

7 Ways To Get More For Your Money In The New Economy



Find out how you can keep more money where it belongs...

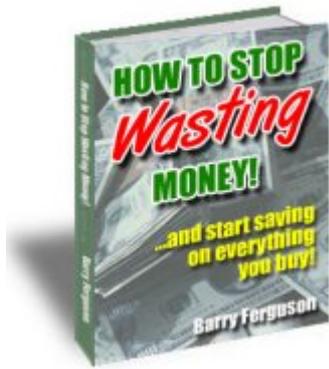
IN YOUR WALLET!

By Barry Ferguson
"America's Saving Money Man"

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www.HowToStopWastingMoney.com



www.FeastOn35.com

Learn how to make full use of your money in the new economy without losing your shirt in the process!

By Barry Ferguson
"America's Saving Money Man"

7 Ways To Get More For Your Money In The New Economy



Hello, my name is Barry Ferguson and I am widely known as "America's Saving Money Man".

So, how did I get that name, you ask? Well, I got it because I get results helping consumers just like yourself save tons of money on everything they buy! I have fifteen years of practical, real world experience in which I, myself save more than \$8500/year by using easy-to-follow techniques that can explode your savings like never before. I am married with three children, ages 2-12, so I know what it's like for the average family. If I can do it... so can you!

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It's been said that those who fail to plan, plan to fail. This is especially true when it comes to the new economy. With the price of gas having recently hit \$4.00/gallon, it is now imperative that we, as consumers, get our act together quickly before we get too far in debt.

The average person is now in debt for over \$9800 and climbing, in revolving credit. What does that mean for you? If that figure seems high, then compare it to your own. Are you close to that number?

It's a shame that so many people have let their debt rise sky high. It isn't enough to make a lot of money anymore because, as we have seen, most consumers live up to their paycheck and not down.

Now, more than ever, we need to look at our finances and see where we can make a dent. I'm referring to our spending. Since 1990, OUR SPENDING IS UP OVER 30% WHILE OUR DEBT IS UP A WHOPPING 80%!

This has fueled a major shift in our economy since the new millennium. After 9/11, most of us did not heed the call to change our habits and now, just over 4 years later, we are in worse shape financially than ever before! If you don't believe me, take a look at the [Wall Street Journal](#), any business website such as:

<http://money.cnn.com> ,

www.smartmoney.com

<http://moneycentral.msn.com/investor/home.asp>

And you'll be able to keep abreast of important financial matters.

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The price of oil has skyrocketed and with it, everything in its wake. If you didn't realize it before, you now know that oil fuels everything. When oil prices jump, transportation prices go up, which in turn forces higher consumer prices. Everything is affected.

From building supplies to chemicals, food distribution and supply, we all bear the brunt in one way or another. Economists have revised their inflationary rates from 3.4% to 5.7% for the 3rd quarter of 2005 and for the year rates have been revised upward from 2.7% to 3.4%. A big jump indeed for all consumers!

I don't know about you, but I am doing everything in my power to make sure it doesn't cost me more to live. With a growing family, there are certain techniques we must learn if we are to survive in this economy.

I wasn't born when we had the great depression of the 1930's but my now deceased grandparents were and they tell horror stories about those times. I was alive during the gas shortage of the early 1970's when we had to buy gas on even-odd days and we could only buy a certain amount. That is why those who don't learn from the past are doomed to fail in the present and future.

I cannot tell you for certain what will happen next in the economy but I know that we, as a family, have learned our lessons well. We know the value of money and so do our children.

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The idea is not to have as much money as possible but to get full value for the money we already have. How many people do you know that have large salaries, big houses, fancy cars, yet are up to their ears in debt, have no idea how to save, nor do they know how to shop? I bet it's quite a lot!

The average person has no real idea how to manage their money. It goes in one hand and out the other before they have a chance to save it. This is the major problem facing consumers today. If they could only look back on all the money they have wasted over the years and had invested it, they would have had a large nest egg that could have provided the means for a better retirement, schooling for their children, and/or money for a down payment on a house.

