7 WAYS TO MAKE AND SAVE $700 IN 7 DAYS

By Barnsley Brown, PhD

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Badass Business Coach & Reiki Trainer

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> *"Prosperity is a way of living and thinking, and not just money or things. Poverty is a way of living and thinking, and not just a lack of money or things."*
>
> **— Eric Butterworth**

> *"It takes as much imagination to create debt as to create income."*
>
> **— Leonard Orr**

> *"Be content with what you have, rejoice in the way things are. When you realize there is nothing lacking, the whole world belongs to you."*
>
> **— Lao Tzu**

So You Want To Be More Prosperous?

You've come to the right place, hon! This report is excerpted from *Get Out of Debt and Get On With Your Life*, my book of over 100 pages teeming with money-saving, money-generating, prosperity-boosting principles and strategies that will help you get your life in order, get out of debt, stay out of debt, and get on with the unique and powerful mission that is yours and yours alone to fulfill!

Right now, I'd like to share just one chapter from the book and six more of the concrete strategies you can implement to make and save $700 in seven days. Can it be done? Absolutely! Are you willing to do what it takes to make it happen? That, my friend, is up to you. (And kindly imagine my foot discreetly poised right beneath your derrière, helping you get a move on!)

Let me guess. You feel like you are struggling a bit financially. Maybe it's more than a bit. Maybe you feel like your finances are out of control. Maybe you've got debt collectors coming at you from all sides and you feel like an amateur matador in a ring with six bulls and no red flag.

Maybe you're not in debt but you'd like to stay out of debt. Maybe you realize that debt is one of the worst four-letter words out there.

Maybe you've got a big purchase you'd like to make and need real, proven ways to save some dough (and we're not talking Pillsbury, sweetie pie). Or maybe you'd like to live an opulent lifestyle on a dime.

If any of these apply to you, you're right where you need to be! The strategies in this report can help you whip your finances into shape and show you how to tap the many resources you have right now, this week!

Let me tell you that in this short report, you're getting just a tiny bit of a 100+ page book that is loaded with money-saving AND money-generating methods. So this is just an itsy-bitsy appetizer for your prosperity gullet.

You want the whole menu du jour? The sizzling Filet Mignon, glass of rich Merlot, assorted gourmet cheese platter, and dark chocolate cheesecake topped with fresh whipped cream and raspberries? If you're hungry to get out of debt and/or stay out of debt right now, you can get your *Get Out of Debt and Get On With Your Life* e-book and audio package now right here: www.spirited-solutions.com/products/books

Hey, I'll even give you a super-special coupon code so you can save $10: GOOD10. Use it or lose out!

SPECIAL COUPON CODE

GOOD10

Save $10 on your *Get Out of Debt and Get On With Your Life* e-book and audio package—use it at checkout!

There are two types of people in the world, those who think about making a change and those who DO it! If you're in the first group, go straight away to www.spirited-solutions.com/products/books and use your coupon code, GOOD10.

Have you been burned by buying impractical, only-for-financial-nerds, don't-work-anyway systems for getting out of debt or saving money? If so, this report and its mother e-book package are for you.

Rome wasn't built in a day—and your fortune won't be either. It would be ludicrous and deceptive to suggest otherwise. But in seven days of planning and strategizing to get the most out of your money, you can set into motion a savings plan that will yield Shrek-sized results.

Ready? Onwards on the yellow brick road to your opulent Oz!

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How Should You Use This Report?

Well, first of all, it's entertaining reading, I promise you. But aside from keeping it in the throne room, what should you do with it?

First of all, as you're reading, I recommend that you checkmark those strategies that you are already using. This will either give you a sense of supreme satisfaction if you can check off several, or it will help explain why you're reading this report, i.e. YOU NEED MONEY. (Let's be real, okay? If you're reading this report, your finances probably have some problems. The good news is, you are taking action—Pat yourself on the back for that! And if you're really feeling saucy, pat yourself on the tush too…)

Then I recommend that you asterisk (*) those strategies that you think are interesting and warrant more attention, given your particular situation.

Start with the one that is most relevant to your situation and attack it on the first day you start reading this report. (You know those packs of kiddie socks with each day of the week on them? Think of it that way.) Assign a strategy to each day of the coming week, and in seven days, you'll be well on your way to more prosperity, even an extra $700+ for what you want!

Oh, and I wish I could share with you the Super-Duper Platinum Premier Tip in *Get Out of Debt and Get On With Your Life*, a tip that can easily save you forty thousand dollars or more on your mortgage! But if I did, you wouldn't grab your

e-book and audio package, now would you? And you wouldn't have all those incredible strategies to save and create more money!

