

UNDERSPENT

A Christmas gift for you FREE 10 week Underspent Online program and 10 reasons why it's FREE.

I didn't buy anything new or 2nd hand in 2014 and saved 38% of my take-home salary. I changed my spending and transformed my savings. It started as an experiment, but it changed my life, so I kept on going. Now, I'll work with YOU. I'll teach you and help you implement the 7 steps in Underspent. I've designed the 10 week program to set you up with all the skills, knowledge, resources, support and attitude you need so that you can change your spending and transform your savings and stay Underspent long after you complete the 10 week program. The 10 week program starts on Monday 30th January 2017 and includes weekly emails and motivational videos, discussion forums, tools and templates, activities, accountability buddies, tips and tricks, events and meet-ups plus heaps of information.

10 reasons why it's a gift and FREE

I want to help men and women who:

1. **Think that 'making do' is impossible** - The biggest challenge for most men & women is being content with what they already own.
2. **Have zero cash** - I've spoken to men and women in Australia, UK and the USA. They tell me that they're working 'flat out' but constantly struggling to make ends meet, living off credit cards and up to their necks in debt. These people tell me they simply don't have AUD\$299 for a 10 week online program. In fact most people - particularly those on high incomes - tell me that they can't put their hands on \$100 cash.
3. **Think saving money is difficult** - This isn't rocket science. Anyone and everyone can save money. I didn't buy anything new or 2nd hand in 2014 and saved 38% of my take-home salary and I did it without dramatically changing my life.
4. **Haven't prepared for the future** - The future is now. 45% of jobs, including high-skilled roles, are able to be fully automated in the next 5 to 7 years. I interviewed lots of people for my 3rd book 'Be Ready. The future is NOW!' 65% of people have no money and no plan for the future.
5. **Are waiting for the 'perfect' moment** - No-one knows what the future holds. Lynne's a prime example. She's 48, living in a shared house. Lynne's husband wanted a divorce. They sold the house, paid off the mortgage, cleared their debts and she was left with nothing.
6. **Are unhappy** - Three quarters of the people I interviewed say they're unhappy, tired of being in debt and always worried about money.
7. **Are too scared to speak up and ask for help** - Millions of people are pretending that everything is ok, when it's not.
8. **Crave social connection** - Men and women tell me that they go to the shops because they're boredom and lonely.
9. **Feel overwhelmed by 'millionaire mindset'** - I'm fed up with our society's obsession with multi-millionaires. This is ridiculous and impractical. The average salary in Australia and USA is \$80,000 and £26,500 in UK. Our social media is swamped with adverts from people with fanciful propositions: 'get rich quick' and 'be a millionaire overnight' schemes! I'm disrupting all of this by offering my advice for free.
10. **Are addicted** to getting a bargain and who are constantly craving the excitement of new 'stuff'.

The benefit of being Underspent nor Overspent is that life is stress free when you're debt-free!

What's in it for me? Why am I doing this?

Firstly, I'm not spreading a message that people want to hear. On the whole most people don't like the idea of being Underspent not Overspent. Most people love spending money, 'status shopping', buying to 'keep up with the Joneses', retail therapy and credit cards. I want to:

- Make being Underspent not Overspent 'normal'
- Sell 1 million Underspent books
- Create a 1 million person community, where people support and help each other
- Encourage and inspire men & women to do cool stuff that doesn't involve shopping *#experiencesNOTstuff*
- Thank the people who supported and encouraged me in 2014 by giving something back to them - We all need more Acts of kindness!

What I'm inviting you to do

- 1) Sign-up. Please use the online form at www.cyclingrachelsmith.com Please share with your family, friends and co-workers.
- 2) 'Like' the Underspent Facebook page <https://www.facebook.com/Underspent>

As seen on:



RACHEL SMITH

