

Buying Without Money Using The Supernatural Provisions Of God Financial Revelation Knowledge Series Volume 1

"Buying Without Money" is God's method of getting the things they need and desire to His people if they do not have the money to buy them. The Word of God clearly outlines the way we can do this, and this book illuminates that process. It is a covenant privilege and when you learn how the process works and how to do it, your days of lack, shortage and material need are over forever.

Grand Prize Winner of the 2015 Green Book Festival Mark Sundeen's new book, *The Unsettlers*, is coming in January 2017 from Riverhead Books. In 2000, Daniel Suelo left his life savings—all thirty dollars of it—in a phone booth. He has lived without money—and with a newfound sense of freedom and security—ever since. *The Man Who Quit Money* is an account of how one man learned to live, sanely and happily, without earning, receiving, or spending a single cent. Suelo doesn't pay taxes, or accept food stamps or welfare. He lives in caves in the Utah canyonlands, forages wild foods and gourmet discards. He no longer even carries an I.D. Yet he manages to amply fulfill not only the basic human needs—for shelter, food, and warmth—but, to an enviable degree, the universal desires for companionship, purpose, and spiritual engagement. In retracing the surprising path and guiding philosophy that led Suelo into this way of life, Sundeen raises provocative and riveting questions about the decisions we all make, by default or by design, about how we live—and how we might live better.

Is your lack of cash holding you back from your real estate dreams? Discover the creative real estate financing techniques that savvy investors are using to do more deals, more often. No matter how much money you have in your checking account, there is always real estate you can't afford. Don't let the contents of your wallet define your future! This book provides numerous strategies for leveraging other people's money for amazing returns on your initial investment. Active real estate investor and co-host of *The BiggerPockets Podcast*, Brandon Turner, dives into multiple financing methods that professional investors use to tap into current real estate markets. Not only will you be able to navigate the world of creative real estate finance, but you'll get more mileage out of any real estate investment strategy. Financing deals just got easier—learn how to be a smart investor by using creativity, not cash! Inside, you'll discover:— The truth about no-money-down investing? Investing with little to no money down is possible, but it's not about a step-by-step strategy. It's about a mindset.— How to get started investing in real estate? Looking for your first deal, but you have no money or experience? Learn the best strategies for getting your feet wet without paying thousands!— Numerous strategies to mix and match? Creative investing requires a creative mind.— How to attract private money, lenders, and partners? There are millions of millionaires walking the streets. Discover the best way to attract them to you.— The ugly side of creative investing? Learn the downsides to all the strategies mentioned in this book, as well as tips for overcoming those problems.— Strategies for wholesaling, flipping, rentals, and more? Find success no matter what niche you plan to use to build your real estate empire.

P. T. Barnum, the great American showman of the 19th century, wrote this short book

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about making and keeping money. He certainly had life experiences that qualify him for the subject--he started a small newspaper in his twenties, bought and transformed a museum into a showplace for curiosities, built a circus empire that gave performances in America and Europe, promoted a performing tour of a singer, fell into debt in the 1850s and pulled himself out by lecture tours, was a mayor, and founded a hospital. Excerpts: "Those who really desire to attain an independence, have only to set their minds upon it, and adopt the proper means, as they do in regard to any other object which they wish to accomplish, and the thing is easily done. But however easy it may be found to make money, I have no doubt many of my hearers will agree it is the most difficult thing in the world to keep it. ... True economy consists in always making the income exceed the out-go." "Unless a man enters upon the vocation intended for him by nature, and best suited to his peculiar genius, he cannot succeed. I am glad to believe that the majority of persons do find their right vocation. Yet we see many who have mistaken their calling..." His advice is indicated by the chapter titles: DON'T MISTAKE YOUR VOCATION, SELECT THE RIGHT LOCATION, AVOID DEBT, PERSEVERE, WHATEVER YOU DO, DO IT WITH ALL YOUR MIGHT, USE THE BEST TOOLS, DON'T GET ABOVE YOUR BUSINESS, LEARN SOMETHING USEFUL, LET HOPE PREDOMINATE, BUT BE NOT TOO VISIONARY, DO NOT SCATTER YOUR POWERS, BE SYSTEMATIC, READ THE NEWSPAPERS, BEWARE OF "OUTSIDE OPERATIONS", DON'T INDORSE WITHOUT SECURITY, ADVERTISE YOUR BUSINESS, "DON'T READ THE OTHER SIDE", BE POLITE AND KIND TO YOUR CUSTOMERS, BE CHARITABLE, DON'T BLAB, PRESERVE YOUR INTEGRITY.