So, I'll keep you in suspense on that one, sweets, at least until you can get the full manuscript and audio. (Again, imagine my foot poised ever so discreetly under your lovely derrière, giving you a GBK—Gentle Butt Kick.)

Now, let's get rolling with one very key element in your prosperity pot of gold, your most valuable asset. And guess what? It's not monetary at all! Intrigued? Read on, doll.

▸ **ACTION STEP**

Put on your fuzzy bunny bedroom shoes and settle into your favorite comfy chair. Get ready to save and create more money for the things and experiences you want in your life! What an incredible mission we are on—When you align your spending with what matters most to you, your life will take the most amazing turns! Fasten your seat belt, hon, and let's get rolling!

Start Panning For Gold—In Your Own Back Yard!

I first started exploring prosperity secrets when I was a struggling graduate student working three jobs to make ends meet and put myself through school. One of the great gifts of my "impoverished" financial state is that it taught me how to be resourceful. It taught me that you're never "broke" unless you feel broke, i.e. you feel you have no resources or you think you've completely depleted any you had.

The opulence magnet of resourcefulness is fortunately something that runs in my family, along with a healthy strain of entrepreneurial spirit.

When I was a kid, we bought an older home that was badly in need of work and renovated it ourselves. I learned how to strip wallpaper (and lots of it!) at age seven. We scrubbed and painted and remodeled until that house became a quaint old beauty. (Years later, it sold for quite a handsome sum since it was in Five Points, one of the most desirable neighborhoods of Raleigh, North Carolina.)

My father was frequently unemployed so my mother had to be as enterprising as possible with two young kids in tow. We would venture out in our nice neighborhood on trash pickup days and go through the trash piles.

No, I'm not kidding you! We would head out in Bessie Lou (our station wagon) and get the most fantastic things people would throw away—furniture, books, toys, all sorts of stuff. Maybe it was broken, maybe it needed to be refinished, maybe the paint was peeling or it smelled of cat pee, but we saw the POTENTIAL of our finds and were excited about them!

My mother was smart. She made what could have felt desperate into a game. To this day, much to the chagrin of some of my close friends, if I see a trash pile by the side of the road with some unusual, often unidentifiable thing sticking out of it, I've GOT to stop! It's fun! My mother turned something that could have been burdensome into a treasure hunt.

One of my best finds recently was a nice white computer desk. It was heavy, but somehow, I got the whole thing in my car by myself and trundled on home with it. I cleaned it up, used it for years, and then sold it online when we ran out of room for it. Pretty good return on investment, right??

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What am I getting at, friend? All of us have money-making opportunities as close as our front (or back) yard—but we need to open our eyes and ACT on them!

My mother, brother, and I started our first business out of trash piles, fixing up other folks' cast offs and then re-selling them at garage sales. Our garage sales became popular neighborhood-wide events with face painting, lemonade, and all our finds carefully priced with permanent marker.

We had folks who always came to our sales, even one guy who would bring his own marker and try to sneakily "re-price" items. (My brother and I had a great time ratting on folks like him to Mom—We were better than any store surveillance system could have ever been.)

I suppose we could have stayed in our house and complained about how my father was out of work again or bemoaned our situation, but instead we took action, and FAST! (I'm telling you, you had to hit the piles early to get the best treasures. If you waited, you got nada.)

Right now, I'm sure you've got a money-making idea you're sitting on. Maybe you love to make jewelry but you haven't taken the step to share it with others and sell it. Or maybe you are great at landscaping and could do some of that for your neighbors on the side. Maybe you love pets and could begin doing some petsitting for your friends and neighbors.

The point is, get creative! Brainstorm with a friend, a coach, a colleague, a Mastermind group, a prayer partner, your fine-feathered parrot, WHOEVER, and find something you love to do that can be lucrative as well!

I have one friend who bakes delicious cakes on the weekends, and another who makes jewelry while he's watching tv and then sells it at craft shows. One friend of mine takes investing courses and plays the stock market, another creates information products to sell on the internet, and another just released her first cd with the group she has sung with for years!

Anything is possible, IF you take action. Get off your duff and DO something you love—Share it with the world and be rewarded!

