Preface

“More than 6 million Britons don’t believe they will ever be debt free, according to new research which has also found the average person in the UK owes £8,000 – on top of any mortgage debt.

Almost a quarter of all Britons said they are struggling to make ends meet, while 62% said they were often worried about their levels of personal debt, according to research for Comparethemarket.com”

The Guardian, 30th October 2017

At the close of 2014, my life imploded. I had just left an apartment I couldn’t afford and my job in London. I was deep into my overdraft to make the monthly payment on the room of nearly £1000 per month and on the verge of opening a second one. I was drinking and smoking heavily and had picked up a nasty cocaine habit. I was overweight, extremely unfit and had to move back in with my parents. The weight of my situation was crushing me, yet I still felt like I was living life – having a good time. It took four years to get over all of that, and turn my life around.

I realised apart from being told saving was a good idea, no one had actually said what I needed to do in order to change my life. You are not taught in school about saving, investing, taxation and all these other things that make up our everyday lives. You are not taught what it is you need to do in order to achieve financial success apart from “get a good job”. If you’re not taught how to manage your money, what hope do you have of holding on to it? As I did not know what to search for, I didn’t know which questions to ask or where to look for help. For the longest time I didn’t even know I needed help.

There are many people in the United States who help others achieve financial peace – Tony Robbins, Dave Ramsay, Brian Tracey, but who’s talking to us Brits about our finances? Living in the United Kingdom I base this book on living in London, England. However, the principles found within will work wherever you are.

I decided to write this because I was fed up of being broke and feeling like a second-class citizen. From my personal failures and successes, I will show you how to build a better future for yourself too.

Introduction

If you’re looking to get rich quick or find ways to make money in order to splurge on cars, jewellery, partying - you’ve bought the wrong book. The only thing I can help you with is start you on the path to future financial success. Taking these first steps are some of the most difficult and challenging decisions you will make in your life. They are also some of the most important choices you’ll ever make. Most people head out into the work place, get well paid jobs, rent expensive apartments, get nice cars and look the business. However, with no one teaching them how to handle their money, they end up flat broke. Would you head out to sea with no compass, flares or form of communication? No – not unless you were crazy. Yet that is exactly what happens when people go out on their own with no form of financial education and basic discipline.

That’s where I come in. Think of me as a crash test dummy. Everything I write about, I have done or am currently doing, is tried, tested and works. This is real life experience which has brought me financial peace of mind. And believe me, life gets a whole lot easier with a little cash behind you. You can’t control life’s ups and downs or sudden emergencies but you can prepare for them. If you choose to live your life a certain way and follow my example, I promise you, not only will your money problems disappear but you’ll be able to build wealth for the future.

In order to achieve success, you must be prepared to stand head and shoulders above other people. Make decisions that normal people won’t. You must learn to become weird, to not be like everyone else and to love being different. You must learn to turn left when everyone else is turning right.

This concept may seem revolutionary to some but like all the best ideas, they are simple, just difficult to put into practice, especially when we live in a world of instant gratification. Imagine these two scenarios. **Scenario A:** you get a great job in a start-up business, get the newest phone, go out to eat regularly, buy the best clothing money can buy, rent an amazing, expensive apartment for a year in an awesome location and spend like a king. Then the company you joined loses its financing and folds. They have to pay off their debts so there’s nothing left for severance pay-outs. You have no money saved, you’ve signed a year-long contract on your flat and now you have to pay for the costs of the agent/landlord to replace you in the tenancy as you can no longer afford the rent. You are forced to move back home with your parents and start from scratch. **Scenario B:** you get a great job in a start-up business, get a perfectly good phone, just an older model, cook at home and bring in lunch every day, buy good quality clothing infrequently but look after what you buy, rent a modest, well priced apartment walking distance to work or in a place with good transport links, save and if you have a little extra, invest. Then the company you joined loses its financing and folds. They have to pay off their debts so there’s nothing left for severance pay-outs. No problem. You have enough saved for 4 to 5 months expenses, buy out of the tenancy and rent a cheaper apartment (if necessary), and take the time to find a new job. That huge mountain becomes a little mole hill because you’ve saved and are disciplined enough to weather the storm.

If you make scenario B reality, not only will you have peace of mind but these are the foundations of wealth building. When you tell your friends and colleagues that you are saving for the future and therefore can’t go on a night out as you can’t afford it this month, they will laugh at you. Just ignore it and smile. My rule of thumb is, if someone is laughing at me, I’m usually doing something right because I’m not acting like everyone else. Think of scenario A as a headache, and this book your pain relief. Focus, think about what you are doing, make the right decisions and you will succeed.

Chapter 1: I just want to be normal!

Have you ever asked yourself what normal really is? We all have our own preconceptions of that idea but in most cases the reality is far different. Allow me to break down for you what normal really looks like in the UK today.

The average UK annual salary of full-time employees differs drastically across industries. According to the Annual Survey of Hours and Earnings (ASHE), average gross annual earnings for full-time employees in the UK was £27,600 in 2015. You do not get taxed on the first £11,500 (increasing to £12,000 by April 2020). So, with the government’s 20% bite on the remaining £16,100 (20% of £16,100 is £3,220). You are left with **£24,380** net for the year. Now it gets interesting.

The average rent in the UK is now £918 per month, up by 1.5 per cent on the same time last year according to HomeLet. – May 2018. Adding bills to this, let’s say it comes to £1018. £1018 x 12 months of the year comes to £12,216. Therefore £24,380 - £12,216 = **£12,164.**

Now, one would assume you like to eat and drink. According to Nimble Fins, the average person in the UK spends £24 on food in the home and £13 on food outside of the home per week. That’s £148 per month, or £1776 per year.

So, £12,164 - £1,776 = **£10,388**. But wait! We aren’t finished… According to the Independent in 2014 “Men spent an average of £934.44 per year on alcohol, the data found, compared with women spending £678.60.” Being male, I will use the £934.44. So, £10,388 - £934.44 = **£9453.56**.

Then you have to travel to work. According to the Metro “Each month the average UK employee spends £148 getting to and from work”, and surprise, surprise those who commute into London spend £305 a month. So, I being in London, £148 x12=£1776. £9453.56 - £1776 = **£7677.56**.

Then what about subscriptions? Amazon prime, Netflix, Spotify, Sky TV, online gaming, magazine subscriptions etc. According to growthbusiness.co.uk the average adult in the UK now spends upwards of £56 per month subscribing to various forms of entertainment. That comes to £672 per year. So, £7677.56 - £672 = **£7005.56.**

Breakdown (per year)

Gross earnings: £27,600

Net earnings after tax: £24,380

£24,380

* £11,016 rent
* £1,200 bills
* £1776 food
* £934.44 booze
* £1776 travel
* £672 subscriptions

**= £7005.56**

There is a whole list of things I haven’t mentioned: birthday/Christmas presents, haircuts, unused gym memberships, buying cups of coffee and tea, car payments, student loan debt, mobile phone payments, the list is endless. After all these payments your nearly £30,000k per year is chipped away to very little. Then according to traditional wisdom, you’re meant to buy a house and start a family? You’re joking right? And please do not be mistaken in thinking that by earning more, these problems will drift away. The more your money increases the more your expenses increase. If you do not learn how to take care of a small amount of money, how will you be able to handle a larger sum? How often do you hear of lottery winners who look after their money well?