This book gives home buyers the knowledge they need to buy a home, and do it right. It covers all areas of the purchase process, whether you are buying for the first time or want to improve on your last experience. Buying property is an expensive business. Apart from the price of the property itself, there are costs and fees every step of the way. But some of these can be avoided or significantly reduced - if you know how. Ø How to negotiate the offer Ø Finding a value mortgage Ø Using the survey results Ø Includes leasehold, new build, auctions and joint purchase Ø Explains the costs and fees, and how to reduce them; Ø Advice on handling the paperwork Ø Includes really useful Money Saving Tips From finding the right property to arranging the funding and completing your purchase, this book will guide you along the way and save you money. What did people use to buy things before money was invented? Where is money made? Find out in this inviting book that informs readers about coins, paper money, the Federal Reserve, exchange rates, and checking accounts. Featuring a timeline of moneys history, detailed photos, stimulating facts, clear, informational text, and a glossary that will assist in improving vocabulary, readers will be stimulated from cover to cover.

Are You New To Google Advertising? Do You Want A Simple Guide To Get You Started Immediately? If so, this book will show you exactly how to get started. You'll Soon Find Out:- How To Get Started With Google Advertising - How To Use Google Adsense, Adwords, AND Make Money! - The Secrets SEO Masters Use To Improve Website Visibility - The Words That You NEED To Use To Get Recognized - Things You Must Avoid (Or You'll Risk Getting Kicked-Off Google) - The Best Way To Find A Profitable Niche For Making Money! - And Much, Much More! Think Of How Rewarding

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An expert guide to the ins and outs of real estate financing *Secrets of Buying and Selling Real Estate . . . Without Using Your Own Money!* is the definitive insider's guide to traditional and creative (yet legal and ethical!) real estate financing. In understandable, step-by-step language, it walks you through explanations and examples of conventional real estate financing so you understand clearly how most financing works. It examines all the available creative or unusual financing strategies that seasoned investors and homebuyers use every day to buy and finance properties. Drawing on his long experience as a successful real estate investor, Robert Shemin spotlights the advantages and disadvantages of various types of mortgages, terms, and financing strategies so you know all your best options. He also includes informative material on how credit scoring works and understanding credit ratings and credit problems that could scuttle your loan. Offering proven techniques, expert tips, and creative alternatives along the way, Shemin details every important aspect of the financing process, with in-depth discussion of topics such as: * Owners' terms * Contracts for deed, land contracts, and lease options * How to use partners or cosigners * How to get approval after a mortgage company turns you down * How to buy property even if the bank says "no" * Creative ways to obtain down payments, getting the seller to contribute using nonprofit programs This book offers a guide for buying and selling single family houses as a business. The author covers the entire process, from locating sellers and finding money for purchase (or purchasing without money), to rehabbing and selling.

There's an inverse relationship between having more and needing less that dictates the quality of life a person can experience. For example, if all other variables remain static, and all of a sudden you have more of something - let's say money for example - then you're better off, right? And conversely, if all other variables remain static, and all of a sudden you need less money, then you're also better off. So assuming you want to be better off, it's a good objective to either increase your financial wealth, or decrease your dependency on money. But let's take this one step further... Are these two concepts truly equal? Financially speaking, the answer would be "yes." But in terms of gaining happiness, the answer is a loud and resounding "NO!" Time and time again, we see people join the "rat race" and work to the bone for more money, and once they get it: firstly, it's never enough and they always want more, and secondly, it becomes a full time job just to protect what they've managed to accumulate. Happiness is never achieved this way, and that's a guarantee! So what's a much simpler, better way that can actually lead to true and lasting happiness? That's right, needing less! In this book, I have included everything you need to know about living on less money and adopting a minimalist mentality. So if you're ready to reduce your dependency on money, then grab this book now and let's get started!

This book is a companion volume to the well-known earlier work of the author, "Kingdom Wealth: The Power to Get It" (available from www.amazon.com, www.BarnesandNoble.com, www.trafford.com/07-2268 and other online sources). It is pragmatic and applicable to everyday living, especially appealing to those who consider themselves citizens of the Kingdom of God and radical enough to search for treasures under the biblical sands. In Isaiah 55:1, God the Father makes an ecstatic and passionate call to the thirsty, the desperate and the daring to come to His waters and buy without money. It is indeed an invitation to a business relationship, for the expression "waters", in this context, carries a commerce connotation, akin to the waterfront, the docks or port, the site of the most voluminous trade in any progressive economy. We are challenged to come and cast our bread on the waters and see it return in multiple dimensions within a few days (Ecclesiastes 11:1). This efficient and reliable Kingdom economic model is far superior to Wall Street's debt-based system or any other earth-based investment scheme; it is recession-proof, employing currencies much higher than money. Study this book and prove its immense value yourself. Get ready for true wealth.

