

Swap Borrow Share

*Top tips to swap, borrow & share to save
you and your family & friends money*

Rachel Smith

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Welcome

Hello. I'm Rachel.

Welcome to the first of my three free e-books.

On New Year's Eve 2012, I decided to quit shopping. I pledged and promised to buy nothing new or second hand for one whole year (2013).

I failed.

I saw buying nothing as a hardship filled with doom and gloom, like a year of punishment. 'Negativity creates negativity'—my year of no buying lasted just four months.

In 2014, I tried again.

Second time around, I saw buying nothing new or second-hand for a year as an exciting opportunity, an adventure and a whole new way to live my life—a lifestyle experiment.

Positive thinking creates positive experiences. I succeeded.

I didn't buy anything new or second-hand for one year.

I quit shopping for 365 days.

It was one of the best years of my life. I saved 38 per cent of my net annual salary and I didn't dramatically change my life to do it.

I am the Author of *Underspent - How I Broke My Shopping Addiction and Buying Habit*.

“You won’t believe how easy it is to change your life. This (Underspent book) is an amazing insight into our obsession with shopping... Rachel explains, in a very personal account, how we can get through our lives with less, but live more. I really love it. Definitely need to read it again. Thanks Rachel”

Rod – book review on Amazon

“Wonderful tale of saving \$\$\$. Great little read! Enjoyed the way it was written and the common sense approach Rachel took - thoroughly enjoyed it.”

Shirley – book review on Amazon

As proudly seen in:



Who this book is for

I've written this book because I want to share a little about how I developed a real love for swapping, borrowing and sharing.

I love swapping, borrowing and sharing because it helps me save money. It helps me to be underspent not overspent.

That in mind, this book is for men and women who want to:

- save money
- change their spending and transform their savings
- pay off their credit card debts
- pay off their mortgage
- be debt-free
- have cash in the bank

Let's get into it!

Our very real pains and problems

In her TED talk ‘The power of vulnerability’ Brené Brown says that we are the most:

- in debt
- obese
- addicted
- and medicated generation of humans ever seen.

I’ve spent the last 2 years talking to ‘ordinary’ Australian, American and British men and women. People like you and me.

I’ve listened to their gut wrenching heart breaking stories about job losses, job uncertainty, unemployment, debt, divorce, house repossessions and suicide.

I’ve heard many stories like this one: *“Everything was a nightmare. I can think of the biggest emotional shockwaves, the terror of knowing you’ve run out of money for everything, including food, the crushing assuredness that **the only escape from your debt is death**, the days when you steal food because you’re starving. I think the biggest challenge is you can’t look forward to anything”*.

Male in Australia.

I’m indebted to the men and women who were courageous enough to speak honestly.

It's tough out there.

I know.

On Monday the 7th of December 2015, my role was made redundant. It was a huge shock – but that's another one of my paperback books: *Ready for Redundancy; 14 steps to prepare yourself mentally, financially and professionally.*

I was lucky. When my role was made redundant I was underspent, not overspent. I had two years' worth of salary, as cash, sitting in the bank.

Men and women in their 30's, 40's and 50's tell me that they are:

- living off credit cards and personal loans
- working 'flat out' but constantly struggling to make ends meet
- worried about how they will afford to pay household bills
- scared about how they'll cope financially in retirement
- not living the life that they'd expected

Most people tell me that the one thing that would change their life the most is paying off their mortgage and owning their family home outright. Being mortgage-free and debt-free is life changing.

Swapping, borrowing and sharing can help you change your spending and transform your savings – You can be Underspent not Overspent.

The benefits of swapping, borrowing and sharing.

The benefits of swapping, borrowing and sharing can include:

- not needing to use your credit cards
- not needing as many or any personal loans
- less struggling to make ends meet
- less stress and worry
- spending less and paying off debts

I didn't buy anything new or second-hand in 2014.

I quit shopping for 365 days.

I saved a staggering 38% of my annual take-home salary without dramatically change my life.

Do you want to break your impulse shopping addiction and habit of buying 'stuff', without dramatically changing your life?

Do you want to save money?

Do you want to be Underspent, not overspent?

Do you want to feel happier and more content?

Swapping, borrowing and sharing

The fifth step that I took in my Underspent journey was to swap, borrow and share.

Forty, thirty, even twenty years ago, most homes probably had just one television, one telephone and one radio. Today, most homes have a television, telephone and music system in every room. I realised that I had lots of things in my house that I didn't like and didn't use, and that I was happy to swap, borrow and share.

These are a few of the things that worked for me.

I swapped the clothes I didn't like and didn't wear.

Edda Hamar dreams of a world in which people choose sustainable fashion. She tells people to take their clothes off and she loves to high-five complete strangers. I'm passionate about cutting traffic congestion, I dream of a world with floating bikeways made out of waste plastic and old Coke cans and I was buying nothing new or second-hand for a year. We met at TEDxKurilpa in February 2014 rehearsing our TED talks and discovered shared passions: clothes, sharing, talking and meeting new people. And we set ourselves a

challenge: to host the world's largest clothes-swapping party within fifty-six days of our first meeting.