I’m not saying you can’t have nice things. All I’m saying is if you can’t afford it, don’t buy it. No one cares if you have the new iPhone. I bet you don’t even use a quarter of its capabilities. And stop looking at what other people have. So what if someone pulls up next to you in an Audi. How do you know they aren’t leasing it and have years of repayments left or they were bought a test drive for their birthday? Or maybe he/she actually worked hard, saved and can afford to drive that car. You don’t know. Forget about other people, **they are none of your concern**. And believe me, they don’t care about you either. Stop trying to keep up with the Jones’ - no one cares!

I guarantee you, if you try to maintain everyone else’s lifestyle you will never be satisfied. Just because the grass looks greener for other people doesn’t mean it was plain sailing. Yes, your friends may all be buying homes because they have rich parents or someone you know may have just gotten a new well-paid job. So what? Is your jealousy and annoyance going to change anything? No. Only you can change your situation. An adult assesses the situation and makes the necessary changes to better his/her environment. A child whines about it and expects everything to just fall into their lap. It’s time we all grew up and accepted responsibility for our own lives. If you want it, go get it.

An old colleague of mine worked two jobs, earning about £60k per year combined. She used to proudly tell me that she went out whenever she liked, bought the best things, treated herself regularly. She had £1500 total in her bank account. That is absolutely ludicrous to me. How can you be earning £4k per month and only have £1500 in TOTAL!?

According to This is Money in 2014, 20 per cent of people in the UK relied on nothing more than their monthly wages to cope. That is scary. Wages are increasing at a snail’s pace. Do not rely on the government to help you because it won’t. The only hands you need are the ones God gave you. It’s time to start changing your habits and your mindset.

You need to ask yourself, “Am I prepared to be weird now and end up with everything I wanted later or do I want to be normal and fade away just like everyone else?”

Choose.

Chapter 2: Action – Reaction

If you’ve reached this chapter and have chosen to continue, then congratulations, you’ve taken the first step on the road travelled by few, the road to financial peace and prosperity. Now it’s time to figure out your plan and put it into action. Allow me to explain what I did. You do not need to follow this exactly, everyone is different. This is just an example.

Step 1

**You need to figure out what your assets and liabilities are.** The best way to do that is get your bank statements sent to you by post so you have hard paper copies of each statement. “But I’m trying to save the planet by not wasting paper!” – just recycle the paper later. Keep a file with each statement in date order. Go down your bank statement and circle each of your liabilities per month. Simply put, a liability is something that takes money out of your pocket and an asset is something that puts money into your pocket. For example, those two croissants you bought at the station whilst waiting for your train, your Netflix subscription charge or the pizza you ordered last week. Each month go down the list, circle each liability and total it up. You will see how all those little charges add up and chip away at your savings. Your aim is to cut out those liabilities each month so that your money grows, not diminishes. You may not be able to fully remove each liability but you can take steps to reduce them. For example, if you have a really expensive phone ask yourself “Do I really need this?”. Then, shop around for a cheaper phone contract. The same can be applied to internet packages, utility bills etc.

Then what I did next was to cancel any subscriptions which were wasting my money. Here are some examples:

* Spotify - £9.99 per month
* Netflix - £5 per month
* Amazon prime - £79 per year
* Sky - £25 per month (not including set up fee)
* Xbox live - £45 per year
* Cineworld unlimited card - £17.90 per month

The list is endless, you do the math. The best part is when you’ve figured out how much is leaving your account and stop the madness, all that money goes back into your savings. Why watch people on tv or in games doing things you want to do when you could go out into the real world and do them yourself? The people on tv are getting to paid to be there, you don’t get paid to watch.

To make it easier on yourself, make a list of all the negative effects of just the above subscriptions. What are you really gaining from these things? Watching loads of television has direct links to obesity, anti-social behaviour, difficulty with sleeping and you aren’t learning anything. Go out and talk to someone, turn to your partner and tell them you love them, read a book on how to achieve financial success – do something that enriches your life!

Step 2

**Save save save.** What you want to do is have a rainy-day fund. Try and save £1000. That £1000 stays in your account and is never touched under any circumstances except if it is an actual emergency. You also need to be able to assess what an actual emergency is. “I want to go see my favourite band play as they’re performing nearby” – NOT an emergency. “I need to use the money to get the boiler fixed in my house as winter is approaching and we have no hot water” that is an emergency. You want to get to a stage where you have 5-6 months of expenses saved so if your world collapses you land on your feet and have time to recover. Start off small, even if it’s £20 per month. It doesn’t matter how much you start with, it’s the fact that you started and most importantly, continued. That money will build up, don’t worry.

That brings me to my next point – pay with cash. Studies have shown that when you pay with cash, you feel a sense of loss. You left your home with cash, paid for something and are returning home without it. You feel it, especially when it’s gone. When paying with card, those same studies showed that there is no brain functionality at all. You don’t feel anything. It’s just “beep” and done. Paying with cash adds value to your purchase that a card payment simply cannot. The things that you buy will be worth more, because you feel them. Just try it. Go out with just £10 cash for the day and see how much better the things you buy feel. The worst thing is contactless payment. That genuinely frightens me. I used to work in a bar where the contactless card machines were incredibly sensitive. You add that to people drinking alcohol – they just tap tap tap away hundreds of pounds.

A really good system is the envelope system. Take 7 envelopes, one for each day. Fill each envelope with a certain amount of cash for that day. You cannot spend more than what is in that day’s envelope. Then, at the end of the week, either re distribute the change into next week’s envelope or into your saving’s account. A simple and effective way to start saving.

Paying with cash also helps you budget a lot more easily. Which leads me on to step number 3.

Step 3

**Budget.** I cannot stress the importance of a budget more. Write out a budget and stick to it. It’s really simple and there are loads of apps nowadays to help you. Here’s an example of a basic written budget:

Total monthly earnings after tax: £1500

* Rent: £550
* Internet: £10
* Utilities: £20
* Council Tax: £30
* Food: £80
* Phone: £22
* Travel: £12
* Total: £724
* £1500-£724

**=£776**

Cut £176 off the top for yourself, save the remaining £600 and you have your £1000 emergency fund in 2 months. You do that every month for a year and you have £7200. If you were to earn nothing more and saved that amount for five years, that turns into £36,000 or a 10% deposit on your first property of £350,000 with change.

Paying with cash makes budgeting much easier to stick to. For example, I currently spend £20 per week on food in total. When I head to the supermarket, I take £20 out at the cash machine and do not spend anything above that. I can buy whatever I want with that amount of money but once its spent, that’s it. Once I’ve paid, I take the change I receive and put it into a jar. This change jar pays for my bus travel to and from church, my oyster card top up, if I fancy a treat – any expenditure outside of my budget comes from this jar. That way your budgeted cash goes much further. You could even take it to your bank and put it back into your account at the end of each month. The most important thing is to stick with it. It’s hard at first but you will learn to adapt living on less money.

One huge benefit I’ve found from budgeting is my appreciation for things. If you treat yourself regularly, it’s no longer a treat, it’s just part of your life. A chocolate bar once a month tastes incredible and is worth more. A chocolate bar each day is meaningless, the only added value is to your waistline. When I’ve saved and have extra cash lying around for a pizza, that pizza tastes so much better. Learning to delay pleasure is another thing that separates adults from children. Become the Marshmallow Kid. This was an experiment conducted on children by Walter Mischel, a Stanford University professor in the 60’s and 70’s. Children were offered one marshmallow and told if they waited for 15 minutes without eating it, they would get two. The professor would then leave the room for 15 minutes and see what the children did. Become the marshmallow kid, wait and be rewarded.

