

# HOW DO I MANAGE MY DAILY MONEY ?

*Asked by women every day!*



An Insiders Secret To A  
Better - Smarter - Faster Way To  
Lifetime Wealth And Financial Security  
*... just on your current income !*

# HOW TO MANAGE YOUR MONEY

Right now, most people say that just \$5,000 or \$10,000 will make a huge difference in their life!

If you're like most people, you have debts, credit cards, car loans, perhaps a mortgage.

And with everything that's been going on lately, life just keeps getting tougher to cope with.

Income is less and yet the cost of living just keeps going up and up.

Unless you are super wealthy, you keep a sharp mind and a keen eye to make do with what you have.

What difference would 50,000 - 100,000 or even 1 Million make in your life?

It doesn't matter if it's Dollars or Pounds, Euros, Rupees, Rands, Shekels or Pesos!

Well, that's what I want to show you inside this booklet.

What most people don't know is that they can do much better with how they manage their money and keep more of it in their pocket when they know 'what' to do!

There is a system that will show how you can achieve a better and more secure financial future with a lot more of your money in your pocket.

You'll find out how to get a free report as you read through this booklet.

Truth is, there are no secrets! It's just what you do or don't know!

Albert Einstein famously said that compound interest is the most powerful force in the universe.

He said, "Compound interest is the 8th wonder of the world. He who understands it, earns it; he who doesn't, pays it."

# HOW TO MANAGE YOUR MONEY

>Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

As a woman, have you ever given thought to the likelihood of one day living alone in the later years of your life and how financially secure you will be at that time?

Despite greater liberated attitudes to equality, history has repeatedly treated women with less importance than men, and it shows up particularly when it comes to money and finance. Don't even think about what it takes to manage the household and the family.

Consider these statistics:-

Women are at greater risk of living in poverty due to motherhood, care-giving, lower incomes, employment, lesser savings, domestic violence, illness, divorce, and widowhood

Women comprise more than 44% of those who are homeless and poor

It is estimated that two-thirds of the poorest pensioners are female

Women make up more than 50% of those over the age of 70

Child care costs financially cripple 77% of working mothers

49% of successful women aged 25 > 75 report being fearful of becoming 'bag ladies'

Running out of money is more frightening than running out of time

Financial security for women is of greater importance than a relationship

A man is not a plan!

# HOW TO MANAGE YOUR MONEY

**When it comes to the rest ...**

**78% of the population live paycheck to paycheck**

**At retirement 1% of people are financially wealthy**

**At retirement 4% of people are financially comfortable**

**At retirement where does that leave the other 95%?**

**At retirement, which group will you fit into?**

**Two common factors throughout these statistics are MONEY and TIME**

Whether you are single, married, divorced or widowed, the priorities of life have always been food on the table, clothing on your back, and a roof over your head for shelter. You're entitled to the basics as a minimum! But you should have access to so much more.

So why is it that so many families struggle in today's economy when we (supposedly) live in the richest time in history?

If you're a mother, you want more for your children. It's important to you that they go to school each day for a proper education after having a decent breakfast. It's important to you that they are well presented and have shoes on their feet. It's important to you that they can come home to a loving family with food for dinner, a roof over their heads and a protected place to lay their heads for sleep. Not all families enjoy these 'luxuries'.

**There is no secret!**

The single greatest factor controlling or limiting your lifestyle is money. To overcome it, to beat it, to achieve a better outcome, there are two options.

1. Spend less
2. Earn more



# HOW TO MANAGE YOUR MONEY

## BUDGET

There has been one tool always sprouted as being the go to in order to manage money. If it has been the so called best option, why then do so many hate it and even fail with it or not even want to know about it? And what can you do instead to actually become successful at managing your money?

If you're like most women, you might have already used a budget and may have even been successful.

If you haven't, then don't be discouraged because you're not on your own.

There's a reason why budgets don't work for most people, and for many it's just "the vibe of the thing!" #reference movie - The Castle

It's a mental acceptance of failure, defeat and perhaps embarrassment.

It's also about the ongoing work needed to keep a budget up-to-date. For some, the anguish of seeing and dealing with the constant reminder of their situation is enough to make them give up. Others want to bury their head in the sand and hope the problem goes away.

Budgets have an essence of despair and hopelessness to them like standing on the deck of a sinking ship waiting to be saved, and knowing that no-one is coming.

For most, starting a budget means admitting having already lost control. Nothing wrong with that because the first step to overcoming a problem is to accept the situation. Out of desperation, they are now looking to fix a problem after the horse has already bolted.