In Robert Kiyosaki's book, "Rich Dad, Poor Dad", he outlines the differences between the ways the rich are taught about money and how the poor and middle class are taught about money. The book was a runaway #1 Best Seller on the NY Times list and has been a major influence on my life. I would advise you to pick it up at your local bookstore. For a small \$16.95 investment, it could change your whole perspective about money or lack of it!

It's funny. I was living those principals long before I even knew the book existed, yet, as soon as I found out, I was hooked. I knew there was a way for the average person to keep more of the money they earned in their pocket but I didn't know just how until I unlocked the secrets contained in the book.

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Being a consumer and a businessman myself, I understand the idea of supply and demand and the idea of pricing, so this has helped me, the consumer, dig deeper for the real savings each time I shop.

In the new economy, there are now seven ways that you need to understand in order to get more out of your money.

I will go over each and every way and show you how you can incorporate them into your own life. These are rules that every money-saver needs to know and learn to profit in this new economy.

Each person is different as are their circumstances but what binds us together is that we all must survive in this economy. We all need each other and like it or not, we must help each other. If we fail to do this we are doomed as a race. It is simple as that!

1- It's Not How Much You Make But How Much You *Keep!*

This may be the most important phrase in your financial education! You've probably heard this phrase but never paid any attention to it. Maybe now that gas prices have hit \$4.00/gallon, you'll pay closer attention to these words.

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Here's an example of what I mean.

We have two families we'll call the King's and the Brown's. They live and work in similar areas and bought their homes at the same time.

The King's have a household income of \$100,000 and live in a house valued at \$500,000. Their mortgage is over \$2900/month which includes \$7500 in taxes. They drive two brand new SUV's that costs them over \$600/month in combined loans and over \$250/month for the car insurance.

They enjoy a good life it seems and love to spend money.

Now, the Brown's have a household income of \$60,000 and live in a modest house valued at \$350,000. Their mortgage is about \$1700/month of which they pay \$4500 in taxes. They have two older cars in very good condition that are fully paid off and only pay \$1300 in car insurance. They are frugal in everything they do and watch where their money goes.

Just by reading this, you would probably think the King's have the better life because they have acquired so much. But what if I told you that the King's have over \$10,000 in revolving credit card payments to pay off or that they have less than \$100 a month to invest. Do you think they still have the better life?

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Now let's focus on the Brown's. Because they are frugal, they are able to save over \$600/month for investments. Furthermore, they have realized early on that wise spending can lead to greater wealth. So after 10 years they have amassed a portfolio of \$100,000 from their investments. Their mortgage payment is affordable, their cars are fuel efficient, and the home they live in comfortable.

But the King's are up to their necks in bills! Their lifestyle has put them in financial hot water. They have yet to master the art of saving money and at last count, their investments were valued at a meager \$15,000. They still have to pay a large mortgage, credit card bills, and two gas-guzzling SUV's. They are lucky they can make ends meet.

This is just an example but you probably know people just like them. It may even hit home for you. Hopefully it will be a wake up call for everyone.

You see, looks are deceiving when it comes to money. The Brown's may look like they aren't doing well but they have focused on the bigger picture, making sure they keep more of their money where it belongs... in their pockets. But for the King's, even though they make a lot more money, it's already spent long before they see it.

The lesson is... just because you make more doesn't mean you earn more. The more you keep the better off you are in the long run.

Just thinking that you make a lot of money will take care of all your bills are a fallacy that most people still believe. If you can't keep more of your money it means there isn't much left for everything else.

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Being rich has nothing to do with how much you make and everything to do with how much you keep!

In our above example, we see how trying to keep up with the Jones' has put a financial strain on the King's paychecks. If you spend more than you make, no matter how much you make, you will always go into debt. But if you are wise in your spending, spend only what you need, then you will have money left to tide you over in case of an emergency.

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This leads us to the next way to Get More For Your Money In The New Economy...

2- Have An Emergency Fund Available To You In Case You Need It!

Saving money is not just about saving on everything you buy. Not in the least. Saving money is about making sure you have a nest egg you can fall back on. Saving money can help you fund that nest egg.