Step 4

**Pay off your debts as soon as you can.** If you have credit card debt or student loan repayments, attack them and get rid as soon as possible. As long as you are in debt, you don’t have any money. (This does not include mortgage repayments as you end up owning the property). As I mentioned earlier, there is a great man by the name of Dave Ramsay who uses a term called the “Debt Snowball”, part of his baby step programme to financial peace. I would highly recommend you take a look at his work. A debt literally means you are paying someone else your money. You have to get aggressive when it comes to paying off debt. It is not your friend so don’t let it hang around – kick it out!

According to This is Money in 2014 “More than half of Britons run out of money every single month” and a further 15% then take out payday loans to cover the overdraft charges. Stop wasting your money! Pay your debts off first! “The borrower is slave to the lender”. When I was in my overdraft the payments were debilitating. My saving grace was that my landlord decided to terminate the tenancy a year early as he wanted to sell so I had to leave. If I’d stayed for another year I would have been crushed. Once your debts are all paid, you can breathe easy and start to accumulate wealth.

Step 5

**Change your attitude.** Life becomes so much better if you change the way you think about it. You are constantly going to come up against things that annoy you, get you down, make you angry. Just remember: there is always someone out there who has it worse than you. If you adopt a good attitude and apply it to all aspects of your life, I promise your quality of living will vastly improve. Adopting a good attitude has many benefits too. People want to be around you, want to listen to what you are saying, want the same happiness you have for themselves. Your outlook will have a positive impact on other people’s lives. So what if someone gets angry at you - what will you shouting back achieve? Just be kind, calm and respectful and you can diffuse any situation. Being calm also allows you to solve problems more effectively. If something happens and you panic, what is your worrying going to do to change the situation? Remain calm, think about what to do and make your next move.

Maintaining a good attitude is key to achieving financial success. It’s what allows you to look to the future and not focus entirely on the now. Budgeting and saving with a good attitude makes life so much easier and bearable. There are so many wealthy famous people who struggled in their lives but stayed focused, had a good attitude and are now doing very well. Here are two examples:

*John Paul Dejoria.* JPD is the self-made billionaire and philanthropist who is best known as the co-founder of the Paul Mitchell line of hair products and The Patrón Spirits Company (As in Patron Tequila). He was made homeless twice on his rise to become successful but never stopped pushing. His net worth is an estimated $3 billion.

*J.K. Rowling.* By the end of her twenties, Rowling was a divorced, unemployed single parent on welfare. She became severely depressed, even contemplating suicide. But she didn’t stop trying. She was rejected by 12 publishers before Harry Potter was published. After the massive success of the books and films she now has a net worth of over £1 billion.

If these people can succeed then there’s no reason we can’t. Keeping a good attitude will not only help kickstart a better life, but more importantly, help you stay on track when things really take a turn for the worse.

Step 6

**Do not care about what other people think.** You are going to get those who laugh at you for buying cheaper products or having the same food every day. Let them laugh. At the end of the month when you have a spare £1000 in your pocket and they are broke but “had a great time” - who’s laughing now? Successful people are those that do what no one else wants to. So what if you end up needing to move back to your parents for a little while whilst you get back on your feet. That is a blessing. Many people don’t have others to support them, do not be ashamed. Make the most of the situation, plan for the future and when you do finally leave, you’ll be in a much better position.

Finally step 7

**Invest.** Invest not only in yourself but invest financially too. Unless you have a job that is paying you a huge salary, you need your money to be growing on its own. It is for your benefit to take the time to learn just the basics about finance and investment. I did it myself. I bought a book called “The Intelligent Investor”. I downloaded a financial dictionary app and for a year I sat and read that book using the dictionary to define everything I didn’t understand (which, at the time, was pretty much everything). Any reputable financial advisor will tell you that money jargon is designed to confuse and put you off investing yourself. Most banks want you to just listen to the media and put your money into a savings account where your money hardly grows at all. That way the banks make money. I will tell you the basic information you need to know about investing to get you started, just like I did. The days of just saving and hoarding money are gone. You need to make your money work for you not the other way around.

Secondly, you need to constantly be learning. Gone are the days of joining a company and staying there in the same role for 30 or 40 years. People change jobs regularly nowadays and you need to be able to keep up with the fluctuations in the job market. There is no excuse anymore to not learn a new skill. Online courses, both paid and free, YouTube tutorials, thousands of smartphone apps that can teach you new skills; from learning a new language to the basics of accounting. Your options are endless. Once you learn a new skill you can then start your own “side hustle”. A separate form of income to increase your earnings aside from your job. Many people have second jobs nowadays and it's never been easier to set up passive forms of income.

So, take a good look at your money. Find out what’s coming in and what’s going out. Start saving and create a fool proof budget. **STICK TO THE BUDGET**. Pay off your debts and do not get new ones. Stop trying to impress some guy at the traffic lights in a car you’ve leased – no one cares. Change your attitude. Be happy and grateful for what you have. Don’t worry what other people think, it doesn’t matter. And finally, invest. Invest your money, your time and reap the rewards of your hard work.

Chapter 3. Shop till you drop

In order to start saving serious amounts of money, you are going to have to completely change the way you shop. In this chapter I shall tell you exactly what I do when it comes to shopping; what I buy, where I buy it and how I go about spending my money.

I eat a lot of food. I’m not a big guy, skinny and about 5”10. However, I do exercise and when you exercise your appetite increases. I feed myself comfortably each week on £20 or less – 3 solid meals a day. I eat almost exactly the same things every day for every single meal. However, as I have been living this lifestyle for some time now, I have saved a considerable amount of money, so if I wanted to, I could change my eating habits. I just choose not to because, why stop now? I’ve done this for so long that I’m comfortable living this way and enjoy seeing my money grow each month.

Find a large supermarket and shop there. They’ll have a much larger range and sell their cheapest products which you won’t find in the smaller, convenience branches. Stick with the same supermarket and get yourself a points card. I just received a booklet of Sainsbury’s vouchers - £20 worth. That’s a week of free shopping.

Every item is thought out and has a reason behind it. I do not buy things I can only use once, they must be able to last me through the week till I go back to the supermarket. Therefore, there are items on the list that I don’t have to buy every week as they last 2 weeks or even a month. This is pretty much what my shopping looks like every week.

* Sainsbury’s Porridge oats 1.5kg - £1.60, breakfast every day for a month
* 2 bags of basics white rice - £0.90, I eat rice for almost every meal
* 2.5kg of frozen mixed chicken pieces - £4.20, meat for a whole week
* 1kg of potatoes - £1 baked potatoes for lunch everyday
* 2 whole cucumbers - £1.10 portion of cucumber each day at lunch
* 2 Jars of basics honey - £2 to have with my oats
* 1 clove of basics garlic - £0.35
* Bag of onions - £0.75 enough for more than a week and onions keep well
* 3 one litre cartons of UHT soya milk - £2.70 for my porridge. Don’t be a snob, UHT is perfectly good
* Pack of mini easy peeler clementines £1.15 – need to have fruit and the vitamin C fights off colds
* Pack of garam marsala for seasoning - £0.80 – lasts for ages. Check out the “Exotic foods” aisle

That comes to £16.55 in total. The remainder of the money I can use on toiletries. Sainsbury’s has its own branded range of products. I pay £0.75 for 500ml of shower gel and £0.60 for 1 litre of blue bath foam. £1.35 for product that will easily last me 2 months and is perfectly good to use. They have their own deodorant at £1 each. Colgate toothpaste, also for £1. If you’re vegetarian or choose to become veggie to save money, removing that bag of chicken saves you even more money. The rest of the change that comes from my £20 note goes into my jar and builds up for my other future purchases.