Budgets can be scary, realistic, restrictive, demeaning and confronting.

By the time you've done the rough numbers in your head, you'll likely realise you have to give up your glass of wine on a Friday night. Forget about that new pair of shoes. And that great outfit you saw while window shopping just isn't going to happen any time soon!

# HOW TO MANAGE YOUR MONEY

## OPTIONS

If budgeting doesn't work for you, there are a number of other options you can consider.

- You could ask your friends for ideas, but they are likely to have the same problems
- You could ask your family, but if they aren't wealthy, then that's probably not viable
- You could ask a taxi driver, they seem to have all the answers, but still drive taxis
- You could seek out a counselling service, but you may not feel that desperate just yet
- You could go to a bank, but you don't need more credit cards, fees and charges

Clue - Don't ask broke people for financial guidance, there's a reason they're broke!

## How about going to a financial planner?

Less than 15% of people use a financial planner. Spending time on budgeting advice is not how they make money, unless you can afford the fees. But they can help with insurance and investment.

## What about meeting with an accountant?

Most accountants deal with history when it comes to money. Like financial planners, accountants don't make money giving out budget advice.

## You could ask a money coach.

Of course, the first thing they are going to do is start you off on a budget!  
You're back to square one!

Be careful! Most so-called money coaches are only one step ahead of where you are. Many become bloggers and floggers of financial products such as loans and credit cards. Check for qualifications and ask about their history.  
If they are genuine, they will have a track record and history of satisfied clients.

Asking for help is a sign of strength and determination

# HOW TO MANAGE YOUR MONEY

## The Insider Secret

In 1987 I joined the insurance industry and was a financial adviser for 20 years. It was my privilege to have worked with about 4000 clients and around 100 employers & companies. During that time, I was asked one question more than any other, and always by women.

They would say, “I don’t want to know about insurance, investment or retirement planning. I just want to know - How do I manage my daily money?”

Their problem was they were running out of money before running out of month. They were stuck at home with a limited family income and trying to struggle through with the rising cost of daily living expenses, mortgage, gas, electricity, education etc. etc. etc.

Nothing has changed. In fact, it's just become harder!

When they couldn’t meet costs with the available income, they would have to resort to using credit cards which were rarely ever paid off. So they were spiralling ever deeper into debt.

Does that sound familiar?

They’d say, “You’re always well dressed, you have a decent car, and you know what you're talking about. So tell us, what’s the secret to money?”

The simple advice I gave them was ‘spend less than you earn and pay the highest interest debt first.’

Paying off the highest interest debt first made sense to them, but they just couldn’t see how it would work. Although they understood what I had said, they would look at me, waiting for more.

Surely that couldn’t be all? There must be more to it than that! There had to be some secret information I wasn’t sharing!

I could see what they wanted - *what they needed* - was a push-button solution.

# HOW TO MANAGE YOUR MONEY

Two years after I sold my business in 2006, I wanted to help people with managing their money. But I didn't want to be involved with the regulated side of the industry such as banks and insurance companies. It had become far worse after I left. Now it's a disaster!

I even paid a company \$27,000 for a license to use their program, only to find out that it wasn't all that it was hyped up to be. It was a good idea, but the execution was terrible. The paperwork was absolutely horrendous. The whole process was just too complicated, too convoluted, and too frustrating for them and the client.

The problem with mainstream solutions such as budgets, advisers or coaches, is that they have been too confusing, too expensive or too hard. And most are just plain dead-end boring and don't provide a solution that the client isn't already expecting!

I consider budgets short term, short-sighted with a narrow focus on the immediate problem as a result of past actions, which requires a big commitment and deprivation just to catch up!

I'll say that again -

Budgets are short term,

short-sighted

with a narrow focus

on the immediate problem

as a result of past actions, which

requires a big commitment

and deprivation

just to catch up!

Let's face it, budgets can be very demoralising!



# HOW TO MANAGE YOUR MONEY

Planning your financial future should be inspiring and go way beyond the immediate fix. That's why it is all about *your future!* Not just next week or next month!

So what's the solution?

What you really need is a long term, broad focussed plan to provide you with an ongoing lifetime benefit of smooth cash flow, financial stability, certainty and control, never needing to worry about money again because you have a plan.

Let's do that one again -

What you really need

is a long term,

broad focussed plan

to provide you with

an ongoing lifetime benefit

of smooth cash flow,

financial stability,

certainty and control,

never needing to worry about money again

because you have a plan.

