

# Effortless Money Management: A Simple How to Guide on Managing Your Money, Saving for the Future and Living on a Budget without Being Frugal



The simplest, easiest to implement money management strategy that anyone can use Do you hate it when money management books simply tell you to stop spending money? They preach that the best way to save money is to cut back all spending, save every penny and effectively... have no life! What these books dont understand is that a methodologies like that actually sets you up for failure. They ignore one key principle, the psychology of spending and saving. And ignoring that guarantees failure. Proper budgeting, money management and saving will allow you to have your cake and eat it too. The key to success is about using very specific strategies to effortlessly manage your money. Instead of cutting back on lattes, nights out, and fun the key is to implement systems that compliment your lifestyle. Systems like this are easy to implement and allow you to save, pay off debt and escape the stresses of financial worry all without being a Scrooge. If youve fallen prey to poor financial advice before then let me guide you with proven, easy to implement strategies. These strategies, and the step-by-step program contained in this book is the exact way I escaped my own financial hell. A few years ago I was broke, paying off debt and, to be honest with you, in a pretty bleak mental state. The only way I managed to escape was that I decided to go against the conventional wisdom that had failed me so many times before. I studied everything I could from psychology to accountancy, with the aim of trying to decode the secret to money management. What I found allowed me to escape the clutches of debt, save for my future and returned me to my happy self. Everything I learned through my own trial and error is within this book and Ive laid it out for you in an easy to implement step-by-step guide. Pick up this book, listen to it and implement my system and I guarantee that you will begin to see the

light at the end of the tunnel.

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