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Most entrepreneurs interested in buying a business naturally assume they need large amounts of cash to work a deal. In fact, there are other ways to fund an entrepreneurial venture, particularly through seller financing. This simple, straightforward guide covers every possible source of financing available for wannabe business owners, how to deal with sellers, and how to use asset financing, selling equity, and asset protection. Buy Your Own Business with Other People's Money shows that you don't have to be rich to buy a business; you just need to be creative in financing your new business. For everyone who dreams of owning a business one day, this book has the answers.

This is the chapter slice "Buying of Goods & Services Gr. 9-12+" from the full lesson plan "Practical Life Skills - Managing Money". Students find out how to best manage their money. Create a monthly budget and identify ways to save money on purchases. Understand how credit works and become familiar with the pitfalls before applying for a credit card. Get to know how to open a savings account, and how to plan for the future. Understand contracts and know what your commitments are when co-signing a loan for someone. Comprised of reading passages, graphic organizers, real-world activities, crossword, word search and comprehension quiz, our resource combines high interest concepts with low vocabulary to ensure all learners comprehend the essential skills required in life. All of our content is reproducible and aligned to your State Standards and are written to Bloom's Taxonomy. Walt Johnson has been a rolling stone most of his life, moving from town to town and living on the edges of homelessness. Now he has run out of time as lung cancer has left him only months to live. Walt then begins a quest to find the son with whom he lost contact decades earlier. Out of money, he lands a job at a small-town restaurant in an attempt to save enough to buy a bus ticket to the last known whereabouts of his son. The friends Walt makes at his new job soon become family for him, especially 14-year-old Danny who is emotionally paralyzed at the loss of his own father in Iraq. Faced with Danny's struggles to grow up and the struggles of his other new friends, Walt comes to realize he is not only on a journey to find his own son, but he is on a journey to find himself worthy of being a father.

"Have you ever thought about buying a business without using your own money?" Buying a business with 0\$ of your own seems impossible but with this amazing book, we will make it true! With this book, you can buy an already profitable business with everything in place including profit. And, you can do it with Other People's Money (OPM) with no money down techniques. Don't let a lack of cash get in the way of buying your first businesses. The information you are about to learn in this book will show you how easy it is to find and do a real estate negotiation to buy a business using none of your own cash. Once you see how easy it is to buy any type of business, you will discover that you can sell any type of business for 3x more than the business is worth today. Inside, you'll discover (secrets revealed in this book): An overview of seven different strategies to find your business purchase Step to follow to negotiate a successful deal with the seller How to make financing a walk in the park How to apply seven different strategies using Other People's Money (OPM) How to laugh all the way to the bank taking over sick companies with no cash out of your pocket How to buy a company with no money down, with no credit, or without running it as a full-time job How to acquire multiple cash-generating businesses from "don't want 'er" owners and turn it into cash for yourself to be able to make a lot of money All the techniques for taking over troubled companies for pennies on the dollar and flipping them to sell for a substantial profit once you get them back on their feet

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How you can go through the process, including finding a business and buying a business, structuring a deal, and then, ultimately, getting yourself a high-profit payday A unique way of acquiring businesses using a leveraged buyout (LBO) technique, which is similar to the no money down techniques that real investors use Ethical ways of creating more cash and cash flow to put into your bank account on a monthly basis How you can get rid of the boring job, being your own boss, and having a business that provides a six or seven figure income each year to support the lifestyle you want--allowing you to do the things you want to do How to work less and make more Case studies with actual proof Copy and repeat And more! It's never too late to start your business buying empire. the strategies and no money down techniques in this best business books of all time will permanently change your approach to buying and selling businesses Get this book and take your first step RIGHT NOW!

