

**Underspent Passions
and Priorities Project**

**PASSIONS
WORKBOOK**

Terms and Conditions

- **Copyright and restrictions.** All information, literature, tools and templates and materials pertaining to the 5 day program remain the sole property of Rachel Smith and Rachel Smith Pty Ltd and must not be duplicated or transmitted in any way, shape or form without the prior written consent of Rachel Smith and Rachel Smith Pty Ltd.
- **Cancellation.** You are not entitled to compensation simply because you changed your mind. You are not entitled to compensation if you do not complete the tasks.
- **Disclaimer.** The Client assumes all responsibility and entire risk as to the suitability and results obtained from use of Rachel Smith and Rachel Smith Pty Ltd products and services, and any decision made or actions taken based on the information contained in or generated by the products and services. The Client acknowledges that the products or services provided by Rachel Smith and Rachel Smith Pty Ltd are not meant to replace sound professional judgement or individualised attention of such professionals or client circumstances. While Rachel Smith and Rachel Smith Pty Ltd will be providing the Client with guidance, coaching and program materials, the Client acknowledges that the program constitutes “Information Only’ and will not under any circumstances be considered tax, legal or accounting advice and it would be advisable for you to obtain such advice from your own lawyer, accountant or tax or other business advisor.
- **Disclaimer – Extract from Underspent book.** The material in this publication (Underspent book and Underspent Programs) is of the nature of general comment only, and does not represent professional advice. It is not intended to provide specific guidance for particular circumstances and it should not be relied on as the basis for any decision to take action or not take action on any matter which it covers. Readers should obtain professional advice where appropriate, before making any such decision. To the maximum extent permitted by law, the author and publisher disclaim all responsibility and liability to any person, arising directly or indirectly from any person taking or not taking action based on the information in this publication.

My Passion List

What do I love doing? _____

What brings me happiness? _____

What makes me smile? _____

What could I do all day? _____

What are my favourite weekend activities? _____

What don't I enjoy? _____

My Passions

Things I LOVE doing

Things I DREAM about doing

Things I spend my TIME and MONEY doing

Things I HATE doing



The Underspent 7 step process

These are the 7 steps that worked for me:

Step 1. I identified my passions and priorities

Step 2. I made a budget and sorted out my banking

Step 3. I got people in place to help

Step 4. I inspected, assessed and organised my stuff

Step 5. I got into swapping, sharing and selling

Step 6. I used everything that I already had

Step 7. I got out and had fun

Buy the Underspent book

"I wasn't a shopaholic and I didn't have huge credit card debts, but like lots of people I had a few impulse shopping addictions. I love books and magazines—I read a book a month and can read a magazine cover to cover in a few hours. I found it very difficult to walk past a bookshop without being sucked in by yet another 'Buy three books for the price of two' offer. If I was at the airport or train station I always bought a magazine, whether I needed one or not. I also had a habit of buying stuff for the house I didn't really need. I like living in a cosy home; if I saw 'the most beautiful cushion in the world' in a shop window, I'd want to buy it" Rachel Smith

In this book, I'll tell you what I did. I share the tools that worked for me. The book is divided into four parts. Part 1 explains the reasons why we shop so much, why we overspend and what triggers our shopping and spending. In Part 2 I share my story and the seven things I love about quitting consumerism. Part 3 contains the seven sticking points and personal barriers we may have to overcome. The seven-step process that worked for me is in Part 4.

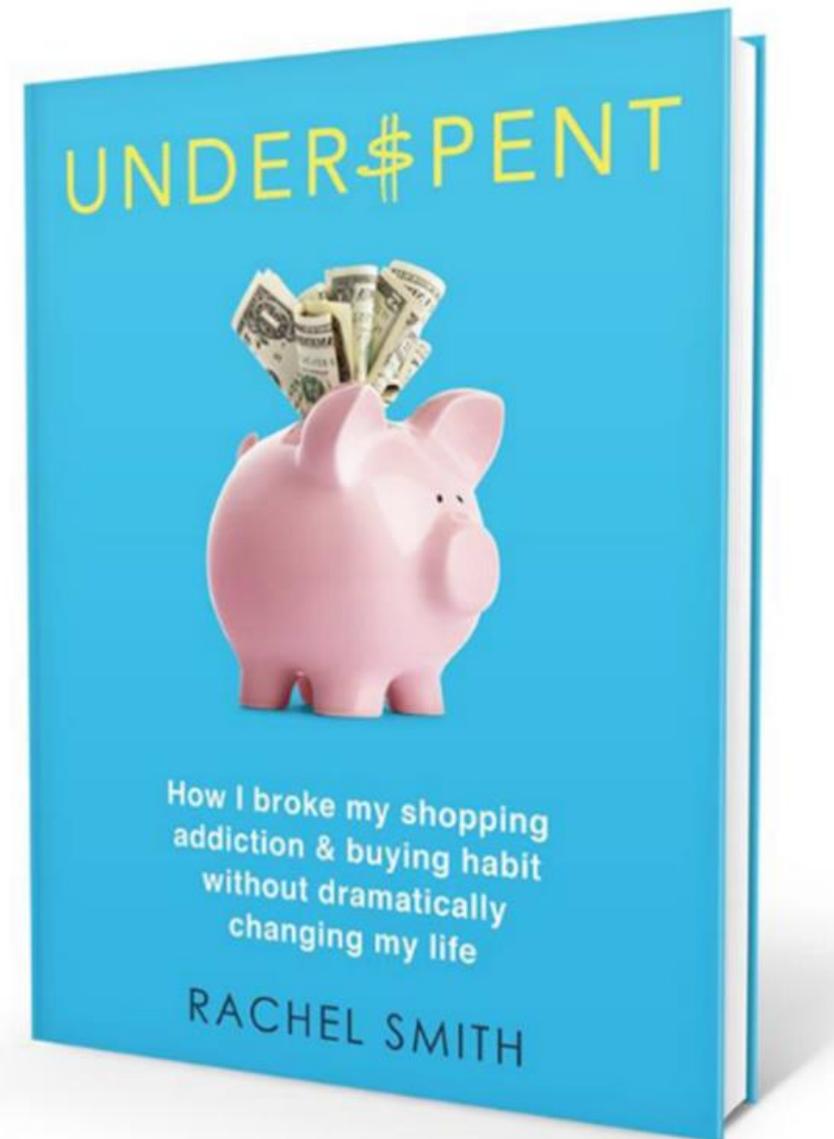
Available in paperback (\$12.99), e-book, iBook and kindle formats (\$2.99) in all retail and online stores
<https://www.amazon.com.au/Underspent-Broke-Shopping-Addiction-Buying-ebook/dp/B00WUQNPCW>

What other people say

"Rachel, you and your Underspent book have saved my life and my marriage. Thank you. We were in such a mess. I love your 7 steps Thank you" Gemma, Australia

"You have changed my life Rachel. You are an inspiration. I have paid off my debts. I'm so happy." Louise. Australia

"It's not about the budget. Thank you for the journey. I have realised the things I value and want in my life are virtually free. I am NOW content. I have learnt its about breaking the commercial and stress cycle. Thanks heaps!" Jane, Australia



"Underspent Step 1 is about identifying and focusing on your passions and priorities. It's about spending money on your passions (the things you love and enjoy the most) and saving money for your priorities (the things that are most important to you) instead of impulse shopping and buying just for the sake of buying"

**Rachel Smith,
Author of Underspent**