▸ ACTION STEP

Where's the gold in your back yard? What do you love to do that could be profitable too? Write down three ideas here:

Now, let's get practical. All of us have stuff we don't use—clothes, furniture, household decor, books, toys, tools, electronics, jewelry—and so on! What can you sell NOW in a yard sale or on Facebook Marketplace, Amazon, eBay,or Craig's List? Pick several things and post them for sale.

Advertising a yard sale or a specific item is free on Craig's List, while Facebook Marketplace, Amazon, and eBay take a cut of the items you sell. So, depending on what you sell your items for, you can do quite well. We recently sold a tv for $125, a sewing table (that had been given to us, mind you) for $100, a bike for $55, and a table and chairs for $245. Net gain with just those four items? $525! And that's only the beginning!

Bonus Tip: Make sure you write your ad so it doesn't put an insomniac to sleep. No boring as#s ads like "52-inch TV—Works fine, has a scratch on the side." UGHHHHH! Get specific and even a little flowery!

Need an example? Pick up a bottle of wine. No, don't drink it—Just look at the label. The people who write those things are MASTERS at selling. If you are a human being and not a reptile, I can guarantee that you'll start to salivate reading that label.

Make your ad reader salivate for your item! Here's an example: "Just for you and your family: Cream of the crop 52-inch flat-screen Smart TV with deluxe remote control. Stop spending so much on movies out—Get this high-definition TV for only $225 and make your own cozy home theatre. Bonus: We'll throw in a PlayStation for the kids. Wouldn't you love to keep them busy with that?"

Now you tell me? Which TV would you buy? Yep, you gotta write your ad so your item will SELL! And I can tell you, if you do it right, you'll have incredible results fast! Did you know, I've posted some ads and literally had calls within FIVE minutes?! (Now of course, some of that is due to my writing style and very active

imagination, which tunes into what would motivate someone to pick up the phone, come see the item, and give it a good home. But if I can write a sizzling ad, you can too! Just create a word-picture—a really enticing image with words—and you'll be all set and well on your way to making your $700 this week!)

Also, make a vow to get rid of extra junk and clutter this week and set the date for a Saturday morning yard sale—Then post it online for free. We made over $800 at our last sale—and we didn't even think we had much to offer when we put it out. Never underestimate what people will pay money for.

You may be totally—and pleasantly—surprised. (In some cases, you'll be horrified, but hey, as long as you're making a profit, do you really care if someone buys that tacky-as#s polka-dotted skirt your mother-in-law gave you??)

YOUR SAVINGS TALLY

NET GAIN just for selling a few items online:	**$525**
NET GAIN for a yard sale (conservative):	**$300**
TOTAL GAINED:	**$725**

(Look, you've already got your $700, just from the first strategy! And there's still six more to go, you lucky dawg!)

Now, why don't we add to this some little entrepreneurial enterprise—Let's say you decide to mow lawns (and ANYONE can do that) at $45 per lawn or you decide to babysit for $15/hour. Let's say you mow just TWO lawns this week or babysit just six hours—That's $90.

Net gain for that little bit of work that just about ANYONE who can stand upright can do in a week: $90. (Oh, and be SURE to advertise your lawn mowing or babysitting services online for free, and give a coupon for these services to everyone who attends your yard sale! It's called cross-promotion, and heck yeah, it works!)

Do I expect all of you to go babysit or mow lawns? Of course not! Just choose something YOU enjoy that you can make money at really fast and DO IT! Take the lemonade stand idea and realize that even if you buy sixty soft drinks on sale for 25 cents each and sell them for $1.00 each, you'll net $45 after expenses. Pair the

drinks with sixty succulent homemade chocolate chip cookies you sell for $1.00 each (and that cost you 25 cents each to make) and you could easily make a quick $90 or more net profit right in your own driveway. (Get your kids out there to sell the wares for or with you, and I guarantee you'll make even more. What nice neighbor is NOT going to stop and buy a cookie and an ice-cold Coca Cola from a sweet, smiling little seven-year-old??)

The point is, take your talent and make it profitable with something you enjoy such as petsitting, gardening, baking cakes, cooking, cleaning, childcare, reading to a senior, teaching art classes, WHATEVER! It's time you get creative and make money from what you love to do!

So now we've got a net gain of $725 from selling those things you don't use and $90 from some little moonlighting enterprise you set up to serve your friends and neighbors.

YOUR SAVINGS TALLY

TOTAL SAVINGS (one day in!):	**$815**

(That's your $700 for the week in just one day—plus more!)