You'll have a road map for your money.

You'll have a blueprint for your future.

You'll have control and be in the drivers seat!

# HOW TO MANAGE YOUR MONEY

That one question from those women - "How do I manage my daily money?" just kept ringing in my head. I searched the internet looking for something that would do the job.

When I couldn't find a program to do the job, I developed one.

So what if there was a way that you could manage your money, eliminate your debts, create your future wealth, all just on your current income, AND it was fun, exciting and gave you hope for the future?

You see, the secret to managing your money is probably not what you're doing, but HOW you're doing it.

Since 2008 there's been one program showing people how to manage their money, pay off the past, live in the present and plan for their future. And it's all automated!

When it comes to planning for the future, this is a no brainer! (So we've been told by men!)

It's all laid out for you. It works with known factors so you aren't left in the dark scrambling to make up cost-cutting decisions to get through to the end of the week or the month.

It's a mathematically proven '**system**' that beats budgets hands down to provide you with superior financial outcomes, radical results and the opportunity to predict your future.

system /'sistem/ a set of principles or procedures according to which something is done; an organized scheme or method.

It provides a very clear pathway that couldn't be any more specific when it comes to your money and your future.

If your money management skills have left you in the dark, there's now a light at the end of your tunnel! There's no need to go back to school or get educated on how to fix it.

This system does all the heavy lifting for you and all you need to do is feed it your data!

# HOW TO MANAGE YOUR MONEY



**When it comes to your money and your future – THIS CHANGES EVERYTHING!**

This is the Missing Link that provides consistency, certainty, reliability, repeatability, sustainability, confidence and peace of mind.

This works to repair your past, manage the present and prepare the future!

It's the program I developed to answer that one question for those women.

It was built specifically for women and it had to meet 3 criteria.

- Is it easy? And the answer is Yes
- Can I do it? And the answer is Yes
- Will it work for me? And the answer is Yes

The program had to be simple to use.

It's based on a 3 step formula.

1. Enter information
2. Press button
3. Follow system

It couldn't get any simpler than that!

1. The information is just income, expenses and debts
2. The button generates the Strategy Optimizer for the best results
3. The system shows exactly what to do to achieve success

# HOW TO MANAGE YOUR MONEY

Overall, the program shows how to:-

- Wipe off tens of \$1000's on mortgage and debts
- Slash repayment times
- Get out of debt far more quickly
- Learn how to live financially free
- Create your future wealth
- All just on your current income

If that sounds appealing, then you're in the right place.

Here are some results people have been able to achieve using this system?

	Years Saved	Money Saved
Mario	18.42 years	\$210,150.30
Heather	12.42 years	\$112,638.40
Roger	22.17 years	£ 53,034.86
Joanne	10.08 years	\$2,397,686.00
Cherie	15.50 years	\$152,635.00
Lynda	8.75 years	\$ 80,396.63
Krista	13.83 years	\$ 82,878.63
Wayne	24.17 years	\$ 34,581.50
Craig	7.17 years	\$ 78,364.70
James	14.00 years	\$201,524.50
Shannon	29.00 years	\$ 18,778.48
Wayne	24.17 years	\$ 34,581.50

# HOW TO MANAGE YOUR MONEY

... and that's not the end of the story. They could do even better with guidance.

Saving the money and saving the years of time would then allow them to plan and provide for their future.

After all, that's where they are going to live and they'll need the money for the longer term.

If you have trouble getting your head around planning for retirement and how much you will need, then the 'Lifestyle' module caters specifically to that. It's all done for you!

You'll be amazed at how easy it is to plan. It's simple English you'll understand. No financial planning industry jargon. And best of all, you are in control of the outcome.

Money Rules doesn't just show you how to save years of time and heaps of money.

Unlike financial planning, it can actually help you predict and plan for your future needs, even beyond age 100. One of the greatest concerns for most people, and *especially for women*, is running out of money before running out of time. **Imagine outliving your money!**

If you think the safety net of a government-provided pension will be enough to support your lifestyle in retirement, then I suggest you speak with someone who relies on it today.

And that's another consideration to take into account. The way governments are spending money on debt today, there's no guarantee pensions will even be available in the future.

*'Retirement is wonderful if you have two essentials – something to live for and something to live on.'*

But let's not get ahead of ourselves just yet.

Let's get back to the issue at hand.

Do you want to do better with *managing your money*?



# HOW TO MANAGE YOUR MONEY

You're still reading, so I take it that you're at least interested.

