

# City Planning for Modern Lifestyles

Solving real urban issues & changing the way we plan and develop our cities

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## Solution 6 - Swap Borrow Share

### 1. Problems

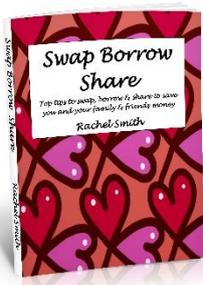
Men and women in their 30's, 40's and 50's tell me they are:

- 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.

### 2. Our mistakes

- Using our credit cards excessively
- Getting multiple loans
- Spending more than we earn
- Not paying off our debts



### 3. The 7 sticking points that prevent change

1. Fear
2. Too many choices
3. Sense of entitlement
4. Need for instant fixes
5. Too busy "liking" on Facebook
6. Exhaustion
7. Navel gazing

### 4. This is what worked for me

- I swapped the clothes I didn't like and didn't wear.
- I borrowed the things I needed.
- I shared the books I'd already read

### 5. The solution

The solution is to Swap Borrow Share. The initial four actions are described in my book Swap Borrow Share. The four actions are:

- Who can you get involved?
- What will you swap, borrow and share?
- What will you do?
- What will you do with others?

### 6. The benefits

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 stress and worry
- Spending less and paying off debts
- Being Underspent not overspent
- Being debt-free and mortgage-free

As featured in:

