



The \$21 Challenge: Sample Chapters



Penny's \$21 Challenge Survival Guide

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Menu Planner



Camping on the Cheap



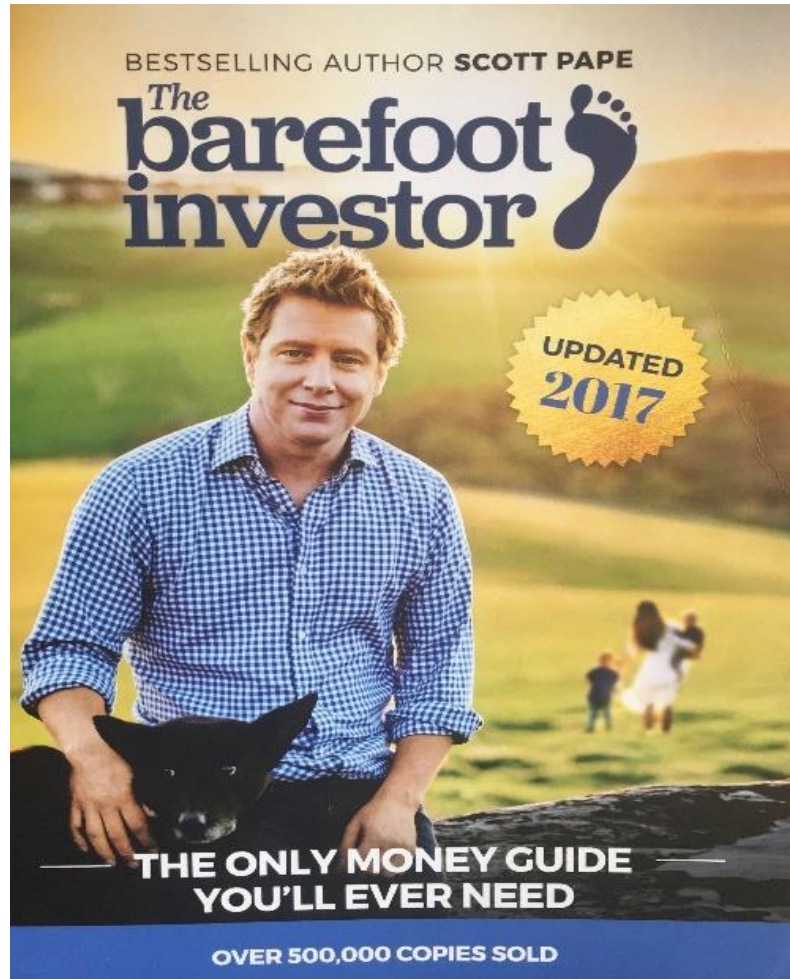
Low Cost Cleaning



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'This book will help you protect the people you love.'
 —Melissa Doyle, host of Sunday Night

'Follow the Barefoot path or at least consider doing so as soon as possible.'
 —Tim Fischer, former Deputy Prime Minister of Australia

This is the only money guide you'll ever need.

That's a bold claim, given there are already thousands of finance books on the shelves.

So what makes this one different?

Well, you won't be overwhelmed with a bunch of 'tips'...or a strict budget (that you won't follow).

You'll get a step-by-step formula, open this account, then do this, call this person, and say this; invest money here, and not there. All with a glass of wine in your hand.

You'll also get the skinny on:

- Saving up a six-figure house deposit in 20 months
- Doubling your income using the 'Trapeze Strategy'
- Saving \$77641 on your mortgage and wiping out almost 7 years of payments
- Handing your kids (or grandkids) a \$140000 cheque on their 21st birthday
- Why you don't need \$1 million to retire...with the 'Donald Bradman Retirement Strategy'

Sound too good to be true? It's not.

This book is full of stories from everyday Aussies — single people, young families, empty nesters, retirees — who have applied the simple steps in this book and achieved amazing, life-changing results.

And you're next.

SCOTT PAPE is the Barefoot Investor. A fiercely independent investment advisor who, for over a decade, has reached millions of Australians through his newspaper columns, and on TV and radio. In 2014 he and his family lost everything in a bushfire...but what they did next — that's the real story.

Cover Design: Hyungtek Jun
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PERSONAL FINANCE



WILEY

Also available
 as an e-book



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I Owe,
I Owe...

info you really should know!

What lenders may not tell you
The power of percentages
What creditors can & can't do
Tips, options & strategies

what every
Centrelink
customer
should know!

MONICA HAYES



Are you living in fear over
money & debts?

Be Informed; Be Empowered...

This book summarises vast amounts of consumer and credit legislation, and gives you options, scenarios and techniques to effectively deal with times of financial difficulty.

I owe, I owe tells you the things you really need to know, including things that your lender may not tell you.

There is a process and a system used in this country for the management and recovery of debts. In order to function efficiently within a system it is important to have at least a basic understanding of how that system works.

This book provides you with basic information about the debt recovery system and what you and your creditors can and can't do. It also provides you with a framework of principles and shows you how to manage your money, without filling in one of those detailed budget plans!

Most importantly, this
book will empower you!