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That nest egg could be savings you have accumulated from a 401K retirement, investments in the stock market, CD's, money market funds, or savings and checking accounts.

If you don't have anything to fall back on then any type of emergency can set you reeling financially. If you are having difficulty making ends meet, then something as small as having your car break down and then serviced, can put you on the road to negative debt. Getting sick or even having surgery could also put you in severe financial pain.

If you want to get more for your money then you need to understand basic economics. Money today will not be worth more tomorrow because of inflation. So, if you don't have money growing today, there will not be enough for tomorrow.

One of the most overlooked ideas about having an emergency fund is making sure you are taken care of in case you lose your job. Economists strongly urge workers to have at least a 6 month emergency fund set up in case they do lose their jobs. This will help you stay in your house pay bills, and feed your family while you get yourself back on your feet.

Hurricane Katrina has proven that those who plan for the future are those who can withstand any type of disaster financially. If you keep waiting to start you will never start. It's as plain as that.

Learning how to save money puts you on course to realize your dreams. Money for the future can take care of many goals in your life.

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Things such as school for the kids, retirement, and emergencies can be part of your budget if you can fund them without having to take out loans, second jobs, or dipping into your company's 401K plans.

Money is a beast that can be tamed with a bit of strategy and a lot of care. If you care about your family, you'll put together an emergency fund.

So how do we put together an emergency fund?

This brings us to our 3rd way of Getting More For Your Money In The New Economy...

3- Learn How To Shop For Less While Still Getting Full Value!

The easiest way to fund any type of investment is to use money readily available. But where is that money? And how do we find it?

For the savvy shopper, they know secrets most of us have never tried when it comes to saving bundles of money. They know how to shop, when to shop, and where to shop. They make full use of techniques that can double, even triple their savings day to day, week to week, and month to month.

You may be thinking you don't have time to do all the research necessary to realize these types of savings but the savings are out there.

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As a consumer, it is your job to buy the best product available at the best price you can find. This is what full value is all about. When you are able to get full value, the product you buy lasts longer, may not wear or break down as much, and is worth the money you paid for it.

This is the concept behind all great shoppers. It may sound funny to you but there are a great many consumers out there who do their homework and take the time to make intelligent decisions regarding money.

Their decisions are based on two things - logic and affordability. Most of us base our buying decisions solely on emotion. If you don't believe it, watch and listen to every commercial very carefully and see how they convey their message.

Here are some good examples of this

A- Car commercials

They show us how fast the car drives, how cool it is to drive, and what everyone else will think of you when you drive it. Do you notice that a majority of the cars being driven are colored red? Red is a very emotional color and is used to get you excited. It doesn't matter that the car gets low gas mileage or that it's very expensive. The emotion hits drivers a certain way and sells cars.

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B- TV's

To sell TV's, manufacturers make us believe the bigger the better! The more expensive it is, the better the model. Make them flashy and appeal to our pride by making it cool to own. It doesn't matter that it's probably too expensive or impractical to own for most consumers. Consumers eat these adverts up. That is why when a new type of electronic is brought to masses the cool factor gets the most play. It also appeals to our pride so we end up feeling "we need it" or we won't be cool!

You see, they don't go for our heads, they hit us straight in the heart. This is what advertising is all about. If you can see beyond the advertising lingo and weigh the purchase from the logic and affordability angle, you can save a ton of money in the process.

In my book ["How To Stop Wasting Money!"](#), I show consumers not only how to shop but how to save money on everything they buy. Consumers waste so much money when shopping that they could put up to \$5000 in back in their pockets with just a different mindset and a few new techniques they haven't used before.

This leads us into the 4th way To Getting More For Your Money In The New Economy...

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4- Knowing How To Do The Proper Research To Save Time & Money!

To save time and money when shopping you need to do the research BEFORE you shop. And the best way to accomplish this is through the internet.

The internet is a shopper's best friend! But this is a concept that seems to go over most consumers' heads. As a shopper, we want the item now! No need to compare prices or go running around. We want the item in our hands ready to use.

The idea of looking for a bargain is foreign to most people because of the time and work involved. If you are going to spend money, you should get full value for that item. That goes without saying yet many people are too lazy or just don't want to commit themselves to saving money.