As a child, Henry Wojecski develops an insatiable appetite for money while working with his plumber father in a working class town near the wealthy village of Southampton, New York. After glimpsing the good life, the street-smart Henry decides that one day good fortune will be his too. Fate and a lofty dream soon lead Henry to nurture a healthy addiction to money. Henry has always been taught to count his blessings, but he knows he will never follow in his father's footsteps. At fourteen, he starts his own company with five employees, but three years later, Wojo Services is broke. Not deterred by failure, Henry shuns college, joins the marines, and fights in Vietnam. When he finally returns home—alive but emotionally shattered—Henry becomes the office boy at an accounting firm. Little does he know that he has just taken the first step down a path into the arcane worlds of high finance and politics. As Henry's life epitomizes the excesses and financially crazed period at the turn of the twenty-first century, he soon discovers that the instruments he has developed to create his own personal wealth have also helped to create the greatest recession ever known to man.

i>I Guarantee You Will Buy Low Sell High and Make Money offers an easy-to-learn method of playing the stock market that tells exactly when to buy and sell and how much to buy and sell to make you maximum profits with minimum risk. The perfect method for busy people as the method only takes 30 minutes a month to use. Stocks are where the big profits are and this book shows you exactly how to invest in stocks. The book also shows you how to choose the best type of stocks for this method of investing. The book is written so all investors experienced and new will easily and completely understand this investing method. This is the perfect investing method for today's up and down stock market. Here's the book to free you from emotional investing and give you a rational, logical method that tells you the right thing to do every time. You can average 20- 30% a year from this method which is designed to be used for the long haul. You've now got a method of investing you can use the rest of your life to achieve your dreams.

Secret shame-- How and why women feel crazy around money-- A woman's

place is in the mall : overspenders--Born to shop: shopoholics-- Maxes out : credit card abuse-- a dollar and a dream:.

Between 1956 and 1967, justice was for sale in Oklahoma's highest court and Supreme Court decisions went to the highest bidder. One lawyer, O. A. Cargill, grew rich peddling influence with the justices; a shady company, Selected Investments, protected its illegal practices with bribes; and Supreme Court justice N. S. Corn, one of two justices who would ultimately serve time in prison, cheated his partners in crime and stashed vast amounts of ill-gotten cash in a locker at his golf course. Author Lee Card, himself a former judge, describes a system infected with favoritism and partisanship in which party loyalty trumped fairness and a shaky payment structure built on commissions invited exploitation. From petty corruption at the lowest level of the trial bench to large-scale bribery among Supreme Court justices, Card follows the developing scandal, introducing the bit players and worst offenders, the federal prosecutors who exposed the scheme, and the politicians who persuaded skeptical Oklahoma voters to adopt constitutional reforms. On one level, *The Best Courts Money Could Buy* is a compelling story of true crime and punishment set in the capitol of an agricultural, oil-producing, conservative state. But on a deeper level, the book is a cautionary tale of political corruption—and the politics of restoring integrity, accountability, and honor to a broken system.

"The inside-the-clubhouse story of two tumultuous years when the Los Angeles Dodgers were re-made from top to bottom, from the ownership of the team to management to the players on the field, becoming the most talked-about and most colorful team in baseball"--

Trained by the experts at CERT (Civilian Emergency Response Team) to understand how to prepare for and survive disasters, and a leader in the area of Disaster Recovery, Richard Lowe lays out how to make you, your family, and your friends ready for any disaster, large or small. Based upon specialized training, interviews with experts and personal experience, Lowe answers the big question: what is the secret to improving the odds of survival even after a big disaster?

Benjamin Franklin wanted to make a difference for everyone. That's exactly what this book does! This book contains dozens of profitable deals done in the worst economy since The Great Depression. Learn Why: -Your over-financed house is an asset. -Appraisals are the worse way to determine value of your houses. -A bankrupt person can easily buy a house. -Real Estate is the best investment of all time. -Recessions are good for our economy. Learn How To: -Get employees that don't cost you a dime. -Have a zero overhead commercial complex. -Bring your teenagers into your business happily. -Sell your over-financed house for a profit FAST. -Put your children/grandchildren thru college without needing Grants, Scholarships, or Student Loans. Discover the SECRETS of buying real estate without the need for your money, credit, or lender. More importantly, have the property SOLD before you BUY it. Established in 1911, *The Rotarian* is the official magazine of Rotary International and is circulated worldwide. Each issue contains feature articles, columns, and departments about, or of interest to, Rotarians. Seventeen Nobel Prize winners and 19 Pulitzer Prize winners – from Mahatma Gandhi to Kurt Vonnegut Jr. – have written for the magazine.