Because you have come this far, I am going to provide you with a 'personalised offer'.

You can get a **Results In Advance** report based specifically on your own details.

## RESULTS IN ADVANCE

It's crystal ball gazing into your future.

On the next page you'll see what the *initial* Results In Advance report looks like.

There are 3 components.

In this example

There is an Interest Saving of \$59,771.53

There is a Time Saving of 8.25 years

There is a Final Benefit of \$249,445.58

All of that is just the "raw input data" without having been optimized. And yet, you can see an immediate improvement showing \$59,771 of interest saved - 8.25 years of time saved and a future benefit of \$249,445.

Same income, same numbers, different result! It's not what you're doing, it's how.

It's little wonder banks and lenders and governments don't want you to know about this.

If the results of this report get you excited, then the next report will really open your mind to what is possible - if you go ahead!

Although it's always interesting to see how other people are faring, there is nothing like having your own personalised report! That opportunity for you is coming.

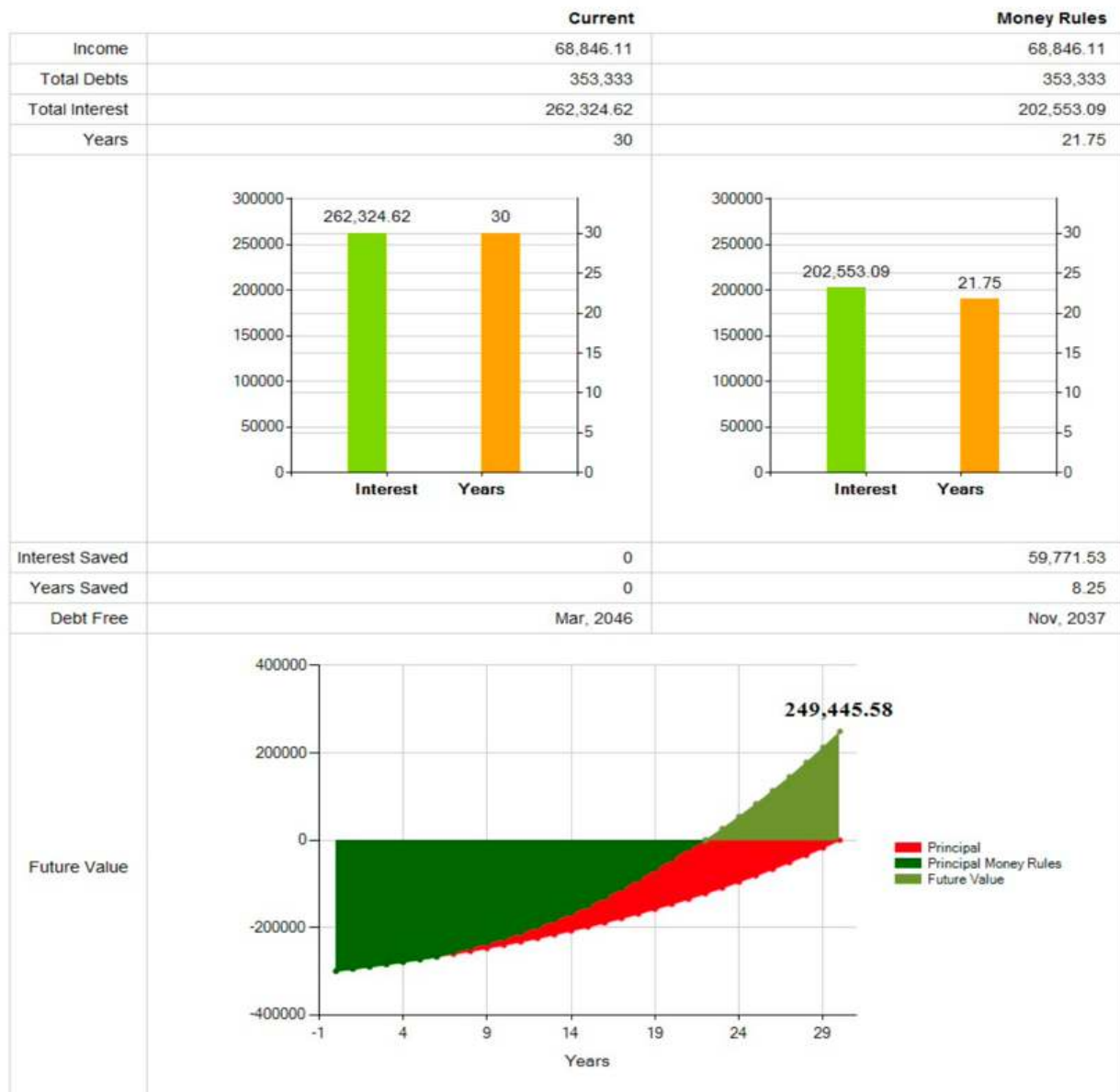
# HOW TO MANAGE YOUR MONEY

Prepared for:  
Client Demo

Date Prepared: 30/04/2020



## Results In Advance



## Opportunity Cost

		Time	Years	Daily	Monthly	Yearly
Interest Cost	-	59,771.53	8 yr.	20.47	622.62	7,471.44
Final Benefit	+	249,445.58	8 yr.	85.43	2,598.39	31,180.7

With every investment, there is an opportunity COST or BENEFIT  
 This schedule shows a simplified manner of what **INTEREST** will COST in **RED**  
**Final Benefit** is an indicative amount that could be achieved given known factors.

# HOW TO MANAGE YOUR MONEY



## Want A Crystal Ball ?

What's it worth to look into your future and know what you need to fix so you don't end up short on money when you need it most?

You'd have to agree that \$497 is a small amount and would be totally, absolutely worth it.

This could be worth many \$1000's even hundreds of \$1000's and possibly even Million\$

In the example above these people could be debt free 8.25 years sooner and \$249,445 better off in the same period of time as their 30 year mortgage term.

*Their account hasn't been optimised yet! They can do even better!*

# HOW TO MANAGE YOUR MONEY

## Why Get Results In Advance?

I have always believed in providing value for money. If you can see what your future looks like based on your own numbers, then you are more likely to be inspired to take action.

**This way, you get to see there is a system that may well work for you.**

**There is no major upfront financial commitment and removes any perceived risk.**

You get to see before you buy. (*You can only buy if you meet the criteria.*)

Not everyone will be given the opportunity to buy!

