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

THE BIG IDEA

Spend your way to living your dreams is Bill MacKay's radical call to action for the not-so rich. And it may not be so revolutionary since saving is a myth for much of the population. This counter-intuitive advice is the center-piece of a new approach called *Spending On Purpose*. Applying this 3 step approach will lead to greater happiness and a savings plan consumers can sustain.

SAVING Is For Suckers is the only book on budgeting that embraces our culture of excess and debt by giving consumers a relevant new way to manage the credit-based spending their lifestyles depend on. And it delivers a way out of the problems created when all our wants become needs by cleverly adopting our natural inclination to spend as our best defense. This is a budgeting break-through.

How financial salvation is possible through spending (not saving as others dutifully counsel) rests on an innovative organization of your expenses based on the motivation behind what you buy. In just one try you will discover better ways to get more for less.

THE AUTHOR

Bill MacKay is a veteran business consultant and past investment advisor. MacKay coaches Fortune 500 sales and management teams using techniques that have changed the way people develop and motivate others to reach personal and organizational goals.

EXECUTIVE SUMMARY

Spend your way to living your dreams as a path to happiness (and eventually saving) for the not-so rich demands an awareness and understanding of the hidden motivators behind their spending. That discovery is the catalyst for the *Spending On Purpose* approach.

Unlike the functionally organized traditional budget *Spending On Purpose* creates 6 motivational categories to track all their expenses. The revelation from this new approach shows how little was spent on their dreams and aspirations and how much is wasted on the purposeless pursuit of short lived satisfaction. That moment of truth is the tipping point that changes their spending habits to get more of what really matters most. What consumer would object to that!

Spending On Purpose's 3 step process (Analysis, Revaluation, and Allocation) helps the reader get more lasting gratification from every dollar spent. Then, as their lifestyle evolves toward what they can sustain, saving will not only be possible but a natural and painless habit.

Top 10 Ideas behind *SAVING Is for Suckers*

1. DON'T 'pay yourself first' (or ever) any fixed percentage of your income.
2. NEVER cut your total spending by any set amount.
3. STOP saving (and don't start) until you have eliminated high interest debt.
4. SHIFT more spending to your *Passion Absolutes*.
5. PLAN deficits for limited periods to build your dream.
6. FINANCE dreams with term loans until saving will yield a greater ROE.
7. SAVE only when you are emotionally ready.
8. BALANCE your spending : income ratio with the evolution of your lifestyle.
9. OPTIMIZE the lifestyle contribution of every dollar spent.
10. SPEND your way to living your dreams and enjoy a better lifestyle today.

Contact the author to find out why these ideas make sense ... and get the other half of the story. consult.billmackay@yahoo.ca

Detailed Summary

As today's credit and mortgage 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.

SAVING Is for Suckers offers a real-world solution to this predicament and slaughters a few sacred cows of personal finance in the process. It also delivers a way out of this financial mess and the problems created when *all our wants become needs*. You have never read anything like this before. That's guaranteed.

In spite of this predicament, *spend your way to living your dreams* is the book's call to action. What appears to be counter-intuitive advice is the center-piece of an approach called *Spending On Purpose*. This work is refreshingly honest given that our pursuit of happiness and leisure is primarily through spending with debt as our help mate.

The author promises not-so rich, stressed-out consumers that they, too, can find happiness by spending more on what really matters most. But there is a catch. They must first understand the hidden role of their emotions behind what they buy.

How financial salvation is possible through spending (not saving as others dutifully counsel) rests on an innovative categorization of what they buy based on their motivation. These 6 spending categories are visually revealing -- exposing the 'truth' of their spending from this motivational perspective.

The revelation; how little they spend on their dreams and aspirations and how much they waste on short lived pleasures that quickly fail to make them happy. Through this awareness of seeing their pattern of consumption, quality of life *not* quantity of stuff becomes a realistic and liberating battle cry.

This powerful approach to managing both their income and indulgence starts where consumers are, *not* where they want to be. And what better way to get more of what they want most with the same or less money than to spend it on what's aligned with their dreams and aspirations. That mission is now easier and smartly reinforced by the *Spending Categories*, the unique appeal of this approach.

This guilt-free acceptance of credit and debt further motivates readers to apply the 3 step process of *Spending On Purpose* (Analysis, Revaluation, and Allocation). In just one try, they will see the pattern (and folly!) of their spending in a dramatic, lifestyle-enhancing way.

This will be the tipping point that changes their consumption habits. Future spending will deliver a superior lifestyle contribution, moving them toward the realization of their dreams and aspirations. Then saving that is aligned with their goals makes sense and has a fighting chance.

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Unless You're Spending on Purpose

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