And Now for Six More Scintillating Strategies…

These are excerpted from *Fifty Nifty Ways to Prosper Right Now*, the second half of the *Get Out of Debt and Get On With Your Life* e-book and audio package. You'll see the original chapter numbers here. In the book, they come in a particular order with related strategies clumped together. Here I've just chosen a few for you to use and PROFIT from! Remember, you can choose just one or combine them to make and save $700+ this week.

20 Give Yourself Rewards

So let's talk about the drugstore and the grocery store, two places where you are liable to spend a pretty penny on a regular basis. Let's start with the drugstore.

Get yourself the rewards card for your drugstore. We've got one for CVS and it saves us lots of money during their regular sales. It even gives us a rebate on how much we purchase so we get discounts of $3, $5, and more on a regular basis.

Also shop generic! You do not have to have Bayer aspirin. Do you think they are the only company who can make aspirin?? The generic is just as good and will do the trick.

The same goes for your prescription medications. First of all, ask your doctor only to prescribe drugs that have generic versions and fill your prescriptions with these generics. If your doctor must prescribe a newer drug with no generic equivalent, ask her for coupons or samples to save you money.

I am amazed at how many people buy name brands—Do you think anyone else really cares if you use Kotex or the generic panty shield? Get out of your comfort zone and try some new products—You may be pleasantly surprised at how much you like them.

How much will generic prescriptions and shopping house brands save you in a week? I just filled three prescriptions with generics. Instead of coming in at a $50 co-pay for each brand-name prescription, they were $10 each. Instead of paying $150 for the three, I got them for $30 total, a whopping savings of $120!

Do you have to meet an insurance prescription deductible or do you have no insurance at all? Ask your pharmacist to look up discount programs offered by the manufacturer. This saved us over $70 on an extremely expensive medicine that did not yet have a generic version. And ALWAYS check GoodRx.com for amazing discounts on your medicines and those for your pets as well! Sometimes GoodRx comes in even cheaper than your insurance co-pay, so be sure to check it.

Also ask what discounts may be available with your memberships to organizations such as AAA, AARP, veterans' groups, etc. You may be surprised with how much you can save.

What will your net savings be for this tip? This obviously depends on your insurance, how many prescriptions you have, and how many generic or house brands you use at the pharmacy and grocery store.

Let's just be conservative and look at a name-brand allergy medicine, which can run you over $20.00 for a two-week supply versus a house brand, which could run you about half that much, say $10.

Let's take name-brand "feminine products"—all of which rely on extremely expensive ad campaigns to fuel product loyalty and therefore cost significantly more—and compare them to house brands at one-half the price. Let's say you purchase one package of generic feminine pads for $6 rather than $14 for the name brand. And let's look at two generic prescriptions versus two name brands, assuming you have a co-pay of $10 for generics and $50 for the name brand—a savings of $80.

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Finally, let's consider that for your purchase of $104.00, you get back a rewards coupon of $5.00.

YOUR SAVINGS TALLY	
NET SAVINGS by buying generic cold medicine and feminine products:	**$18**
NET SAVINGS on generic prescription co-pays:	**$80**
NET SAVINGS from coupon:	**$5.00**
TOTAL SAVINGS:	**$103**

And just from five items you purchased, hon!

Imagine the savings if you buy generic for everything you use! Now we're talking savings that mount up, especially over time!

23 Don't Lose Your Mind—or Money—Buying Groceries

Which brings me to one of the greatest money savers you can enjoy regularly, and that is the grocery store loop! What, you ask, is that? It's the best way you can save time and money and go to the grocery store with your kids without losing your mind. To do the grocery store loop, you stay on the outside perimeter of the store, starting on one side and going all the way around without any trips into the center aisles. Why, you ask? Think about it. All the fresh stuff—herbs, fruits, veggies, bread, meat, and dairy products—are on that outer loop of the store. Most of the junk is in the inner aisles.

So, if you make a pact to stay on the outer rim, you'll not only eat healthier but you'll also save a lot of money. A 12-ounce bag of potato chips can run you $3.50. Why not buy a whole bag of fresh potatoes for that? Why buy fruit pop tarts for several bucks when you can get a whole bag of oranges or apples or several pounds of bananas for the same?

The real, whole, fresh foods are full of fiber and will fill you and your family up. The only things the junk foods will fill you up with are fat, overt and covert sugars, unhealthy carbs, and chemicals. Would you put sludge in your gas tank? So why would you do that to your body?

Try the grocery store loop and you'll discover that your trips to the grocery store are much more peaceful. Your kids won't be grabbing all the junk off the aisles (you'll be avoiding those like you steer clear of your co-worker who doesn't believe in deodorant) and you can give them a good and filling piece of fruit to satisfy their sweet tooth. Imagine that!

