

SMART MONEY BLUEPRINT | SIMPLE PERSONAL FINANCE BOOKS

HOW TO STOP LIVING PAYCHECK TO PAYCHECK

A PROVEN PATH TO MONEY
MASTERY IN ONLY 15
MINUTES A WEEK!

SECOND EDITION

AVERY BREYER



In this timeless bestseller, you'll get the motivation and know-how for building up a big stash of emergency cash, getting out of debt, making sure you never run out of money, and avoiding the 11 worst budget traps (that'll ruin your financial plans if you let them!)

Find out the most important things that you can do to take control of your money and **pay off debt**. Get the budget how-to, tools, and knowledge you need to finally get ahead. **You'll learn a complete budget system that works for beginners and takes only 15 minutes per week to maintain.**

This is a straightforward budget planning method that **will completely transform your finances, and eliminate your money worries once and for all.**

You will also be given **free lifetime access to the (digital) Money Tracker**, a simple tool that makes budget planning quick and easy.

What's new in the second edition:

A brand new chapter has been added on the topic of money and happiness which is key to getting past money blocks that could be contributing to your paycheck-to-paycheck cycle, plus a few minor adjustments were made to the original manuscript. **This is one of the budgeting books you NEED in your library. Read it NOW, learn how to make a budget that actually works, and transform your financial life forever!**

Introduction

Welcome to the *Smart Money Blueprint: How to Stop Living Paycheck to Paycheck!*

Do you want to learn proven techniques that will help you to stop living paycheck to paycheck and stop stressing out about money?

Do you want to be able to relax, knowing that all of your needs, today and in the future, can be paid for with ease?

Look, we've all gone through tough times with money, but the good news is that it doesn't have to be that way.

Maybe credit card debt is the only way you are able to keep afloat right now, although you know that's not a long-term solution. Maybe you feel ashamed that you're not doing a better job of managing your money — you feel frustrated that you can't get ahead. And maybe you've tried budgeting, but it just didn't work for you.

This book is going to show you solutions that actually work.

This book will provide you with both the tools and the knowledge that you need to finally get ahead.

You'll learn a step-by-step system that is easy to implement, and takes only one hour a month to maintain (15 minutes once per week). I promise you that if you read this book and follow the advice in here, you'll be set on a path to a world where you control your money, you have a plan that will ensure you don't run out of money, and you are no longer a slave to your bills.

Stand up to your obstacles and do something about them. You will find that they haven't half the strength you think they have.

Norman Vincent Peale

Why I Wrote This Book

It kills me to see people in financial trouble, when they could have easily avoided it if only they'd had the tools and the knowledge to prevent it.

I was lucky to be raised in a family that believed in the power of saving and budgeting, and taught me all of their skills, tips, and tricks. And now I want to share those lucky teachings with you — because they are life-changing, and they work. They work when you are starting out with no money, no assets, zip, zero, zilch. And they work later, when you pull yourself out of that situation to a life of more abundance.

This book is based on those lessons, and my success in implementing those strategies in my own life. I've been successfully using these strategies for over 20 years now, and I can tell

you, they work.

My hope is that if you're in a world of financial hurt right now, the strategies I share in this book will help you get out of it, and start living the life you want. Just remember that it will take time, practice, and hard work — but all of it will be well worth it in the end!

He who would learn to fly one day must first learn to stand and walk and run and climb and dance; one cannot fly into flying. Friedrich Nietzsche

Who Should Read This Book

This book is for you if :

- You are living paycheck to paycheck and struggling to pay your bills (but you know that so, onwards...).
- You'd like to use a budgeting system that's easy to use and actually works.
- You want to be in control of your money, rather than have your money control you.
- You feel like your money isn't stretching as far as it should.
- You have one hour per month (15 minutes per week) to put towards maintaining the budgeting system that you'll learn in this book.
- You're having trouble reaching your financial goals.

This Book is NOT For You If

This book is definitely not for you if you want to be taught all about how to invest your money. That is a totally separate topic, and deserves a book of its own!