For 6 months when I started my new job, almost every day my meals were porridge with milk and honey for breakfast, roasted chicken pieces seasoned with garam marsala (take out the chicken the night before to defrost, marinade it in the morning whilst the porridge is cooking and leave in the fridge for later), baked potatoes and a portion of diced cucumber with a clementine. For dinner, fried rice with mixed frozen vegetables and roasted chicken pieces. \*Note\* Frozen vegetables are your friend. Fresh veg can be expensive. Frozen veg can be just as good if not better in some cases and you can get a big bag of it. Plus, it keeps for ages.

Obviously as my savings increased, I’ve been able to afford different things along the way but certainly for the first 3 months, that’s what I ate every single day. The first 3 months of the job I was in a probationary period, therefor earning a reduced salary. In the latter 3 months I managed to save about £5000 after my rent, bills and other expenses were paid off.

When it comes to buying food, you don’t need to buy the best of everything to still have great meals. Organic and free range is expensive. Until you can afford it, don’t go buying the top of each range just because you want to feel like you’re doing the planet a favour. Someone needs to eat the non-organic, battery farmed meat, fruit and veg. Until you are able, that someone is you. If you try to buy only the best fanciest foods when you can’t afford them, you’re the only one who stands to lose. Also, do not waste food. Get into a habit of eating everything you buy. So much food and money is wasted when you let it go out of date and have to throw it out.

I’m not going to go into ready meals. Stop being lazy, make time to cook and make your meals. If not, just put your cash straight in the bin, save yourself the time. If you can’t cook you need to learn. It is a life skill. You need to be able to prepare 3 meals a day, every day, your entire life. Meet your two new best friends; “Packed lunch” and “Leftovers”. They will never let you down. Tupperware is insanely cheap these days, grab yourself some and start bringing meals to work. Stop wasting your money on buying food out. We want to keep our money, not give it away to someone else. Until you can afford it, no eating out either.

Drink water. It’s free. Get a bottle and refill it. Never buy a drink again. Drinking water helps regulate your system, keeps you hydrated, you don’t get headaches, helps you lose weight, makes your skin soft, smooth and not oily. 70% of you is water. Also, if you go out drinking and have loads of water – no hangover! Need I say more?

If you want to have a night out with friends, why not host a dinner party? People bring drinks, you provide the food. Here is a really good meal for when you have a few people round for dinner.

Roasted chicken stuffed with sautéed chorizo and borlotti beans, crunchy French green beans with garlic butter and eton mess to finish.

*Roasted Chicken*

* Large whole chicken
* 2 packs of French beans
* 4 big cloves of garlic finely chopped
* Half a red onion finely chopped
* Half a tin of borlotti beans, drained of juice. Butter beans also work.
* Half a spicy chorizo diced
* I lemon
* Butter
* Salt and pepper

Eton Mess

* Pack of strawberries and pack of raspberries
* Pack of meringues
* 1 carton of vanilla iced cream.
* Cream (not a huge fan myself but that’s what’s inside a traditional EM)
* Sugar

**Directions:** The night before take out the chicken, let it get to room temperature. Rub it all over with loads of salt, inside and out. Let it sit in the fridge over night to dry brine.

Next day. Preheat oven to 180 degrees Celsius. Remove chicken from fridge, pat dry and allow it to get to room temp. Top and tail the French beans. Par boil them until they just lose their rawness but maintain their snap. Drain and run them under cold water to stop them cooking. Set aside. Turn hob on to medium low heat. Add the chorizo to non-stick pan until you see the oil from the chorizo releasing. When the chorizo has crisped up a little, remove them from the pan and set aside. Add the onion to the pan and fry in the chorizo oil. Brown the onion, then add the borlotti beans and cook for a couple more minutes. Season with salt and pepper, then add the chorizo back to the mixture. If you have a little cheese lying around, grate some in there too, why not. Set mixture aside.

Put a little bit of olive oil on your hand, half the garlic and rub all over the chicken, getting between the wings. Take the chorizo and bean mixture and spoon it into the cavity of the bird allowing a little room for hot air to circulate. Do not completely fill the cavity. Place the chicken on roasting tray. Cut the lemon and squeeze half the juice over the whole bird, then put the squeezed half at the entrance to the cavity of the bird. Put into the preheated oven until the chicken is golden and crispy on top. For best results, cook the chicken low and slow at 160 degrees until golden brown. It comes out super juicy and falls off the bone, but you have to watch it and cook it longer.

While the chicken is cooking prepare dessert. Get some of the fruit, put in a blender or crush by hand till pureed. Add sugar and sweeten to taste. Pass through sieve to remove seeds. You have a coulis.

Add some oil to a hot pan on medium high heat and put the remaining garlic in. Fry till crispy and golden brown, then remove the garlic and drain on kitchen roll. Get the remaining oil to a high heat and add the French beans. Fry them quickly at a high heat. Remove, season with salt and add a spoonful of butter. Mix them with the butter and let the residual heat melt the butter and coat the beans. Top with the crispy garlic.

Allow chicken to rest before serving. Carve the chicken and serve with beans and some of the stuffing.

Serve dessert in glasses. Layer some fruit in the bottom, then crumbled meringue, then ice cream, then coulis. Rinse and repeat till the glass is filled. Done.

A lovely dinner with great food, drinks and company in the comfort of your own home for a fraction of the price.

Clothes shopping. I rarely do this. My general rules for this are: do not buy if you can’t afford it, if you are going to buy, buy quality and **MAINTAIN** it. Spend a little more and buy something that will last a while. But you have to look after your purchases. Learn to look after what you have. If you can’t learn how to look after your coat, you will not be able to look after a house once you buy one. Practice on the coat, it’s cheaper.

Travelling. So many of my friends save a certain amount of money, then go travelling and blow all their savings, returning and having to start from scratch. Australia isn’t going anywhere, wait a few years. And wouldn’t it be nice to go on holiday and not stay in cheap accommodation but go and do it properly?

Think of each purchase as an investment in yourself. By saving now you can buy what you want later. And you don’t have to buy exactly what I buy, this is just what works for me. It’s not all doom and gloom. The earlier you start living this way now, the earlier you can start living the way you want later.

Chapter 4. The true cost of a night out

It’s Friday night. You finish work and rush back from the office. Your friends are coming over at 9 before you head out at 10:30 so you grab a microwave pasta, 4 beers, and some crisps for pre-drinks. Quick dinner, shower and change, watch a little tv and then your mates arrive. You have a few beers with them then finally leave at 11.

You reach the pub, and head straight to the bar. Each of you orders a pint. You start chatting, finish your pint and head back to the bar. You agree to start doing rounds. First round's not on you so you say cheers and sink your second pint. You’re starting to feel pretty happy. Second rounds on you so you head back to the bar and order 4 pints and 4 shots.

After that round it’s another one of your mates’ turn to buy so he gets you another pint. You nip out to the smoking area to make a phone call as you know someone who works in a club around the corner and can get you in. Before you make the call, one of your mates comes outside who is a “social smoker” and offers you a cigarette. Why not? It’s Friday! You make the call, neck your pint, finish your smoke, grab your mates and head to the club.

On your way to the club, you head into a shop and grab a pack of cigarettes. You arrive at the club, call your mate when you get outside. He comes out, takes you out of the queue ahead of everyone and lets you in for free. Straight to the bar. The first round of drinks are on the house through your friend who works as a bartender. Sweet!

It’s now 2am, the club is open till 6am. You and your mates are a bit drunk now, have been out to the smoking area and had a few cigarettes. Whilst out there you meet a group of girls. You offer to buy one of the girls a drink, so it’s back to the bar! Another hour passes and you and your mates find yourselves on the dancefloor, drink in hand dancing with these girls.