**So here's the offer... ZERO DOLLARS COST** (although we reserve the right to change this)

If you've come this far, then you're serious enough to step up and invest in your future. You'll take the time it requires to get this report. About 30 to 45 minutes.

*Why do it for nothing when we could easily charge \$497?*

I'm sure you'll understand that it takes time and effort to produce and provide your report.

It's about commitment and action! It doesn't matter what the amount is. Even though it is zero some people won't do what it takes to get started.

So any amount is about being committed to yourself and confirms you're worth the effort!

The sooner you get started, the sooner you change your future.

If you wait until tomorrow, then today is a lost opportunity.

The best way to predict your future is to create it.

# HOW TO MANAGE YOUR MONEY



What's Next?

**Pressing this button can change your financial future. Are you sure?**



Helping You To Become Educated Empowered & Enriched!

[MoneyRules.com.au](http://MoneyRules.com.au)



# HOW TO MANAGE YOUR MONEY



Dearest Nobby Kleinman,

I've already (in the last 2 weeks) paid \$1000 off our Visa Card debt (permanently), revisited all of our insurances and we will be receiving hundreds in refunds from them with an additional 20% savings on our new policies (YAY!)

We've also made further savings on our weekly groceries, phone usage services with extras that don't cost any more and cut out some non-discretionary items such as alcohol, thus reducing our expenditures by HUNDREDS per month and THOUSANDS per year. All in just 2 weeks !!! Imagine what I can do in the next year!

You know... I spent years doing all of this on excel spreadsheets (which I am ok at but NOT GREAT), I over-complicate things and make it impossible for my Hubby to navigate or use. It's just not user-friendly for him, then it becomes too hard for me. what I like about the Money Rules is that as I tweak things I can see in the graphs where I am saving and I get excited because I can see that it's going to be ok, in fact, it's going to be great, we will be reducing our debts sooner than the contracts which is so exciting, it means we can plan to save, sooner!

So thank you thank you thank you for getting my HEADSPACE in the RIGHT PLACE and giving me the tips, resources, and tools to change my poor money mindset to a more positive GET GREEDY mindset. I really hope many others get on to this Program and read your book because I know you and what you have created is going to make a massive difference to families and individuals and the economy around the world! How could it not!

So here's to You "raises cup of tea" with the greatest respect, admiration, and gratitude for helping with the shift, which no one else has been able to do.

Heather James - Australia



Dearest Nobby Kleinman,

Money Rules is an incredible financial tool that has given us a crystal clear reality check of where we are heading financially. We call it our Financial Success Roadmap rather than referring to it as a budget.

