

SAVING *Is for Suckers*: Unless you're *Spending on Purpose**

*A new approach for the not-so rich to enjoy a better lifestyle – stress free – right now

Spend your way to living your dreams. Really.

As today's credit and debt problems unfold, the disturbing economic reality is that 50% of us save almost nothing and 45% risk a declining standard of living in retirement. Only a small minority keep a budget. Many spend more than they earn.

Yet, Bill MacKay wants us to *spend our way to living our dreams* - and his manifesto may not be so revolutionary. Why? Because saving, by and large, is a failing strategy. For many, saving is a myth. Our pursuit of happiness is through spending with debt as our help mate. We want it all and we want it now.

SAVING *Is for Suckers* is the only book on budgeting that embraces this culture of excess and debt by managing the credit-based spending our lifestyles depend on.

Unlike the savings mantra others dutifully counsel this book's counter-intuitive advice cleverly adopts consumers' natural inclination to spend as their best defense. At last, here's hope for the not-so rich with a no guilt approach to solve their money problems without abandoning credit and debt cold turkey.

SAVING *Is for Suckers* confronts our common problem - to spend or save in the face of an avalanche of advertising and promotion that has left us buried in debt and stuff and poorer for it – and asks us to start *spending on purpose*.

How financial salvation is possible through spending rests on an innovative organization of what consumers buy based on their motivation. In this new approach the six *Spending Categories* that result are visually revealing – exposing the 'truth' of their spending from this motivational perspective. This insight is the tipping point that changes their habits.

MacKay, veteran business analyst and consultant to Fortune 500 companies, has created the first innovation in decades that offers a real-world alternative to traditional budgeting. Bill's experience as an investment advisor, coach and educator shines through in this practical approach to money management, the foundation of all successful saving, investing, and retirement strategies.

On sale: NOW www.billmackay.net

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