I've heard all of the excuses and they frankly, don't make any sense. I've seen people make fun of others who look for bargains in out of the way places, who know how to search for great value, and who make it their business to get the best price. These same people are the ones who never lack having money when they need it. They have built up a network of people and places to rely on to save money.

Those who make fun of others are the ones who need to borrow money on payday, who waste their time and assets, and are forever stuck in a financial hole.

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When using the internet, the key is finding websites that do the comparative shopping for you. These sites have already done your homework, now you just have to pick the store that gives you the best bargain, is easy to maneuver, and has the best customer service (very important if problems arise). Every business wants you to shop at their store, whether they have a physical store or they are an online retailer, so it makes sense to use whatever means you can to cut time and energy when searching while still getting full value for every item bought..

Here are just a few of the best sites that do comparative pricing:

- 1- www.pricegrabber.com
- 2- www.bizrate.com
- 3- www.shopping.com
- 4- www.nextag.com
- 5- www.mysimon.com
- 6- www.pricescan.com
- 7- www.pricewatch.com
- 8- www.smartbargains.com
- 9- www.smartzilla.com
- 10- www.traveaxe.com (travel)
- 11- www.pricesaving.com/hotdeals
- 12- www.activeshopper.com
- 13- www.bestwebbuys.com
- 14- www.edmunds.com (cars)
- 15- www.progrssive.com (insurance)
- 16- www.gasbuddy.com (gas prices)

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These sites run the gamut of every imaginable type of item, from cars to computers, clothes to travel, and everything in between. By using these sites, you will get a good idea of the prices that are out there, which will help you make an educated buying decision.

We all want the best price when it comes to buying but we don't want to spend all day finding that price. Keep these sites in your favorites folder so you can refer to it when you need them.

Here's a great example of how researching works.

Suppose you wanted to buy a new car but didn't know where to go. What would you do?

Would you just get in your car and drive to the nearest dealership? I would certainly hope not. It's in your best interest to do your homework and find the best deal, especially when there are \$1000's in savings waiting to be claimed/

If you want to find the deals you need to do some digging. Too many people think they can save money by saying, "What's the least I can do and still find savings?" This is really a poor attitude to take. There is an art in digging for savings.

Now, let's get back to the car example. By just logging on to www.edmunds.com, you will be able to find out all the information you will need without having to search all over the 'net.

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But... you still have to do your homework on this site. That is, find out the price of the car, how much the dealer paid for it, how much the dealer paid for the options, and how much others have paid for it. You can also find out information about the car from experts, existing owners, and the manufacturers themselves. This is the smart way to go about it.

By learning how to do the proper research, you can uncover great savings. Information is another key way to get more for your money in the new economy.

Which leads us into The 5th Way To Get More For Your Money In The New Economy...

5- Setting Up A Proper Budget And Sticking To It!

The fifth way to get more for your money in the new economy is by learning how to set up a budget. You may believe that you have a budget set up but it is way too flexible and it is governed by your emotions and not your wallet. This is the reason why debt has skyrocketed to an average of over **\$9800**/person and shows no sign of losing steam.

In this economy, it is vital that you get a handle on your money, whether it is debt or investments. You need to be smart whenever you spend money.

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Most economists agree that our economy will have a hard time bouncing back from the effects of the two Hurricanes (Rita and Katrina) for at least a year, maybe more. And as the world's events continue to unfold at a disastrous pace, we all need to handle money in a different and more economical fashion.

That is why you need to know where every penny is going and where you can improve your savings. If you want to become wealthy, you need to pay yourself first. This means when you get paid, put a portion away as an investment. You are guaranteeing that you will have money, and the best part is, you are not allowing yourself to overspend.

In my book, "[How To Stop Wasting Money!](#)", I give you a working budget so that you can start managing your finances the right way. This tool is so easy to use that even my seven year old daughter is using it to keep track of her imaginary earnings and expenses for her Honors Math class.