Between 2am and you leaving, you buy 3 more drinks.

You keep partying and suddenly its 5:30 am. People are starting to leave the club so you grab your friends and head outside hoping to find the girls but they’re gone. The smell of the nearby kebab shop calls you over and you get your standard mixed meat wrap. You finish your food, have a laugh and then grab a taxi back to your place, getting straight into bed at about 7:15 am.

Saturday afternoon. You wake up somewhere around 3pm. You have a splitting headache and are somewhere between wanting to vomit and not being able to move. You decide not to move till the nausea passes, grab your laptop, turn on Netflix and just veg out in bed. It’s now 5pm, you’re hungry, but not in the mood to cook so you order a Domino’s pizza. That arrives at 6pm where you head back to bed to eat your pizza and finish watching Netflix.

Sound familiar? Let’s break that down shall we.

Your night out starts the minute you leave work. You grab a microwave pasta meal at £3.50, a large sharing bag of Doritos at £1.85 and a four pack of Corona beer for £4.75. Then when you arrive at the pub, your first pint comes to £5.20. Second round of drinks is on you – four beers and 4 shots. The beers come to £20.80 and the shots come to £12. You then buy a pack of cigarettes before entering the club - £10. You and the cute girl you met both had a single vodka coke, coming to £12. Between 2am and 5:30am when you left, you have another 3 single vodka cokes coming in at £18. Then, that tasty mixed meat wrap you had - £6. Hopping in the uber cost you £5 and finally the Domino’s large “Home alone deal” came to £16.99, a steal at under £20.

You just spent **£116.09** on one Friday night. There are 52 Fridays in a year. If you do this every Friday that figure comes to **£6,036.68**. You do not have the right to say “I’m not getting paid enough” or say “it’s not fair” if this is you. It’s time to put on your big boy/big girl pants and stop complaining.

The night out expenditure does not end there. Alcohol lowers your body’s ability to fight off illness so you may get sick as a result of burning the candle at both ends. You then have to fork out for paracetamol, flu medication and other medicine. I don’t need to tell you about cigarettes. I was a smoker for 7 years. Easily the most stupid thing I’ve ever done. Cigarettes and alcohol are the some of the most highly taxed items in the world. You kill yourself and pay a premium to do it. Think about it.

Chapter 5. Happy and healthy

We all know that eating healthily, exercising and living a clean lifestyle are good for you. We also know that these things are harder to start and maintain because they are simply no fun. Chicken breast, rice and broccoli over a good burger, fries and coke? I know what I would choose.

However, if you consider the financial implications of a healthy lifestyle, it becomes a lot easier to stick with. I’m not going to reference any studies here. All I will tell you is from personal experience. I drink water almost exclusively, eat porridge, rice, fruit and vegetables and exercise. I am never sick and sleep very well. I am more productive as a result of that sleep and feel better for it. As I don’t get ill like most people, I never spend money on medication or trips to the doctor as there is simply no need. Apart from honey and fruit I’ve cut out sugar almost entirely from my diet. That was a personal choice but the benefits of it are wonderful. No sugar means hardly any trips to the dentist or buying special dental products. Not being a drinker, when others around me start to get coughs, colds and sore throats, my body is able to just weather the storm. Also, as stated above, water is totally free.

Don’t get me wrong, you need to reward yourself if you’ve been eating right, exercising, budgeting etc. It’s not all doom and gloom. For me, I love cake. Big slices of red velvet cake.

Save more money by changing your lifestyle and see improvements in your health and wealth. Ditch those gym memberships you’re paying for but not using. Either commit to exercising and go to the gym or start running. Running is free. You can do it outdoors or on the spot in your living room if you’re embarrassed to go outside (that’s how I started out). There are thousands of bodyweight exercise videos online you can use without needing to go to the gym. Don’t get me wrong, I love the gym, but until you are ready to commit and use it properly, it’s burning a hole in your pocket.

Why not try it for a week? Saturday morning, write out a healthy meal plan for the week. Then head out and buy everything you need. Sunday evening prepare everything for the next 7 days. Then on Monday either before or after work, pop your trainers on and go out for a run, even if it's only for half an hour. Get a big bottle of water you can carry around with you all day and just keep refilling it. Eat right, exercise and drink water for just one week and see how much better you feel. You won’t regret it.

It will take a little extra time out of your day and it will take effort. No one said this was going to be easy. The first few days are the hardest but just stick with it, it gets better. If you can master your lifestyle, then you can master your finances. You can do it, you just need to try.

Chapter 6. Invest

This chapter might be a little boring, but everyone needs to know the basics of investing. So, it is in your best interest to read and understand this.

Liquidity, commodities, inflation, price/earnings ratio, REIT’s, what does all this stuff mean? Financial jargon is designed to confound and confuse us regular folk. If we all understood it, there wouldn’t be much need for bankers, financial analysts or stockbrokers, as we could do everything ourselves. Have you ever turned on the news and the personal finance segment was on? The news anchor is asking a banker about what regular people should do with their money. The banker says “save your money, the stock market is too risky to invest in”. Saving your money is not a bad thing. However, your money does not grow in a standard savings account. All it does is sit in the bank. The bank then gets to charge you management fees, withdrawal fees, overdraft fees, account dormancy fees (if there’s been no activity in the account) and any other charge it wants. Banks want you to save your money because then you spend it within the bank. Very rarely do you hear a banker tell you where and how to invest your money because it seldom results in them getting any of it. The same goes for fund managers. A fund manager is just an account manager. Someone who handles other people’s money. Don’t get me wrong, there are great fund managers out there that can earn you a lot of money, but if you don’t know what you’re doing you can really get hurt. It is your job to educate yourself on the basics of finance. Do yourself a favour, go out and buy yourself a book on personal finance. Invest in yourself and learn how to handle your money. It is of paramount importance.

There is so much to cover in finance and so much that I don’t understand. I am going to tell you about 4 aspects of finance every person should know. They are very simple concepts to understand and once you do, you can really start making your money work for you.

1. Assets and liabilities – As stated before, at a basic level an asset is something that puts money into your pocket, a liability is something that takes money out. Your job is an asset because it pays you on a monthly basis. Your car is a liability because you have to spend money on it to use it. You can however change liabilities into assets. For example, becoming a delivery driver. Now driving your car pays you money. Simple.

What you want to do is try and find other assets separate from your job that will put more money into your pocket. To be financially free, your assets must be greater than your liabilities. That’s the dream.

2. Compound interest – Albert Einstein called compound interest the “eighth wonder of the world”. This is how it works: You have £1000 in your account. You get 10% interest on that account per year. So, after the first year you receive 10% of £1,000 which is £100. So now there is £1,100. In the second year you will receive 10% of the £1100 which is £110. Then in the third year you have £1210. You then receive 10% of the £1210 which is £121 bringing your total to £1331. Get the idea? By leaving the money you get from interest to keep building and compounding over time, this number starts to build and build. If you leave it long enough, you start seeing some serious money. If you deposit £1000 into an account with 10% interest and never deposit another single pound, after 40 years you’ll have roughly £50,000. If you do the exact same thing, but invest £200 each month into this fund, you’ll end up with roughly **£1,300,000** after 40 years. There are many compound interest calculators online, see for yourself.

How many bankers on tv have ever told you that? My guess is none. That’s because this is the safe, and boring way to invest. It’s not sexy. And as we know, sex sells.