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Why struggle and live paycheck to paycheck when you can open up the door that will change your life? Buy It, Sell It, Make Money is about buying and spending wisely to recession proof your life. It is not about clipping coupons to save twenty cents on a bottle of ketchup. It's about increasing your buying power and living richly without risky investments, real estate schemes or a million dollar paycheck. Buy It, Sell It, Make Money reveals secrets the family has used over the last forty years to acquire luxury goods by reselling items to earn a profit employing their unique Flipster System. This field guide teaches you how to: Spend wisely to increase your buying power Resell goods for profit to have the financial freedom Pay pennies on the dollar for both new and secondhand, name-brand goods Negotiate prices Buy high-end goods in secret places Live life richly without a huge paycheck Anyone can achieve financial independence with zero start up cost. Become a Flipster with Buy It, Sell It, Make Money, and carefully build your own personal wealth as you live a more rewarding and fulfilling life—starting today!

What did people use to buy things before money was invented? Where is money made? Find out in this inviting book that informs readers about coins, paper money, the Federal Reserve, exchange rates, and checking accounts. Featuring a timeline of money's history, detailed photos, stimulating facts, clear, informational text, and a glossary that will assist in improving vocabulary, readers will be stimulated from cover to cover. This 6-Pack includes six copies of this title and a lesson plan.

Children from poor families generally do a lot worse than children from affluent families. They are more likely to develop behavior problems, to score lower on standardized tests, and to become adults in need of public assistance. Susan Mayer asks whether income directly affects children's life chances, as many experts believe, or if the factors that cause parents to have low incomes also impede their children's life chances. She explores the question of causation with remarkable ingenuity. First, she compares the value of income from different sources to determine, for instance, if a dollar from welfare is as valuable as a dollar from wages. She then investigates whether parents' income after an event, such as teenage childbearing, can predict that event. If it can, this suggests that income is a proxy for unmeasured characteristics that affect both income and the event. Next she compares children living in states that pay high welfare benefits with children living in states with low benefits. Finally, she examines whether national income trends have the expected impact on children. Regardless of the research technique, the author finds that the effect of income on children's outcomes is smaller than many experts have thought. Mayer then shows that the things families purchase as their income increases, such as cars and restaurant meals, seldom help children succeed. On the other hand, many of the things that do benefit children, such as books and educational outings, cost so little that their consumption depends on taste rather than income. Money alone, Mayer concludes, does not buy either the material or the psychological well-being that children require to succeed.

Should we pay children to read books or to get good grades? Should we allow corporations to pay for the right to pollute the atmosphere? Is it ethical to pay people to test risky new drugs or to donate their organs? What about hiring mercenaries to fight our wars? Auctioning admission to elite universities? Selling citizenship to immigrants willing to pay? In *What Money Can't Buy*, Michael J. Sandel takes on one of the biggest ethical questions of our time: Is there something wrong with a world in which everything is for sale? If so, how can we prevent market values from reaching into spheres of life where they don't belong? What are the moral limits of markets? In recent decades, market values have crowded out nonmarket norms in almost every aspect of life—medicine, education, government, law, art, sports, even family life and personal relations. Without quite realizing it, Sandel argues, we have drifted from having a market economy to being a market society. Is this where we want to be? In his *New York Times* bestseller *Justice*, Sandel showed himself to be a master at illuminating, with clarity and verve,

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the hard moral questions we confront in our everyday lives. Now, in *What Money Can't Buy*, he provokes an essential discussion that we, in our market-driven age, need to have: What is the proper role of markets in a democratic society—and how can we protect the moral and civic goods that markets don't honor and that money can't buy?

This book exposes one of the most profitable investing strategies existing today. It shows you how to build **PASSIVE INCOME**, without using your credit or your savings; **AND** without fixing houses or dealing with tenants! How would your life be different if you had passive income coming in every month? What would it be like to not have to go to work anymore? If you understand that the **PASSIVE** income is the key to true financial freedom, then this book is a must read. Not only that it reveals the strategy completely unknown to general investing community, it also provides real examples of average people, their deals and their successes. **NOTE:** this is not about flipping houses, wholesaling, rehabbing, or tenants & toilets. It is more strategic and more profitable. About the author - Marko Rubel is a seasoned real estate investor with more than 15 years of investing experience. He is a master of creative financing strategies used by professional investors. Marko is a selected expert on subject of "Foreclosure Investing" in front of the National Real Estate Investors Association, which represents over 40,000 investors nationwide. He was also nominated in prestigious "Who's Who in Executives and Professionals." Marko was a boxing champion of Croatia, but moved to U.S. looking for a better life. He arrived with less than \$3,000 in his pocket, and without even speaking English. When he started investing in Real Estate, he was destined to fail because his credit was non-existent and he had no money. He turned his destiny around by discovering and perfecting the strategies that leverage other people's credit. After a few hundred successful transactions, he perfected the system of buying without banks. If you want to buy properties without using your credit, talking to lenders or jeopardizing your savings, learn from Marko. His reputation and teachings go beyond the regular "get-rich-quick" hype that is overwhelmingly present in the real estate investing education world.