This is very important if you want to cut cost but retain value. A budget is a living, breathing entity that can change but it needs attention. You can't prepare a budget then not follow it and expect to save money. So many factors go into making a budget that you'll find you may be giving up things that are important to you. This is something that most people have trouble with. They aren't willing to give up things that cost them money but give nothing in return.

We all have our wants and needs and creating a budget you can live with will help you pay for the needs and save for the wants. This is how you profit from your budget.

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Here are a few things that you can do or give up that will help you in the long run to save some quick money: You will find hundreds of more money-saving tips in my book, ["How To Stop Wasting Money!"](#)

- 1- Cigarettes - once you're hooked, it's \$5.00/pack. This can be a budget killer. (A pack a day habit will cost you \$35/week and \$1820/year).
- 2- Coffee /Latte - That coffee and or latte out at the convenience store or coffee bar will put a big dent in your wallet. (At \$3-\$4 a day, it will cost you \$1100 to \$1400 a year).
- 3- Videos/DVD Rentals - By renting at your local library (usually about a \$1.00/movie - some are even free but you will only be allowed 1 at a time if they are free), you can still watch your favorite movies without paying a lot for them. [Netflix](#) has unlimited movies (you're allowed 4 at a time) and is a good alternative but you'll need to figure out how many movies a month you'll be watching so you can compare it to the library's price to see your savings.
- 4- Insurance - By combining your car and homeowner's insurance policies with the same company, you can save up to 20% on both. That could end up saving you \$300-\$500. A nice chunk of change.

Savings are cumulative, so a few dollars here and there really add up. Your budget will tell you if you are keeping in tune with your projections. By saving money on the items you buy, you can now put more money away for emergencies, retirement, college fund for the kids, or whatever your heart desires.

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In my book, "[How A Family Of Five Can Feast On \\$35/Week](#)", I show you how having a proper budget combined with the right money-saving techniques can explode your food savings by up to 75%. If you know how to budget your money, allocate funds for the right reasons, and never buy on emotion, you'll have no problem keeping within budget. While everyone else is trying to figure out where all their money went, you'll be laughing all the way to the bank because you know how to properly manage your funds.

This leads up to the sixth way to get more out more for your money in the new economy...

6- Learning When, Where, And How To Take Advantage of Opportunities That Can Help You Save Money!

How many times has an opportunity come into your life and you were frozen in fear not knowing how it would turn out or if it was right for you? The world's wealthiest people learned very early in life that there are risks involved where money is concerned, and if you want to build wealth, you must be willing to take those risks.

For many of us, these risks seem too great to take the leap of faith required to build lasting wealth. Many of the very wealthy took those leaps and profited handsomely but they also made mistakes. That's all a part of learning. It is through that learning process that we gain the knowledge to make intelligent and informed decisions.

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Throughout this report, I have shown you different ways to save money, how to find the best bargains, and how to put it all together. Now, it's time for you to take the leap forward and do it yourself!

Taking advantage of opportunities can really pay off for you. I describe this technique in my books as the "Eagle-Eye" technique. Why? Because having an "Eagle-Eye" allows you to see things others don't and will give you an excellent chance to profit.

Finding these types of opportunities are the cornerstones of saving money. Most consumers never really look for these savings. They are content to use a few coupons, maybe find a big sale now and then, even stumble onto a great opportunity, but the majority have no clue.

Here is where you can be different. Here is where you can blast your way out of the doldrums and really start to save big bucks! I get excited when it comes to saving money because I save so much every year! To the tune of about \$8500-\$9000/year just by using real world techniques and strategies that anyone can master.

If you don't believe it... here are some examples of quick savings that I find every time I shop whether in the grocery store, mall or any store as a matter of fact.

- 1- We regularly find ground pork for 99¢/lb at the supermarket.
- 2- We are able to get yogurt 10-12 for \$1.00.
- 3- We also get brand name cold cuts for about \$1.00/lb.

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They don't advertise these specials but we have found that by cultivating a relationship with the store managers, we get regular updates as to when these store specials will be occurring. We have made friends with the store managers in the deli, produce, dairy, and meat departments. Remember, it not only what you know but who you know as well that can help you save money.