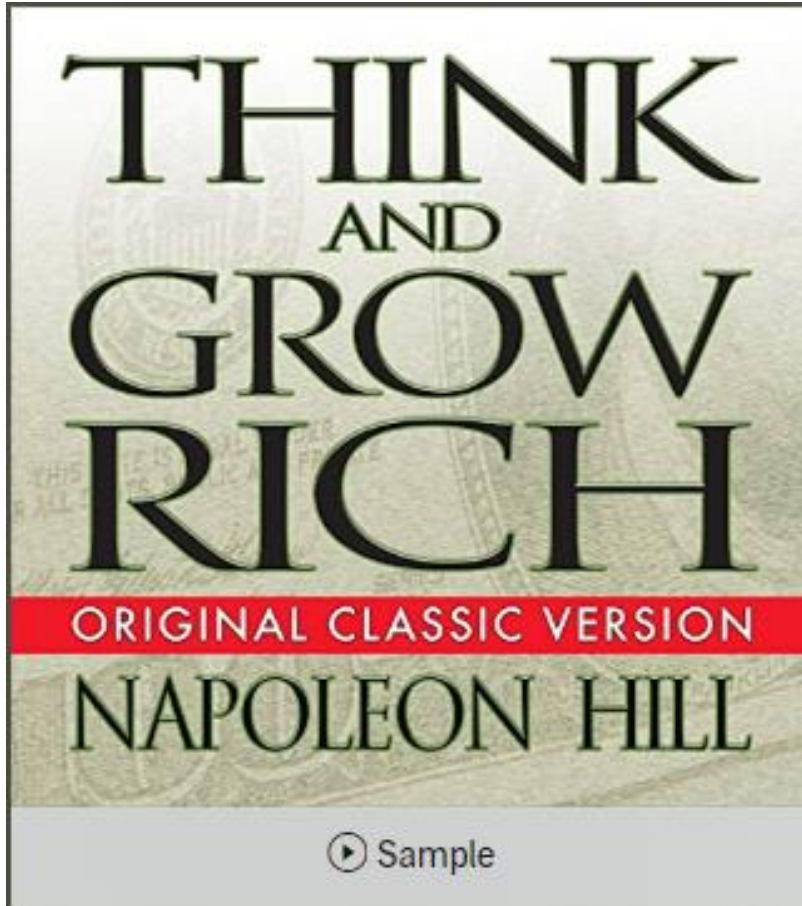


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By: Napoleon Hill

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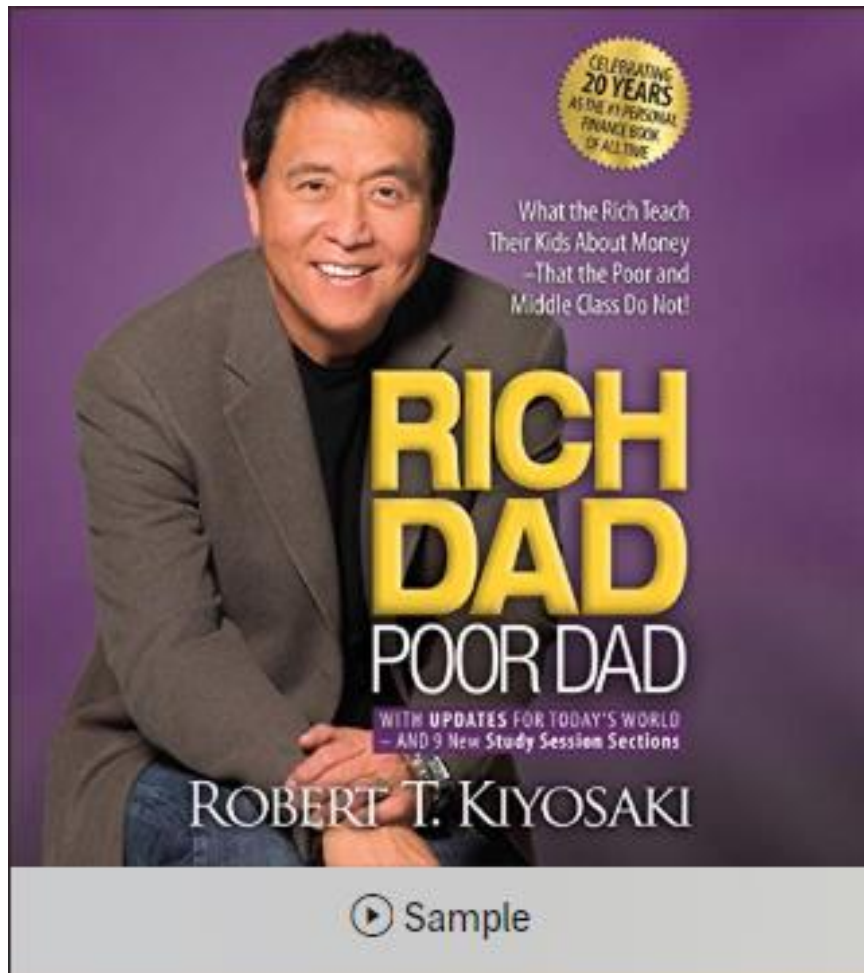


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THE RICHEST MAN IN BABYLON

GEORGE S. CLASON

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