My view is that before you can even think about investing your money, you need to stop living paycheck to paycheck — and this book will help you do that. Once you've mastered the art of managing your money via a budget that runs like a well-oiled machine, then, and only then, should you start to learn about investing your money. I'll recommend some reading for that at the end of this book!

This book is not for you if you want a magic elixir that will fix everything for you overnight.

This book is not for you if you want advice from someone who is currently broke and living paycheck to paycheck. Wouldn't you rather take your budgeting advice from someone who has figured out how to make their money work for them, and can teach you exactly how they did it so you can do the same? I use these money management strategies every day and they work very well. Let me show you how to do it!

Last, but not least, remember this: For the strategies in this book to be maximally effective, you need to be committed to learning the techniques that this book will teach you, and you need to be willing to stick with it over the long haul.

Never Give Up

Now, I know that you might be one of those people who are in a really tough situation that it seems only a fairy godmother could fix. But if you look deep inside yourself, can you say with 100% certainty that you are doing absolutely everything (and I mean everything!) within your power to maximize the benefits that whatever money you have can provide you with? Is there a chance that your frustration with your financial situation might have caused you to give up on yourself? Is it possible that your financial situation has caused you to lose hope that it can ever get better and you've stopped trying to improve it?

If any of that sounds like you, then I ask you to give yourself another chance at a life that's free from stressing about money.

You're stronger and more capable than you think.

You deserve another chance. Give it to yourself. Never give up.

The strategies that you'll learn in this book can go a long way towards ensuring you get to live a life that's free from most of the stresses about money.

What You Will Learn in This Book

By reading this book, you're going to learn the easy way to put together a budget that will:

- help you pay down bad debt, and avoid getting more
- help you reach your financial goals with greater ease
- provide for your daily monetary needs, both now, and in the future
- lower or eliminate your worries about money
- take an hour per month or less to keep tabs on
- actually work

You will also learn:

- the 6 most important things you can do to take control of your money
- the 5 biggest benefits to having a budget
- the common misconceptions about budgets
- 10 tips on how to get the right mindset for success
- 11 budget traps, and how to avoid them
- the easiest ways to have more money without earning more
- how to trim your expenses with (almost) no effort
- how to use my free tool, the Money Tracker, to make your own custom system for taking control of your money
- tips that will help you eliminate your debts

My Promise to You

I promise you that if you read this book, and stick with the strategies you'll learn from it, you will dramatically increase your odds of having a more secure financial future and a lot less stress about money in your life.

Don't be the kind of person who procrastinates and makes a bad situation worse.

Be the kind of person who isn't afraid to tackle a problem head on.

Be the kind of person whom others admire for their tenacity and determination to overcome any roadblocks in their path, and push through to success.

Be the kind of person who takes action now.

The strategies you will learn in this book can create positive, long-lasting results. All you need to do right now to reap those rewards is keep reading.

You can stop living paycheck to paycheck and start to take control of your money right now, today. After that, sit back and enjoy the new life you are creating for yourself, a life where you feel secure and more confident in your ability to manage your money. It's your time.

What is a Budget?

A budget is something that isn't a big deal to implement (once you know how to do it), but can have a HUGE impact on your life.

A budget is nothing more than a way to keep track of how much money you have coming in and how much is being spent, combined with setting financial goals. You choose the goals based on your individual needs and what you want to accomplish. These goals aren't set in stone — they are fluid and will change along with your circumstances.

How Long Will This Take?

The good news is that once you put in the time to set up your budget, it won't take you more than an hour a month to keep tabs on things. I recommend you split this time into about 15 minutes, four times per month (about once a week) since that makes any work you have to do in order to keep this up pretty easy and painless.

But, do be prepared to spend a few hours over this first month to go through the exercises in this book — you need to put in the time to learn these new skills, right? Nothing worth having comes without effort after all!

How to Use This Book

Read it cover to cover! I know... that's such an obvious answer. But some sections in this book are written with the assumption that you already know about the stuff covered in earlier sections, so things will work out better for you if you just read everything in the order that it's presented.