We shop at consignment shops and have gotten clothes for our children for a \$1.00! These are brand name jeans and shirts that are in mint condition. Since kids grow out of their clothes so quickly and they like to get dirty, this has been a godsend to us. Don't let pride stand in the way of getting a great deal.

Here's a website that you may be interested in.

Just go to www.freecycle.org. and post a wanted ad in your area. You can end up with practically anything you want, if it's available. These items are from people who are putting out unwanted free items and would like them to go to someone who can use them. The items are still in good condition. It's just that the owners cannot use them anymore.

Using these hints and advice, you too can learn to focus that "Eagle-Eye" on the specials that show up. Always be on the lookout. But beware, do your homework as to comparable prices so you don't overpay for an item that you think is a bargain, only to find it cheaper somewhere else.

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We all like to save money but we can't do it ourselves. There are always going to be people in our lives who can point us in the right direction as to various good deals but make sure that these are worthwhile. I use trusted advice and keep my eyes and ears open to bargains. I search using the internet, I talk to people I meet at stores, sales associates, as well as doing the proper research. That way I save big!

Life is all about doing your best to take care of your family and if you can help others, it will come back to you. This is a rule of thumb I live by. That help comes back when I need it... every time without fail.

Developing your saving sense for useful opportunities is a wisdom you can't live without. Many times I have helped others find a great deal for a needed item and the Law of Reciprocation has come back to me a hundredfold.

This leads us to the seventh and final way To Get More For Your Money In The New Economy...

7- Change Your Attitude And You Will Solve Your Financial Problems.

It's true! It's true! Your attitude towards money has a lot to do with how you physically handle your money as well as how you handle your finances overall.

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How we were brought up in regards to money shapes our attitudes when we become adults.

Let me repeat that!

How we were brought up in regards to money shapes our attitudes when we become adults.

This is a very powerful statement. You probably never thought much about it until now. We'll let me elaborate further so that you have a good mental picture as to what I am revealing to you.

When you were young, depending on your parent's income, they treated money in one a few select ways.

1- If you were poor -

Your parents worked incredibly hard and didn't get anywhere but always complained about how hard it was to get money. They fought over money, especially the bills. In fact, if I should be so bold, they told you rich people were either bad or dishonest, and they shouldn't be trusted, and it made you jealous of them and their money. The next thing they instilled in you, was the fact that once you're poor, you stay poor unless you get lucky, went to college and got a high paying job (which was unlikely), or married rich. Since money was so tight, investing it or making it work for you through having your own business was just a dream.

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- 2- If you were middle-class -
Your parents worked hard and had a decent life but they never made it to the next level. They too argued about money and bills and tried their best to make it financially but always struggled. You were taught that you needed to go to college and find a good job, and if you married, with both of you working, you could have a better life. Still, you were jealous of those who had money but since your parents were not good money managers, having lasting financial success was also but a dream. They never taught you how to invest your money nor did they show you how to add more streams of income to your life. The family motto - Work hard and hope to get a good job in a secure company and you will be okay. (Notice I didn't say great?) Most people think that your company will take care of you through a pension and when you get older you'll be fine. But what happens if the company goes bankrupt? Or you are downsized? Pretty tough to stay financially solvent, huh?
- 3- If you were rich -
Having money to do what you wanted was the norm. School as well as cars and luxuries were provided. Your parents showed you that you needed education so you didn't end up poor. You were expected to carry on your family's tradition so money was very much respected. You were taught how to make it, how to spend it, and how to invest it so you never had to lose it. You were given the knowledge to continuously increase your bottom line, maybe even given your own business. Though success wasn't etched in stone, you had the resources to make it happen.

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Now, these statements are not specific to any one person but are general enough to cover many different types of people but what it does say, how you were brought up with money dictates how you will base your attitudes about money

Those that have money want to keep it and make it grow while those who do not have money are jealous of those who do have it and want what the rich have. We all want a better life but do we really know how to go about getting it?

Our attitudes towards money need to change if we are to learn how to manage our money. It doesn't matter how much money you have, if you want to keep more of it, you need to stop being jealous of those who have it, and look for a way increase your own bottom line.

Even if you don't have money, it pays to look at money in a different way.