“But I don’t want to wait 40 years to get rich!” Then figure out other ways to increase your income whilst doing this at the same time. If you’re earning £100,000 a year and you aren’t saving or investing, at the end of 40 years you won’t have much to show for it. You may laugh but if someone earning £30,000 a year starts to invest like that and ends up with £1.3m you won’t find that funny. And let’s face it £1,000 deposit and £200 each month really isn’t a lot. So that £1.3m is easily achievable. You have to think long term. By all means do what you can to earn money to spend whilst you’re young. But also have money prepared for the future. Literally invest in a fund, set up a standing order and forget about it. That’s it.

3. Minimise your risk - Warren Buffett (the billionaire owner of Berkshire Hathaway and Coca Cola amongst other companies) has a number of rules on investing. The most important are the first two. Number 1: don’t lose money. Number 2: don’t lose money. Look for the smallest amount of risk with the greatest reward. That’s what long term investment is about. You should take a look at Index Funds. An index fund is a fund or account that tracks how a particular index or market performs as a whole. For example, an index fund which tracks the S&P 500 (a market in the US) or the FTSE 100 (a market in the UK). These indexes are made up of some of your favourite companies such as; Apple, McDonald’s and Microsoft. Now this is the most important part: when you buy an index fund that tracks the S&P 500 for example, you **OWN** part of each of the companies in that index. You become an owner. So, when that market as a whole increases, your money increases, if it declines, your money declines.

Your risk is minimised because there are so many companies in the index that if one were to collapse the other hundreds of companies keep you afloat. Many of these companies have been around for a long time, some over a hundred years, they are not going anywhere. Now, sometimes the markets go up in price and fall in price. By investing over a longer period of time and consistently, you will be able to buy the fund when the market is at a lower price. This is the second way you reduce risk. But you have to do this over a long period of time. So, if there is a little drop in the market, because you have continued to invest and bought at a lower price, when the market goes back up (and it always does), you make your money back and then some.

In order to invest for the long term, you must start **NOW**. That’s the secret. And all the interest you earn must go back into the account. By all means withdraw it if you want, but you will not gain the benefits of compound interest by doing so. The earlier you start the more time your money has to grow, that’s the fundamental key to this whole strategy.

There are a number of companies through which you can buy index funds. My favourite is Vanguard. This is because they have been around for a long time and are known for having the lowest fees for buying funds and managing them. You want to find a fund with low fees, tracks a whole market and has a decent interest rate. The Vanguard 500 Index Fund Investor Shares or VFINX has an annual charge of 0.14% which is significantly lower than other companies with similar funds and an average annual return of **11.01%** since its inception in 1976. Regular banks have a yearly interest rate ranging from 0.35% to 1%. That is a joke.

I’m not saying don’t have a savings account with a bank. Keep some of your money there. The rest, put to work.

Number 4. Tax – Taxation in the UK is some of the highest in the world. Income tax, tax on buying a home, tax for being on the road, tax on inheritance – the list is endless. It is your job not only to know what taxes you must pay, but also what you can claim back on and how to minimise your tax (obviously legally). Always make sure you are in the correct tax band at work and claim back any money you are owed for over taxation. Find out where you can get tax breaks. The two most common areas where you can gain tax relief is through property and marriage. I shan’t go into that now, you should do your own research.

If you are able to lawfully claim back tax or pay less then why shouldn’t you? Don’t feel guilty for working hard and trying to keep as much of your hard-earned money as possible. That doesn’t mean not paying your taxes at all. If any of you reading this are being cheeky and not declaring something, stop it. Everyone gets caught eventually so stop before it’s too late.

You need to have a firm grasp on your own finances. By not taking the time to get educated you’re shooting yourself in the foot and opening up to those who are trained to leech money from you. Don’t listen to the tv, what you read on the internet, your dad’s broke mate. Do your own research, make your own decisions and then make the right choices. You can do it.

Chapter 7. – So you want your own home?

We all know the traditional dream – grow up, go to school, get a good education, get a good job, buy a house, start a family etc. However, not only have times changed, but with prices constantly increasing, these life ideals can seem further and further away to some. When I was of age to go to university, tuition fees for three years were around £9,000. That is now upwards of £27,000. The same goes for housing. Where homes were being bought for £90k-£150,000 those same homes are now £400k-£600k. As the landscape changes, people move and property prices increase, how will you afford to get on the property ladder?

When it comes to buying a home, there are no shortcuts. You may be one of the lucky few who were left property after the passing of a relative, received a large inheritance or you’ve done well and earn a high income. But for the average person, becoming a homeowner can be a real struggle.

According to the UK House Price Index for January 2018 (HM Land registry), the average price of a property in the UK is now £225,621. Remember earlier on? The average (after tax) income per year in the UK is now £24,380. If you want to keep living the way you want and not planning for the future, a deposit for a £225,621 home will see like a mountain. But saving a £25,000 deposit is more than achievable. And with average house prices in London at £500,000, you can forget buying there if you’re not able to discipline yourself.

“But what about Help to Buy? Shared ownership?” There are no shortcuts when it comes to housing. This is one of the biggest purchases you will make in your life, it has to be perfect. Think about it. Just because these schemes are designed to help first time buyers onto the market, does not mean they are a) safe, b) cheaper or c) a good investment. Plus, don’t you want to feel like you’ve really earned your home, rather than buying it through some scheme? Having worked as an estate agent, my agency tried its best to not deal with new build properties. Allow me to shed some light on both of these schemes.

**Help to Buy**

The H2B scheme was introduced in April 2013 to allow first time buyers and home movers to purchase a new home with a 5% deposit. It works like this:

The government lends you up to 20% of the cost of your newly built home. You need a 5% cash deposit and a 75% mortgage to make up the rest. So, on a home costing £200,000 you need a £10,000 cash deposit. You will have a mortgage of £150,000 (75%) and the government lends you £40,000 (20%). For the first 5 years, you will not be charged loan fees. This is designed to act as a cushion so you have 5 years to build up some capital (cash) to make the loan repayments.

When you eventually sell the property, you get 80% of the sale back (the 5% deposit + the 75% mortgage). You must pay the remaining 20% back to the government. That 20% must be the same amount the government loaned you in the first place. That in a nutshell is how the Help to Buy scheme works. Moving on to the Shared Ownership scheme.

**Shared Ownership**

This scheme is for those who cannot afford to buy their home outright. It allows you to purchase between a quarter and three quarters of a property. You then pay subsidised rent on the remaining amount to the housing association that owns the property. Most of the homes available are newly built, but some are properties being re-sold by housing associations.

All shared ownership homes in England are offered on a leasehold only basis.

If after you purchase a shared ownership property and want to buy the remaining share so that you own 100% of it, you can do what is called “staircasing”. Staircasing is quite simply steadily increasing the percentage of the home you own, until eventually you own 100%, are no longer a shared owner and therefore no longer need to pay “rent”.

So, both of these schemes sound appealing right? Beware! All is not as it seems…

First let’s talk about new builds as a whole. According to the Independent “New builds have a reputation for small rooms, thin walls and a lack of storage” Having been in to a number of new builds myself I can confirm this. Not only that but it is widely known in the estate agency world that agents will sometimes use new build flats as a place to crash after a night out and impress people they bring back to the flat for “after hours activities”. That means, when you go to view a property and make an offer on it, a lot of unsanitary things may have already taken place in your new home. Also, the longer the property sits on the market waiting to be bought, the longer its interior goes neglected. In my old company we were selling 3 new build apartments out of a block of 9. Despite telling the developer that we did not tend to sell new builds he hired us any way as the units were simply not selling. As far as I’m aware, they were rarely cleaned, and because the facilities were not used or maintained, the flats began to smell like sewage. The flats have been reduced in price by nearly £150,000 each and last I checked still hadn’t sold.