Even before the New York Mets began the 1992 season, they had set a critical record: the highest payroll ever for a major-league team, \$45 million. With players Bobby Bonilla, Vince Coleman, Bret Saberhagen, and Howard Johnson, winning another championship seemed a mere formality. The 1992 New York Mets never made it to Cooperstown, however. Veteran newspapermen Bob Klapisch and John Harper reveal the extraordinary inside story of the Mets' decline and fall with the sort of detail and uncensored quotes that never run in a family newspaper. From the sex scandals that plagued the club in Florida to the puritanical, no-booze rules of manager Jeff Torborg, from bad behavior on road trips to the downright ornery practical jokes that big boys play, *The Worst Team Money Could Buy* is a grand-slam classic.

Many smart entrepreneurs prefer to buy an existing business instead of beginning a new one. Buying a business that is already operational will bring many benefits, including an already established product or service, well trained staff who know the business and enough success to have kept the company afloat for a period of time. Not having any money to purchase the business will not necessarily keep you from buying it. Banks have been tightening their commercial lending standards in the last few years, but you can still find the funding necessary to purchase a business without using your own money. If you were born with that "entrepreneurial spark" in your eye, then no economist or banker is going to keep you from starting a business. While many analysts may say that it's not a good time to become a business owner, others have found that buying a business with no money is suddenly a possibility.

THIS BOOK IDENTIFIES AND EXPLAINS 31 THINGS THAT MONEY CAN'T BUY.

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THIS BOOK IS FOR EVERYONE WHO DESIRES TO HAVE THE RIGHT RELATIONSHIP WITH MONEY - BECAUSE IT WILL: DELIVER YOU FROM FINANCIAL BONDAGE; PREPARE YOU TO SERVE GOD AND NOT MAMMON; TEACH YOU HOW TO FREELY ENJOY THESE GODLY BLESSINGS WITHOUT FALLING FOR THE LIES OF THE DEVIL THAT THEY CAN BE BOUGHT. EXAMPLES OF THINGS MONEY CAN'T BUY ARE: SALVATION; FORGIVENESS OF SIN; TRUE LOVE; PEACE; JOY; HAPPINESS; SATISFACTION; THE ANOINTING; A QUENCHABLE THIRST AND MANY OTHERS. THIS BOOK IS A MUST-HAVE FOR YOUR LIBRARY.

Personal finance journalist, Michelle McGagh, takes on a challenge to not spend money for a whole year in an engaging narrative that combines personal experience with accessible advice on money so you can learn to spend less and live more. Michelle McGagh has been writing about money for over a decade but she was spending with abandon and ignoring bank statements. Just because she wasn't in serious debt, apart from her massive London mortgage, she thought she was in control. She wasn't. Michelle's took a radical approach and set herself a challenge to not spend anything for an entire year. She paid her bills and she has a minimal budget for her weekly groceries but otherwise Michelle spent no money at all. She found creative ways to live have a social life and to travel for free. She has saved money but more importantly she is happier. Her relationship with money, with things, with time, with others has changed for the better. The No Spend Year is Michelle's honestly written and personal account of her challenge. But it is more than that, it is also a tool for life. There are top tips for your own finances including easy to understand advice on interest, mortgages, savings, pensions and spending less to help you live a more financially secure life.

Just by reading and applying the easy-to-follow processes in Making Money Through Buy-to-Let in South Africa, you will realise that ordinary people can become extraordinary. This book explains why buy-to-let property investment is the only sensible opportunity to earn an inflation-linked, passive income for the rest of your life. It gives ordinary South Africans the hope that they might enjoy a financially secure retirement by building a substantial property portfolio, either when they start at a very young age or by supplementing their lifetime savings or pension pay-out at a later stage. Making Money Through Buy-to-Let in South Africa addresses all the questions would-be property investors would ask, including how to establish legal entities; determine which properties have the best return on investment; leverage other people's money and use very little of their own; obtain finance and register a bond; manage the transfer process; and select and manage the best tenants. Making Money Through Buy-to-Let in South Africa is written for the ordinary person, in everyday language, and guides you step by step through the entire process of property investment so that you, too, can become financially independent.

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