By doing the grocery store loop and buying only what you need for a healthy, fresh, balanced, NON-PROCESSED diet, you will save GOBS of money on your groceries and your doctor bills! Good nutrition is your best preventive health measure and will help you have radiant health—which, in turn, will reduce your insurance premiums since you won't find yourself at dear ole' Doc's as frequently.

How much exactly will you save? It depends on the size of your family and how much you buy, but let's give a conservative projection for a family of four as $40 savings just on this week's food alone. When you cut out all those soft drinks, junk food, processed frozen pre-cooked foods, you can easily save that amount, and SAVE YOUR HEALTH!

YOUR SAVINGS TALLY

NET SAVINGS this week on groceries:	**$40**

NET SAVINGS on healthcare costs: $120/year or $4 per week. Put it this way. If you can get off one of your prescriptions for say, high blood pressure (and of course processed foods are high in sodium thus contributing to your health issue), what would that be worth to you? Assuming a $10 co-pay for a month's supply, you're looking at $120/year. Let's say you boost your health and only need to go to the

doctor three times this year rather than six—Put three more copays or full doctor visit fees into your pocket. Depending on your co-pay or bill, we're talking $75 or more of savings.

YOUR SAVINGS TALLY

TOTAL SAVINGS: $44

That's $40 this week on groceries plus another average of $4 per week on healthcare savings.

Witness the powerful cumulative effect the grocery store loop can have on your life and wallet. Yes, some of these foods will take more preparation time, but wouldn't you prefer cooking a little to add years on your life rather than saving time now only to lose it in your life expectancy? Think about it! Fresh foods boost your immune system, give you more energy, help prevent major health disasters, and add years to your life. Isn't it worth it to go fresh? Aren't YOU worth it?

36 I Was a Financial Illiterate

Don't know a thing about investing yourself? Not to worry. Neither did I. When I started my first teaching job after doing my PhD, I was financially illiterate. I was good at saving and using my money well day to day, but I had no idea how to make it grow. When I learned that I could invest pre-tax dollars into a 401K retirement fund and let that money grow while reducing my taxes, I was hooked!

I embarked on my financial education journey by reading a really lofty book (yes, I am chuckling as I say that), *Personal Finance for Dummies* (go to www.dummies.com/how-to/personalfinance.html). Okay, I know it wasn't lofty, but it explained some of the basic concepts and helped me determine what I needed to do and which investments were more appropriate for me. I still think that Dummies book was the best way for me to start. (After all, my book wasn't written yet, which is one of the reasons why I wanted to write it! I wrote what I wished I could have read.) *Personal Finance for Dummies* was funny and clear and explained the jargon that can make finances rival brain surgery. I give it the "Dr. Barnsley two thumbs up and gentle kick in the butt award" for helping me get going on what became an adventure in personal finance! Get it or you truly are a dummy.

Of course, don't forget to also get your copy of *Get Out of Debt and Get On With Your Life*! You'll find a huge bibliography of financial and prosperity resources to choose from at the end of my book. Go to www.spirited-solutions.com/products/books (and remember to use the coupon code "GOOD10" when you check out to get $10 off, my little gift to you!)

NET SAVINGS: As I said before, just one tip, the Super Duper Platinum Premium Tip from my book, can easily save you over forty thousand dollars on your mortgage. Enough said. Invest in *Personal Finance for Dummies* AND *Get Out of Debt and Get On With Your Life* and you just may be the next Warren Buffet. Your investment for the package will be way less than the THOUSANDS you'll save. Now that's what I call a bargain, sweetheart!

YOUR SAVINGS TALLY

TOTAL SAVINGS: $39,940

Take a seat now so you don't hurt yourself when you fall out on this one. Your total savings comes out to $39,940 ($40,000+ depending on your implementation of that tip in Get Out of Debt and Get On With Your Life, minus your investment in both books.)

37 A Dollar a Day Keeps Debt Away

I discussed the secret power of dollar cost averaging earlier in *Get Out of Debt and Get On With Your Life*. (And when you get your e-book and audio package, you'll be in on that discussion, dear.) This is a quick and easy way to start investing. Just choose a small amount you will invest every month and have it automatically drafted from your checking account into a mutual fund (which holds various investments in one fund.)

I chose index funds from Vanguard to start my extra investing just because index funds have tiny fees, less than in other funds, and are a little more of a known entity since they are composed of holdings that replicate the standard market indices. (Okay, I'm sure I'm losing some of you here, but not to worry.)