There are many reasons not to buy new builds but this one stands out the most to me. A new build is like a shiny new TV. The second you buy it and take it out of the store it loses value. All the brand-new appliances inside lose value because there are constantly newer and better products being created every year. A new build built 2 years after yours will have better white goods inside, simply because they are newer. Additionally, if time passes and the market conditions are good for selling, you will not only be competing with other people in the same new build development as you, you’ll be competing with homeowners who have freehold/share of freehold properties. This is a much better prospect for a new buyer than taking over a leasehold property. Also, new homes are being built all the time. If you’ve moved into an area that’s being redeveloped, the chances are there will be more new build homes that come up after yours. Why would someone buy your place when they could buy a brand spanking new property for the same price? It’s quite common place for new build owners to take a loss on their property just to sell it. Location is everything. Unless you are in a desirable location which increases the value of your home, you could lose a serious amount of money on your “investment”. However, if you specifically like new builds, then go ahead – don’t say I didn’t warn you.

In regards to the help to buy scheme when it comes time to sell up it could go one of two ways. Either the market is favourable and the value of your home has increased, meaning that you get more money back, or the market has not been kind and you lose money on the sale. Either way, the government gets its cut. If the government loaned you £40,000 and the value of your house drops, it doesn’t matter. Regardless of what you make, you need to pay back the exact loan amount the government paid you, meaning you take an even bigger loss. As of 2016, the UK government increased its upper limit on loans to 40%. If you take out a 40% loan and then the value of your house drops another 10%, you lose half of the money you made on the sale.

What’s more, some developers may have a clause in their contracts saying you can’t sell your home for a certain period of time after the property has been built. If you haven’t read the contract properly you could get stung. What happens if you buy a one-bedroom new build flat for you and your wife and she gets pregnant but you can’t sell for 5 years? Or if you get an amazing new job opportunity overseas but the only way you can afford to move is if you sell the flat? What happens if there is also a clause saying you can’t rent the property in the first 5 years. Can’t rent, can’t sell – you’re trapped.

For the first 5 years of the help to buy scheme you are not charged any loan fees. After that time is up, you are charged 1.75%, rising annually by the increase (if any) in the Retail Price Index (RPI) plus 1%. Essentially, if the value of your property increases (which is good) you have to pay a higher interest loan repayment which continues to rise on an annual basis (bad bad bad). If you bought a H2B property, did not heed my advice from earlier in the book and lived like a king for those first interest free years, you’re in for a shock. These payments can seriously hurt you.

Let’s move on, shall we?

There are a number of down sides to the shared ownership scheme. As the properties are all new builds, they are all leasehold properties. That means that when you buy through S.O. you become the leaseholder, owning the lease. Almost every leasehold property comes with Service Charges and maintenance fees. When you become the owner of the lease, you assume full responsibility for paying these charges, regardless of whether the housing association you bought from still owns a portion of the property. If there’s a leak in the roof, that’s your problem. If the plumbing or heating in the building stops working, you need to fix it. You and all the other leaseholders (if you’re in a block). So already you have additional charges on top of your repayments.

Then we get to staircasing. Yes, you buy back monthly instalments of the home in order to own the property outright. However, some housing associations only let you buy in 10% chunks. This means that you are forced to stay staircasing for a longer period of time, meaning you also have to continue paying the service and maintenance charges. In order to increase your share of the property, you must first have a valuation conducted. If its value has increased it could cost more to buy your share even though you purchased the home at a lower price. And of course, the valuation will most likely be at your expense.

You pay up to 3% per month of the remaining share to the housing association as “rent”. Your payments increase at 2% per year and are increased if inflation rises. This could mean huge increases in the monthly repayments. If you are not earning enough, if and when there are increases, you could be priced out and start defaulting on the payments (not making them). Then you will truly be at the mercy of the housing association.

The only good points about new builds (in my opinion), are that they tend to be more energy efficient than older homes, can be moved straight into without having any work done and have newer appliances. Wait a few short years and all of those reasons become redundant.

One more question you have to ask yourself is: should I rent or should I buy? The main argument against renting is that you are giving your money to someone else. This is true. However, should something break in the house – a strong wind rips off a tree branch and hurls it into the double glazing, smashing a window – you go directly to the landlord whose responsibility it is to fix the problem. If your washing machine breaks, the landlord has to replace it. No financial cost to you. Conversely: let’s say you scrimp and save up the money for a deposit on a house, and get yourself a mortgage. As you’ve just paid the deposit, you’re down on money so you decide now is the time to hunker down, stop spending, save and pay off the mortgage. Then you have an unusually wet 3-day period where it rains nonstop. Your roof gets damaged from all the rainfall. Damp starts to appear along the ceiling inside your loft but as you haven’t been up to look, you don’t notice it. The damp worsens over time, does not dry out, leading to wood rot and eventually the roof starts to cave in. You need to pay for the removal of the damp and the repairing of your roof. You also have to furnish a new home, and pay all the taxes on it.

Do not be so quick to become a homeowner, it is a lot of responsibility. Many people say your home is your biggest asset. Your home can become a huge liability if you’re not careful. As I said before, traditional wisdom does not work anymore. Why not rent cheaply, save, invest and then buy a home for cash or a much smaller mortgage in the future? Not everything has to be done now. Just because your friend has bought a home doesn’t mean you need one too. All I’m saying is really think about it before you make a decision. If you and your partner split the rent on a cheap one-bedroom apartment (and you may have to sacrifice on location to accommodate this – think long term!), save and invest the rest of your earnings, you can bank some serious money in that time. Then when it comes time to buy your first home, you have enough money and importantly peace of mind to make that jump.

This all comes back to what I’ve been saying - If you can’t afford it, do not buy it. Increase your income, save and do it properly. Nothing worth having comes easy.

Chapter 8: Everyday I’m hustlin’

In today’s market place, especially in major cities where the cost of living is very high, having one source of income simply doesn’t cut it anymore. According to the Guardian in 2011 “94,000 more people in the UK took on a second job, taking the total to 1.1 million, the highest level since 2002.” Since then that number has definitely risen. According to the Motley Fool, 4 out of 10 Americans now has at least one other form of income in addition to their job – published the 25th June 2018.

I’m not saying you should work 9 hours at your day job and then go and work a further 5-6 hours at another job. I’m saying, if and when you have time (and if you want to), a side hustle can really help take some of the pressure off your finances. And with the internet operating the way it does now, you have literally thousands of choices. Of course, you could go the traditional route and pick up extra shifts at a café but there are many things you can now do from the comfort of your own home. Let’s say you only earn £100 more per month. That pays for your food. All you have to do is think of a service you can provide, and find someone who needs that service. Easy. Here are some examples of what you could do:

* Mow lawns
* Wash cars
* Become a delivery driver using your car
* Bartend in the evenings
* Babysit
* Clean houses
* Walk dogs

Those are some examples which require you to go out and do something. There are tons of websites now where you can provide services. One of my favourites is Fiverr. Fiverr allows you to produce “gigs” which you then sell to those who need what you’re offering. For example, you could offer to proof read and edit people’s university essays. £10 per essay. Or you can charge people to market a product they have by creating a video review for them. I even saw one older gentleman whose gig was to stand topless holding up different products in a video and talk about it. And people actually pay! He has a five-star rating!

You can teach another language over skype, review recipes for chefs by cooking them, create a YouTube channel teaching people how to bake. Whatever you studied at university – make a gig out of it. You could create an online class teaching people photography. You could write book reviews for new authors. You could get sent data from a company and simply input it into a spreadsheet for them – the list is literally endless. If you have something to offer, I guarantee you someone out there can use your abilities.