And I know you're probably tempted to skip ahead to making your actual budget, but please hold off on that until you've read through all of the chapters leading up to it! The actual budgeting exercises all depend on you having read and internalized the information presented in the preceding chapters.

You see, before you get into the nitty gritty details of hammering out a budget, custom-made for your unique needs and situation, I want to arm you with all of the information you'll need to maximize your chances of success.

The thing is, we all know the common sense basics behind budgeting, right? But sometimes we just need an extra push to make us follow through and do what needs to be done, right? This book will provide you with that push by reminding you of all the things you may have forgotten about, exposing the budgeting myths that may be preventing you from successfully managing your money, and giving you a hand up via easy tips for maximizing what you've already got!

One of the key tools that will make your budgeting process easier is the free Money Tracker that is included with the purchase of this book. If you haven't done so already, get your Money Tracker [here](#) — it will make the rest of the book much easier to follow.

That's it!

The 6 Most Important Things You Can Do to Take Control of Your Money

Control your own destiny or someone else will. Jack Welch

If you do nothing other than these six things, you'll be far more in control of your money, plus worry less about money and your future, compared to most people. Want in? Then keep reading.

1. Track Your Spending

Ok, so this doesn't exactly sound like buckets of fun. I know. But just think, there's a reason why every successful business tracks their expenses. They don't have a hope in hell of controlling them, if they have no idea what they are in the first place, right? Treat your own finances in a similar fashion and you'll be well on your way to having your own personal finances function as a well-run, profitable business.

Knowledge is power my friend — arm yourself with as much knowledge about where your money is going as you possibly can!

2. Track Your Income

Well, this one is certainly more fun than step one, and equally important! Tracking your income will give you a baseline maximum level for your expenses. Knowing this number will go a long way to helping you to stay out of bad debt, and making yourself a future that is as worry-free as possible, as far as your finances are concerned.

3. Always Have a Back Up Plan

Things don't always go according to plan, right? So to add an extra layer of protection to your financial well-being, give some thought to how you could earn more money if it ever became necessary. Could you work a second job? Do more overtime at your current job? Start a side business?

Money won't create success, the freedom to make it will. Nelson Mandela

And don't forget to figure out a few ways to cut your expenses if it ever becomes necessary. Think about some of the big ticket items: housing, transportation, and utility bills. If push came to shove, and you HAD to, is there a way for you to make those things significantly less expensive? And then think of some of the stuff you spend money on that you could do without if need be. I'm not saying you have to implement those kinds of changes now, but

you should definitely give it some thought so that if there were ever a crisis and you needed to, you'd have a way to slash those costs and ride out the bad times.

4. Get Real about Needs versus Wants

This is related to the back up plan we just talked about. If you ever needed to reduce your spending, the easiest, least painful way of doing it is to cut back on discretionary spending.

He who buys what he does not need steals from himself. Swedish Proverb

Needs should include things like basic shelter, heat, clean water, basic clothing/shoes, and food.

Wants include all the extras. You know, things like:

- Your unlimited text, talk, and data cell phone plan
- Cable TV
- Super-duper-ultra-deluxe-fastest-in-the-country internet plan
- New clothes, just because you were tired of the old ones
- The six pairs of extra shoes you have, just because they make your outfits look “just right”
- Booze (wine, beer, spirits, etc.)

I know my version of wants versus needs is on the strict side, but let's be real — you'll survive without all the wants, right? But...

I'm also not suggesting that you should not spend your money on items from the “wants” list.

There's nothing wrong with using your money to buy those things if you can afford it. But, as you'll see later in this book, being very honest with yourself about which things are truly needed, and which things are optional to spend your money on (“wants”) is crucial to being able to budget more effectively and take full control over your money.

5. Relationships and Money: Talk About It!

Money is seen as a taboo topic by a lot of people. But if you're in a serious relationship with someone, it shouldn't be. There are tons of people out there who end up miserable over money, and their relationships are often the cause of it. Avoid that brand of heartache by tackling the issues head on from the start.