Most index funds rely on a computer model with little to no human decision making as to which securities are purchased or sold versus a mutual fund that has a human manager.

The most important things to know are that index funds have lower fees, little maintenance, and typically outperform 80% of actively (i.e. human) managed funds. They also allow you an easy way to diversify your investments—This means you're buying a whole basket of edibles (i.e. lots of different types of investment holdings) rather than just one type of apple (i.e. stock, bond, etc.) and so if one goes bad, the whole basket will not spoil too.

Imagine, though, if you only invest in one type of apple and it rots—You could lose the whole basket. An index fund will make sure you have a diverse selection of

goodies so that will probably never happen. It's the fruit, tea, chocolate, and other yummy edibles basket of the investing world and it's a good place to start if you are going to invest for the long term.

NET SAVINGS: $77.16. How did I come up with this number? Let's say you invest $7 this week ($1 per day) into a retirement fund earning an average of 8% interest per year. In thirty years, with continuous compounded interest, assuming that 8% return (which is not hard to attain when you choose a diversified fund with a solid and long track record), that's how much you'll have. Now that may not sound like much, but remember, we're just talking about an initial investment of a measly $7 and you'll end up with eleven times what you started with in the first place.

Let's say you make an initial investment of $365. In thirty years with continuous compounding at that 8% interest rate, you'll end up with over $4000 or eleven times the money you started with.

This amount still may not seem like much, so let's try an initial investment of $1460 for the year (which equals out to $4/day—couldn't you give up your mocha latte for that?). After 30 years of compounding at that rate, you'd have over $16,000. And all from forgoing your mocha latte every day in favor of an initial investment equal to $1460. Imagine what would happen if you went beyond this initial investment and invested a set amount every month, letting it grow with continuous compounding of interest!

Compounded interest is amazing and it is how the smart folks make their money earn money. It's time for you to rake in the benefits of compounded interest too.

YOUR SAVINGS TALLY

TOTAL SAVINGS (one week of $1/day):	**$77**

Just to have a set one-week figure, we're simply assuming that $7 initial investment at an 8% interest rate continuously compounded over thirty years, which yields $77.16.

Of course, when you invest a dollar a day for the rest of your life, particularly if you start young, you could easily find yourself travelling the world and driving that fuchsia Lamborghini during your senior years. Sounds good, doesn't it? (Well, maybe not a fuchsia Lamborghini—Gold—18 karat—would be better.)

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45 Fly Away…

Want to save big and get the heck out of Dodge? Check out and compare discount travel sites by visiting www.kayak.com, which will check out tons of the major sites in one fell swoop: Travelocity, Orbitz, Cheap Fares, Cheap Tickets, Expedia, etc. You can quickly search for the best deals when you are booking airline or other tickets or looking for hotels, rental cars, vacation packages, etc.

Also, even when you're NOT going to travel, go to www.travelzoo.com and check out the "Deals Near You" section which offers you reduced price tickets for theater, concerts, and events near where you live. You can get away for a night out without even leaving town! Hey, save gas, time, and frustration and have a mini vacation right near your home!

We are also HUGE fans of a travel discount club that features hotel, movie, entertainment, health and beauty, and other offers. You can access all their incredible discounts by joining at www.travorium.com/travelrichforless.

Of course, one of our favorite travel secrets is to stay with family, which we've done in a number of national and international cities. Maybe Uncle Herman will get on your nerves by showing you his prize dog stamp collection, but you can at least get a change of scenery by staying with him for a while.

Bonus tip: Do you have a timeshare or vacation home you don't use that frequently? Trade it with someone else for a different destination and everyone wins! Try posting it on Craig's List or www.sabbaticalhomes.com for example.

We just snagged a great room in a Marriott hotel with a complimentary breakfast bar and many amenities including an indoor heated pool for $38.00 per night ($45 including the taxes) at www.priceline.com. You'll have to get the book to find out the ins and outs of how I did this. There's a trick to it which you have GOT to find out!

Oh, and did I mention the hotel is five minutes from a beautiful beach?? Ahhhhh!

NET SAVINGS: $360 in our case. I checked the hotel's website and guess how much that room normally goes for? $135 including taxes. We saved a whopping $90 per night, a total of $360 for our four-night stay.

I've snagged rooms in three-star hotels on Priceline for as low as $35. You can too with the tips I give you in *Get Out of Debt and Get On With Your Life*.