- 1- How you look at people who have money?
- 2- How do you look at money itself?
- 3- How do you look at spending money? Saving money?
- 4- How do you react to seeing advertisements?
- 5- How do you look at investments? The stock market?
- 6- Owning a business?

Do you see where I'm going with this? Every time the subject of money comes up, how do you feel? How do you react? Do you get nervous? Excited? Happy? Sad? What emotions come up when you deal with money issues?

7 Ways To Get More For Your Money In The New Economy

Do you catch yourself when you start to overspend? Do you think about money and its consequences before you spend or invest? When you have money, do you just want to spend it? Or do you hoard it like a glass of water in the desert?

People do strange things to have money, to make money, and to spend money.

If you see money in your life as a necessary evil, it will show in your bottom line. If you see it as the end all of everything, it will show in how you live your life. If you see money in a positive light, it will show in your demeanor and how you deal with others.

Money is real and you need it to live. Don't let anyone try to tell you different. But if we become obsessed with it, it can ruin us. This is why you need to run your financial affairs like a business. Know where your income is coming from, where your expenses are going, and never spend more than you have coming in. It's as simple as that!

Be positive about your situation. Don't let it intimidate you. Determine a course of action and follow it. Don't let everyone try to tell you how you should spend your money or how you should invest it. You, ultimately, hold the key to whether you succeed or fail. I can only point you in the right direction. You have to make the first step and take action.

We are what we believe. No more, no less. But many of our beliefs are based on knowledge that we choose to hold close because of events or circumstances in our childhood. Sometimes, we need to let go of those beliefs and see things how they really are.

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I grew up in a middle-class household where money was always tight. I was constantly told that they couldn't provide the financial backing to send me to college nor could I ever hope to become rich. I had to do it alone. My parents divorced when I was a teenager and I lived with my mother. Things got really bad until I realized that I had to change my perception of money before I changed my financial situation.

I had to re-evaluate my life. Where was I headed and how was I going to get there?

I am no different than you nor do I claim to be. I have just learned how to save money and become financially independent.

Was it hard?

Of course it was. I went through a ton of hardship before I succeeded but I learned a lot of valuable lessons in the process.

For a very long time, I had no confidence in myself. I believed I would always have no money nor be able to make a better life for myself. It took a change in my attitude and the strength to put it in action to overcome my fears. Most of the things I have learned were from my mistakes but it made me stronger and more determined to have the life I wanted.

In my two books, "[How To Stop Wasting Money!](#)" and "[How A Family Of Five Can Feast On \\$35/Week](#)", I give you all the tools and knowledge you need to save \$1000's a year on everything you buy.

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Each week I deliver inside information in my newsletter to help you save money and become a better money manager of your own finances. I have fifteen years of real world experience and I want to put that to work for you.

How long would it take you to learn these things? Who knows? But wouldn't it be easier if you had access to them? As I have stated in sixth way, to get more out of your money in the new economy you must take advantage of situations that will help you.

If you don't, you'll be stuck in the same life you had with no prospect of it getting better. Isn't that what all of us want?

This new economy will not be as forgiving as the old one nor will it let you off as easily. Without the right knowledge, you are doomed. Those that use this knowledge will be the ones who profit and build a lasting financial empire instead of losing their shirt from haphazard advice and ill-conceived actions.

If you've learned anything from this book, it is that we all need to be pro-active in our approach to money. If not, then you are going to grumble and complain about your financial situation for the rest of your life and it won't get any better.

There are always more than one way to do things but when someone else has succeeded doing it a certain way then doesn't it follow that it just might work for you? Many factors can come into play but realize this, inaction means no gain. If you don't work with me then what about the next time you have an opportunity to profit? Will you let that pass you by? I certainly hope not!

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You only have one life and a limited time to live it. Learn how you can make it better and how you can succeed. Thank you for taking the time to read this book. I am very appreciative that you allowed me the time to teach. May your present and future be a blessed one.



www.howtostopwastingmoney.com



www.feaston35.com

Take care of yourself and your family and I hope to hear from you soon.

With regards,
Barry Ferguson "America's Saving Money Man"

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