The first event was postponed due to severe thunderstorms, but with the help of lots of other incredible people, we did hold a clothes-swapping party last year (indoors!).

I borrowed the things I needed.

Why do 400 people with 400 lawns, all in the same town or suburb, each own a lawnmower?

When I needed something I asked.

I asked friends, colleagues and neighbours. I put 'please help me' messages on Facebook. I even posted adverts on websites like Gumtree.

I borrowed what I needed – as and when I needed it.

Like Rachel Botsman says, 'We don't need to own a drill, we just want a hole in the wall'.

I shared the books I'd already read

A book I'd always wanted to read, *Who stole my mojo*, turned up on the share shelf at my block of units last year. I struck lucky.

Since that day I've put all the books and magazines that I've read and loved on the share shelf, so that my neighbours can be lucky too.

You may not have a share shelf in your building like I do, or be aware of ways you can share various possessions in your area.

TuShare can be a great place to start. 1 Million Women has partnered with TuShare for the 1 Million Kilogram Challenge, to help women get and give things away for free: www.tushare.com/1millionwomen.

Action 1. Who can you get involved?

Swapping, borrowing and sharing can help you change your spending and transform your savings – You can be Underspent not Overspent.

The fastest way to create change is to get lots of people involved.

Please share this free e-book. Please email it to your family, your friends, your colleagues and co-workers, your neighbours, your community groups, your local school, your church and the people you know who would love to be mortgage-free and debt-free. People who can swap, borrow and share with you.

Please share this e-book on Facebook and other social media sites.

I will email this e-book to

1. _____

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I will share this e-book with

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Action 2. What will you swap, borrow and share?

Room	What things in this room could you SWAP	What things could you BORROW for this room	What things in this room could you SHARE
Kitchen			
Sitting room	For example, books you've read and don't want to keep		
Dining room		For example, extra chairs for a family party	
TV room			
Kid's play room			
Adult bedroom	For example, clothes you've never worn.		
Kids bedroom			For example, kids books
Home office			
Garage			For example, camping equipment
Garden shed			

Action 3. What will you do?

1. What will you swap?

2. Who will you swap things with?

3. What could you ask to borrow?

4. Who could you borrow from?

5. What could you share?

6. Who could you share with?

Action 4. What will you do with others?

Perhaps you could organise a book and toy swapping party at your local school or community centre?

Perhaps invite a few friends over to your place for a clothes swap party?

Perhaps you might ask a neighbour if you could borrow a piece of gardening or DIY equipment rather than buying something new?

Perhaps you could set up a book and magazine share shelf at your office?

What do you think?

What are your goals?

In the next 7 days I will...

In the next 4 weeks I will...

In the next 6 months I will...

Swapping, borrowing and sharing can help us all change our spending and transform our savings – Let's all be Underspent not Overspent.

Please stay in touch...

I'm sharing a range of free e-books.

I share top tips and information on my website and through my social media channels on a weekly basis.

I have heaps of free resources, checklists and templates on my website.

And please share YOUR story and your Underspent successes. I can't wait to hear from you.

Email rachel@cyclingerachelsmith.com

Web www.cyclingerachelsmith.com



@CyclingRSmith



Rachel Smith (CyclingRachel Smith).

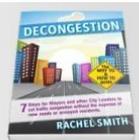
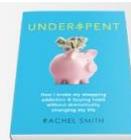


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RACHEL SMITH



Feel you need extra help or support?

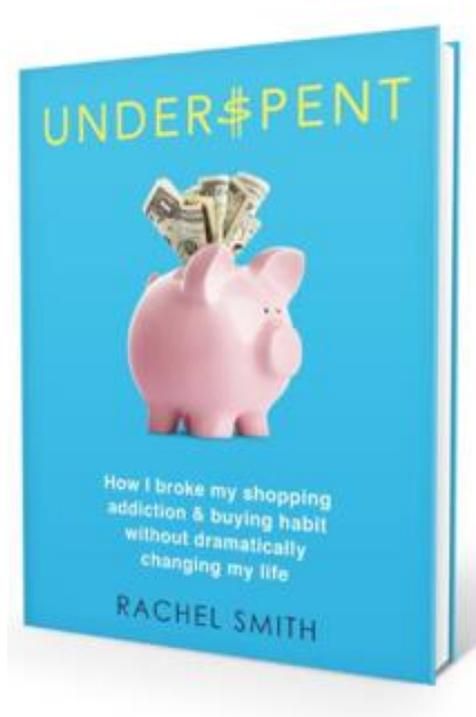
I offer a range of large group, small-group, personalised and one-to-one products and services, including:

- 3-hour Underspent Implementation Master Class
- 1-hour Underspent talk and information session at workplaces
- 21-day and 6 week on-line Underspent programs
- One-to-one face-to-face help, coaching and advice

I'm currently working on a program for schools.

Drop me a line at rachel@cyclingrachelsmith.com

Also by Rachel Smith



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