How long has it been since you had a vacation? Isn't it time to take your honey pie (for you singles) or your family (for you marrieds) on a little trip? Think you can't do it? Bollocks! You absolutely can. Our hotel for that week ran us about $180.00. And if you eat wisely using some of my other tips in *Get Out of Debt and Get On With Your Life*, you can make your five-day trip for as little as $400.

Yum! See you by the pool, dear! Look for me in the chaise lounge float, sipping on a double Martini…

48 You Need a Kick-Ass Agent

In the previous tip, "Why Rot Like a Couch Potato?," we've focused on all the money-saving and life-saving benefits of regular exercise. Want a really potent reason to banish your jelly belly once and for all? Get in better shape and you will lower your insurance premiums!

If you are in bad health, you are surely paying exorbitant rates for your health insurance. But if you take care of yourself, you can have a higher deductible (remember, insurance is really for catastrophic events like emergency surgeries, life-threatening illnesses, accidents, etc.) that results in a lower premium. If you

rarely meet your deductible because you are healthy and fit, you don't need to be paying extra to have a $300 or $500 deductible. You could have a $2000 or more deductible and get by with it.

This brings me to a very important point about insurance—You should review your needs with an experienced, trustworthy agent and purchase those forms of insurance that you need, in the amounts that you need.

For example, if you are single and have no dependents, you probably don't need life insurance. If you are in your fifties, it's probably a good time to start thinking about purchasing long-term care insurance so your family doesn't get stuck with huge nursing home costs if you become ill. (Please don't say you're in good health and that will never happen—You just never know!)

If you have a whole family depending on you to be the breadwinner or you are single and have no other sources of income than your job, disability insurance is probably something you need. And if you own a home, you absolutely have to have homeowners' insurance. Your mortgage company will require that of you, and that's a good thing. Years ago, I had a fire in my house and I will tell you that all those years of paying homeowners premiums paid off in the benefits I received.

Another type of insurance you may need if you have lots of properties, rental properties, and/or other assets is a million dollar umbrella policy that protects you way beyond your normal policy and may cost you just a few hundred dollars a year.

It's vital that you insure so your family doesn't pay the price for your negligence. Again, review your needs with your insurance agent but remember, you can lower your premiums by taking higher deductibles. Try to put all your insurance with the same company since you'll get multi-policy discounts, and if you ever have a claim, they will treat you better since you have many policies with them.

Bonus tip: For your homeowners and auto insurance, you can also get extra discounts for things like being within a certain distance of the fire station, installing a security system, taking driver's improvement courses, having ABS (no, not abs of steel, we're talking anti-lock brakes), and having a clean driver's record. Be sure to ask about the available discounts.

Also ask if your company has an alumni discount for your alma maters. We just got an additional discount at our current company because I happened to read that people who had attended a nearby community college were eligible for discounts on their auto premium. You didn't have to be a graduate, just someone who had taken classes there, which I had from time to time, so it pays to ask your former schools and your insurance company if they have a discount arrangement.

Depending on how carefully you review your policies with your kick-ass agent and utilize your alumni and multi-policy discounts, you can save incredibly. When you've overlooked some of the things I mention above on your policy, you are leaving money on the table. Just our alumni discount alone gave us 5% off our auto policy.

You could easily get a refund on the policy premium you've already paid if you cash in on those discounts. We had overpaid policies and got an adjustment of over $60 with one short phone call. So go ahead and investigate, then call your agent to see what discounts you're not using that you can. Then enjoy your refund!

YOUR SAVINGS TALLY

NET SAVINGS (one phone-call refund):	**$60**
NET SAVINGS over one week (alumni/multi-policy):	**$11**
NET SAVINGS (switching health plan, one week):	**$25**
TOTAL SAVINGS for all three:	**$96**

The above savings are for this week alone, doll. Imagine your savings for the entire year when you use all your discounts and change to a different policy more suited to your level of health. In our example, we're talking $36 per week times 52 weeks—That's $1,872 of yearly savings and a goodly chunk of your yearly investment in an individual retirement account such as a Roth or Traditional IRA.

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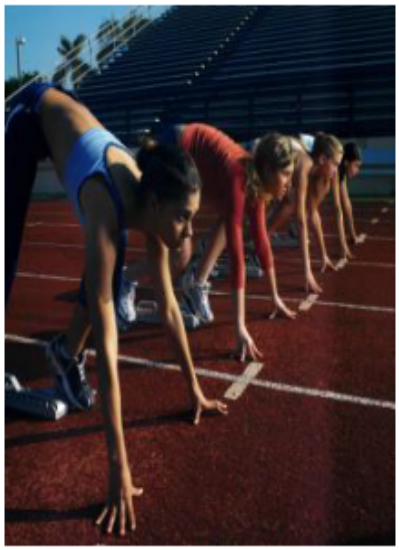

So You've Read This Report—Now What??

