Underspent Cash Savings Book

I'm changing my spending and transforming my savings so that I have financial freedom, I'm financially secure, resilient and financially prepared for any unexpected life events/changes and so that I *CAN* afford all of my big dreams

I’m changing my spending and transforming my savings so that I can afford my big dreams.

My big dreams are:

Date	Amount of money deposited into your cash Savings Account	Savings Account Balance

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UNDER$PENT

Rachel Smith is the Author of Underspent and the Founder & CEO of Underspent, Australia's #1 'Saving Money for Big Dreams' program.

Rachel Smith didn't buy anything new or 2nd hand in 2014 and saved 38% of her take-home salary. She changed her spending and transformed her savings. It started as an experiment, but it changed her life, so she kept on going.

Rachel is best-known for helping men and women – people like YOU - break their impulse shopping addictions / habit of buying 'stuff' (changing their spending and transforming their savings) so that they have financial freedom, are financially secure, resilient and financially prepared for any unexpected life events/changes and CAN afford all of their big dreams.

RACHEL SMITH