Another good side hustle is to simply have a big de clutter of your house and sell items you don’t use. “One man’s junk is another man’s treasure”.

There is so much opportunity out there, you just have to see it. The amounts of money may be small at first but don’t worry about that. Let’s say every evening for one hour after work, you go to three of your neighbours, each who have dogs and work late hours. They each give you a key and ask you to walk their dog. If you charge £10 for the hour per dog, that’s £30 for one hour’s work. You do that 5 days a week that’s £150 or £600 per month. £600 more per month for **one hour** extra work a day.

Start off small. Set yourself a goal that can easily be achieved and then go for it. “My goal this month is to make an extra £10 by filling out surveys”. Create your goal and stick to it.

It all comes down to you. People are really lazy – and that’s normal. That’s why it’s normal to be broke. If my 13-year-old cousin who is too young to get a paper round where he lives can start a weeding and car washing business, you can do something too.

Chapter 9: The simple things

My mother used to say two things to me: “Make your bed” and “be faithful in the little things”. I’m ashamed to say I did not fully understand these two concepts until I lost my job, my home and had to move back with my parents in my early twenties. These small ideas will have a profound effect on the way you live your life.

If you make your bed every morning, you will have already completed one task before leaving the house. Regardless if you have a bad day, when you get home your bed will be beautifully clean, made and ready to climb into. Making your bed helps to structure your day. It demonstrates that if you can do one simple task, the next problems you face will be achievable. In the marines, making your bed is one of the first things you learn upon arrival. It gives the new recruits the discipline to face the much tougher challenges awaiting them. This small act demonstrates to their superiors that they can stick with routine, do a job properly and transfer that structure into other areas such as organising and leading a team.

If you are married, your spouse will appreciate you making the bed as they don’t have to. This is a small act of love towards them at the beginning of the day. If you have children, they will follow your example on how to make their beds, keeping their rooms clean and tidy. This is a transferrable skill that can be applied to any aspect of your life. If you train yourself to make your bed every morning, you can train yourself to save £10 every week. You will get to a point where it becomes muscle memory and you don’t even have to think about it, you’ll just do it. Imagine applying that to searching for a job. You wake up and just apply to 5 jobs without thinking about it. You’ll get hired in no time. Or just getting up and reading 10 pages of a book. You’ll have that book read in a matter of weeks.

Learn how to take care of the smaller things you have before you progress to the bigger things. If you’re currently renting, take the time to clean and look after your place. “But I don’t own it, so there’s no point on spending time to look after it”. What a load of garbage. So what, that gives you licence to live in filth like an animal? Grow up. Apart from anything else, your landlord will not return your deposit to you if you treat his/her property like a rubbish bin. If you won’t learn how to look after your rental, how can you expect to look after your own home? If you buy a property and do not look after it, it will fall into disrepair, losing value. If you do not clean the toilets, flush the pipes, they can rust out, start to smell like sewage, get blocked and need replacing. If you continue to flush food down the drain, it will get blocked. If you don’t wipe down your kitchen counters, clean food off the floor, cover your food properly, you will get rats. These are just a small selection of problems that stem from carelessness and neglect. When you decide to then sell the property, a buyer will have a survey conducted on your house. In that survey its discovered that you did not maintain your boiler. The pipes are all rusty and the whole system needs replacing. The buyer withdraws their offer as he/she doesn’t want to do the work to fix this problem. When I was an estate agent, 9 times out of 10 new buyers asked about the condition of the boiler. You could lose hundreds of thousands of pounds on a sale because you didn’t look after your boiler from the start.

If you don’t look after your clothes, you will have to regularly replace them which costs money. If you throw your phone about, you’ll have to replace the screen or buy a new one altogether. If you use a metal spoon on non-stick, the non-stick will come off. The pan will need replacing and its harmful to your health if you continue to cook with it. If you hoover up everything and anything in the vacuum cleaner and don’t unblock it, it will clog up and you’ll have to buy a new one. I could go on. If you are serious about changing your circumstances, you have to get serious about the way you live your life. Make a change now. Make your bed.

Chapter 10: A whole new world

If you take my advice, follow my example and start right now, you will literally change the course and outcome of your life for the better. Imagine waking up with absolutely no debt, and a load of cash in the bank. You’re no longer stressed out about paying your rent or bills. The relationship with your partner is wonderful and healthy. You’re able to be more spontaneous. You decide that you want to go away on holiday for a week and just leave right that second. Imagine being able to give money away without having to worry about it. Your parent’s boiler breaks – no problem, I’ll handle it. I can finally propose to my partner and buy a ring. I can send my children to a good school. I can buy my first home, give money to my church, help support and build schools, give back to society – endless possibilities. I guarantee you, you will get such a rush from being able to give money away to help someone and not even think about it. We’ve all heard these stories about generous people leaving big tips that transform people’s lives.

You can do so much good with a little money behind you than you can if you are broke. Agreed, money isn’t everything. But have you noticed that most people who say that don’t actually have any?

No one said this was going to be plain sailing. As stated before, nothing in life worth having comes easy. You’ll need to really dig deep to make serious change. But I guarantee you, it is worth it in the end. You will have challenging times ahead, but stick with it. Make your goals **SMART - S**pecific, **M**easurable, **A**ttainable, **R**ealisticand **T**imely. Create small goals that you can complete within achievable time frames. Finish one and then do another, a step at a time. Life is not a sprint, it’s a marathon.

If you continue to tell yourself you can’t do these things, they will never happen. You can do them. You can improve your life. You can improve your finances. You can improve your relationships. You can do anything you want, you just have to work for it. It’s time to have peace of mind. You just need to go one step at a time. You can do it!

So, what are you waiting for?

**After thought**

If you’re anything like me, when taking advice, sometimes you need to be told exactly what to do. The following is my daily routine and other little bits of information which may help you with your new lifestyle. Please take into consideration that I live in London so those in other parts of the UK will have different prices. Furthermore, those of you who live in other countries will have different currencies and prices, different foods available to you and different resources in your area. Everyone is different – what works for me may not work for you. However, the same principles apply wherever you are – just adapt them to your own personal situation.

I was just made redundant so my wake-up time is now 7:00am up from 6am. When working I would usually be up at 6am in order to get some exercise in before work.

Night before: take out enough frozen chicken for 2 meals to defrost. Put in fridge.

07:00: Wake up. Thank God for the day and read my Bible.

07:55: Out the door and either head to the gym or go for a run.

09:15: Back at the house, get showered changed, have breakfast and begin my work day. Breakfast consists of oats and honey with milk. I will also marinade my chicken at this time and put in the fridge for later.

13:15/13:30: Lunch. Usually consisting of roasted chicken pieces, vegetables and rice. One fruit and water. I try to drink at least 2litres of water per day.

18:30: Finish the day. Cook dinner of chicken, rice and vegetables. Take out chicken to defrost in the fridge for the following day. Get showered and changed, ready for bed.

21:30: I try to be in bed at this time. I will not look at a screen such as my phone or laptop at least an hour before bed to help me sleep.

22:30: Try to be asleep by this time. Get up the next day, rinse and repeat.

If I have any spare time, I try to fill it with reading or watching something that will teach me and enhance my life. If I have anything else I need to do I will fit that into my day. For example, ironing or cleaning the house.

Create a routine that works for you and stick with it. It’s as simple as that. Repetition is key. It’s like practicing for sports. The more you practice the better you’ll become. You’ll wake up one day with a solid routine, money in the bank and peace of mind. What’s not to like?

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