You read my mind, hon. What do I recommend you do right now? Plan and begin executing one strategy per day this week. How much do you stand to gain? Everything in terms of your self-esteem, empowerment, and buckaroozees!

How much do you stand to gain in terms of dead Presidents on paper and gold in your hope chest? Well, let's get practical. Let's do some calculations.

How much could you gain using the guesstimates in this report?

Aw, come on, make a guess! Write it here: $ _____ (Feel like whining? Now stop that. It's not as hard as guessing how many jelly beans are in a big mayonnaise jar, now is it??)

Add our savings up and you get… $1,495 TOTAL SAVINGS from our very conservative guesstimates using just SIX of the strategies over the course of one week. (Yep, more than double what we were shooting for in the title of this report!) And if you add in the Super-Duper Platinum Premium Tip in *Get Out of Debt and Get On With Your Life*, you can begin saving yourself interest that can work out to a savings literally of thousands, over $39,000 in our simple example.

YOUR TOTAL SAVINGS THIS WEEK

$1,495

from just six strategies in one week—and there's more where that came from!

Wooooohooooo! Now's that's more exciting than a nude Mardi Gras parade!

Of course, what we've guesstimated depends on lots of variables and is just that—a guess-estimate based on the specific details used. In practice, you may or may not have similar results to what you find in this report.

Remember, YOUR results will depend on many factors, such as how quickly and effectively you IMPLEMENT what you've learned in this report, how much support you have from the people around you who share your accounts and checkbook, how motivated you are to follow through, and how quickly you invest in your copy of *Get Out of Debt and Get On With Your Life*!

Go to www.spirited-solutions.com/products/books and use your coupon code, GOOD10. Then let me know how the system works for you. And hey, I'd love to have a testimonial from you—In fact, if you send me a super-specific testimonial, I'll send you a $30 gift—a complimentary download of my popular live presentation, "Prosperity Principles to Boost Your Business."

What does one happy client say about how *Get Out of Debt and Get On With Your Life* changed her life?

> "
>
> *Dr. Barnsley's GET OUT OF DEBT e-book and audio combination has enabled me to take solid steps to change my former lifestyle of not saving and also spending without a plan. Now since her gentle "butt-kicking'" advice, I allocate my money in a very different and healthy way. Notice the word "heal" hidden in the word, 'healthy'—Dr.*

Barnsley's ideas have actually healed my former lack of saving and cured the impulsive spending habits that plagued me for over twenty-five years, no matter what book or workshop I purchased/attended. My life is happier now because I have been saving. I even use an accountant for my business since WILDPONYARTWORKS is finally growing. All of Dr. Barnsley's advice made things turn around for me including how I take care of all the services and artistic projects I offer my clients. Following the advice of Dr. B.'s audio programs and GET OUT OF DEBT e-book has also given me more opportunities to do some of my favorite things like horseback riding since my business is more profitable. In fact, my husband is so pleased with my new-found ability to save that he surprised me with a gorgeous kayak! Dr. Barnsley's approach is always lively and fun, and you will be exposed to many innovative ideas and methods that will benefit your business and personal life. I've actually purchased EVERY SINGLE ONE of her products, and her audio programs on cd have a permanent spot in my car—Dr B. goes with me everywhere.
You owe it to yourself to invest in GET OUT OF DEBT AND GET ON WITH YOUR LIFE. It's never too late to make a change and you and your business will grow, thrive, and prosper as a result. I'm evidence of that!

— Kaete Held, Artist and Entrepreneur, www.wildponyartworks.com

So invest in *Get Out of Debt and Get On With Your Life* and begin making and saving a lot more than just $700 in 7 days. This report is only the beginning of a wondrous, opulent journey, doll! It's time to let wealth and prosperity become a staple of your life, starting today!

Onwards, to your prosperity!

Dr. Barnsley

P.S.

Where to go? www.spirited-solutions.com/products/books

Enjoy your $10 off coupon, GOOD10, at checkout. Then have a glass of bubbly—champagne, Coke, Perrier, you choose. I propose a toast! It's time you get out of debt, stay out of debt, and get ON the mission that is yours in this world!

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