £16.99), has this top tip: 'London's Michelin-starred Le Gavroche would usually be £150 for food alone, but at lunch you get three courses, half a bottle of wine, coffee and petit fours for £48.'

Dress to impress

Fancy a wardrobe revamp? Then nip to the States and cash in on the dollar, snapping up all the items a lady-who-lunches would own for almost half the UK price: 7 for All Mankind jeans for around £75 at Macy's and Manolo Blahniks for around £154 at Bergdorf Goodman. □