If you're in a long-term relationship and pooling your finances via joint bank accounts, taking on shared debts (e.g., co-signing on a mortgage loan together), or signing a lease for an apartment together, I recommend that both of you get on the same page about money asap. What you do affects your partner, and vice versa. Heck, even if you're not pooling your money together right now, if your partner is deep in debt, it'll affect you too, eventually.

Here are a few things you should discuss with one another:

- **Current financial situation:** Both you and your partner should be open with one another about your incomes, expenses, assets, and any debts that either of you have.
- **Financial goals:** You and your partner need to discuss what you want to accomplish with your money. Is saving for retirement a priority right now? Saving for a new car? Saving money for travel? Figure it out.
- **Shared life goals:** There are some goals, like the wish to buy a house someday, or starting a family, that will bring on expenses that will affect both of you. If you spend some time thinking about this ahead of time, the two of you will be in a better position to plan for them.
- **Attitudes about money:** Do you guys tend to believe money is there to be spent right away? Or do you believe saving for the future is really important? Do you feel guilty if you accumulate too much money? How much of your income do you believe you should donate to worthy causes?
- **Separate or Joint Accounts:** Do you believe in combining each of your incomes and expenses into one big pot? Or do you believe each of you should keep your income, bank accounts, and expenses separate, only pooling your funds when necessary for expenses that benefit you both (e.g., housing cost, utility bills etc)
- **Controlling the Money:** Who will be the one to keep track of expenses? Who will be the one to pay bills? Who will be in charge of keeping an eye on your budget? Or will you share these responsibilities?

Many people avoid discussing these topics because it seems awkward, or they've been taught since childhood that it's rude to discuss money. I'm giving you permission to throw caution to the wind here and discuss away.

If you get involved in a serious relationship with someone, it is of the utmost importance that you get on the same page financially. It is very difficult to take control of your money if your partner's goals are pulling you in the wrong direction. Whereas if you discuss these things, it'll go a long way towards allowing both of you to reach your monetary goals — and as a bonus, that will contribute to a happier, healthier, relationship.

6. Have an Emergency Fund

Now I know that right now you're living paycheck to paycheck, and figuring out how to save up an emergency fund seems impossible. But I'd be letting you down if I didn't at least plant the idea of it into your mind — because once you implement the strategies you'll learn in this book and stop living paycheck to paycheck, you'll have the breathing room you need to figure out how to amass an emergency stash of cash. Sound good?

As you know, there is no quicker way to skewer a budget than to have an expensive emergency crop up that puts you into a huge pile of unwanted debt. Imagine the peace of mind you'd enjoy if you had an emergency fund that you'd saved up ahead of time.

How much less stress would you have in your life if you knew without a doubt that if you lost your job you could survive (and thrive) just fine for six months or more, coasting on your

savings?

Experts often recommend establishing an emergency fund that could sustain all of your financial needs for a minimum of six months. And remember, if this seems impossible, please don't worry. It's okay if you don't have this kind of money right now. Just keep in mind that not having the money right now does not mean you won't have the money later on.

Summing Up

You now know some of the most powerful things you can do to take control over your money. All of those things will be accounted for as you go through the process of making your own budget with the Money Tracker later in this book. But first, it would be a good idea to arm you with a motivation booster. The next chapter will do just that, by going through the 5 biggest benefits of having a budget.

Here's what you'll find in the rest of the book:

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Did You Enjoy This Sample?

I want to thank you for checking out my book, and I really hope you enjoyed this free sample.

To read the rest of this book, *where you'll learn my complete system for transforming your finances and eliminating your worries about money*, [grab your copy on Amazon now](#).
(OVER 250 FIVE-STAR REVIEWS!).

To your success,

Avery Breyer

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[Turn Your Computer Into a Money Machine](#)

This no BS book describes the exact method I used to start up a lucrative side hustle that earned me as much as \$60 per hour, despite starting out with no experience, no credentials, and no contacts. Important: this is not some pie-in-the-sky, passive income “get rich quick” scheme, so if that’s what you’re looking for, this won’t be for you.

(Books are available on Amazon.)