The program is so much more than just another boring old budget. It provides a wealth of information including graphs, forecasts and an ability to easily identify where things need to change.

After losing my job we were feeling overwhelmed dealing with a variety of income streams and expenses relating to a large property portfolio, a small business and just one salary.

Money Rules has provided an insight into our situation that we have never had before and set us up for a future where we have been given a new direction, can manage comfortably and feel in control again.

Thank you once again for your generosity and kindness.

Jo Cenko - Australia



Within hours I was online with Money Rules loading my personal expenses and seeing how my situation is.

Simple, fast and great way to track where my money is going. Love the drop down box, serves as a great reminder and so many things we spend on that is easily forgotten.

Not only should you grab a copy, but get one for someone you love, then all you have to do is implement.

Silvia Tomarchino - Australia



All they (budgets) do is give the bad news you didn't really want to know. I've had lots of them...

Having seen your 'brilliant' program, people need to know what is 'possible' not what isn't possible.

They need to be reminded of their dream, and be able to have small rewards along the way.

Otherwise it's just too hard and not worth doing. Well done ...

Alison Trebilco - Australia

# HOW TO MANAGE YOUR MONEY



Reduce your debt as well as your stress while not having to change your lifestyle! Reach your personal and financial goals sooner. This is the stuff banks don't tell you!

Chris Georgopoulos – Melbourne



Detail and clarity of one's financial status when implementing program. How easy it is to use

Stella Papas – Melbourne



The ease of implementation. Pay debts out quicker. The whole thing was interesting

Helen Rosenberg – Melbourne



Savings – spur me on to make changes. Easy to use

Kylie Farrugia – Melbourne



You will be able to easily manage your finances and save time and money

Linda McDonald – Melbourne



Great system. Pay debt off first and keep track of your life. Share it with your partner so you can work as a team. Graphs were awesome! Easy to operate.

Dee Tran – Melbourne



Financial stability and taking control of your future and cutting down the expenses. The future of my finance

Kim Wood – Melbourne



Recommend for fast debt reduction and saving of significant amount of interest – leaving money free for saving (to spend)

Elizabeth Sayers – Geelong

# HOW TO MANAGE YOUR MONEY

## Two More Things

It's already been explained that Money Rules is not a budget and many people are often looking to get something for nothing.

If you really prefer to have a freebie, you can always go to Pinterest for a budget.

There's plenty of them there and they cost nothing to get. It's like anything.

If you do nothing with it, then it is likely to cost you a lot more in the long term.

Money Rules isn't a budget program. It's a financial plan, a money plan, a life plan. It's designed to do all the heavy lifting for you and fast track your future to success.

"You will pay for your education whether you wish to or not!"

## AND

Just in case you are a male and you have been reading this far, don't feel left out.

It will work equally as well for you! In fact, it was the men who said it was a no brainer!

The problem for men is that we often feel we can find our way ahead on our own. Once we have the plans, the map, the direction, it simplifies the way forward and is so much faster.

Money Rules is like a GPS for your finances. Go off track and it will bring you right back and point you in the correct direction. You can choose to travel the slow or faster lane!

**Life is what happens to us while we make other plans!**

**MONEY RULES DOES JUST ONE THING!  
IT SAVES YOU MONEY! IT MAKES YOU MONEY!**



# ABOUT NOBBY KLEINMAN

Nobby Kleinman joined the insurance industry in October 1987 and by the end of that week, the share-market crashed. It wasn't his fault, but it was a learning curve. It just confirmed there is nothing certain in life apart from taxes and death. Since that time there have been further major global upheavals affecting everyone and will always continue to be. As a fully qualified financial adviser, Nobby spent the next 20 years working with hundreds of employers and thousands of clients. One of the constants he found was how people presented themselves as doing well to friends, family and neighbours and yet behind closed doors, they struggled to make ends meet. People were spending money they didn't have. "Keeping up with the Joneses" was sending people broke and breaking up marriages. One question was always coming from the wives wanting to know, "How do I manage my daily money?" They were running out of money before running out of month! And living paycheck to paycheck. It wasn't until Nobby left the financial industry in 2006 that he was able to sit down and address this one question. After a lot of investigation and searching, he created a program to help everyone who wants to take back control of their money and their life. It's far more powerful than simple 'financial advice' and more comprehensive for future planning. Nobby is committed to helping people get back on track to wealth, security, and prosperity thanks to the women who asked that one question!



Nobby Kleinman