

The Allowance  system
FOR ADULTS

THE MONEY SAVING SYSTEM THAT CREATES FINANCIAL
FREEDOM AND ELIMINATES DEBT FAST...

SPECIAL R*E*P*O*R*T

The 7 Secrets to Create
Financial Freedom and Eliminate
Debt

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Creating YOUR plan for Financial Freedom

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FREEDOM AND ELIMINATES DEBT FAST..

FREE REPORT

Foreword from David Dickinson

I would like to THANK YOU for opting in to get my FREE Special Financial Report on...

The 7 Secrets to Create Financial Freedom and Eliminate Debt

Most of us had an allowance as kids, and we could not wait for payday. Mom or Dad would give us our one or two dollars and off we would go! We had money! We could go and buy anything we wanted. It was great because it was money and it was yours and you could do with it what you pleased! When it was gone, that was OK, because next week we knew we would get more. Oh, for the good 'ol days when all we had to do was *wait* for our allowance money.

This book will teach you how to use the “allowance system” *for adults*. You will effectively implement an allowance system for each member of your family. With the allowance system, you will have a budget that does not go over, and each member of your family will have the freedom to buy as they want with the allowance that is given to them. Other major spending areas can also be integrated into the allowance system, and your budget will now be a joy rather than a burden. Start achieving the lifestyle you deserve today with the allowance system - *for adults*.



Within this Special Report I have addressed how to get started, the tools to use, and the areas where you can save the most. This is a wealth of information that you will totally go nuts over, because it is my philosophy to over-deliver and provide as much value as I can. This is just a sample of what my new book "The Allowance system for Adults" can do for you.

Whether you are just starting out on your own, newly married, a seasoned citizen, the Allowance System brings the latest information, strategies, and techniques that can either get you started on the road to becoming debt free. Your Success is our Success!

Congratulations on taking this first step by getting this FREE Special Report!

Best of Success,

A handwritten signature in black ink that reads "David Dickinson". The signature is written in a cursive style with a large, sweeping initial "D".

David Dickinson, Author
The Allowance System for Adults
www.theallowancesystem.com



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Secret # 1

It All Starts with the Right Mindset

Secret 1: It All Starts with the Right Mindset

You must think differently about money.

It all starts in mind over body. You must think differently about money. You must wisely & critically think every time you spend your money. Determine whether the next thing you want to buy is a “want” or is it a “nice to have”. “Nice to have’s” need to be thought about long and hard before purchasing.



You must admit to yourself and to your spouse, that you both must change your spending habits. Spending more than you make is not acceptable anymore. You must resolve to stop your debt from growing and resolve to eliminate the debt instead. This is a lifestyle change, not some temporary 3 month program. Just as a heart attack victim permanently changes their diet and exercise, so you must plan to permanently change the ways you spend.





Secret # 2

When Getting Started, your plan must include a budget

Secret 2: When Getting Started, your plan must include a budget

One of the first changes needed is to use a budget. My book will show you how to use a budget, and other tools to make budgeting simpler. The budget is the one basic tool, that when used properly, helps keep your financial house in order. You stayed informed, have the numbers right in front of you, and your budget will also keep you disciplined. Our next secret will reveal how to make your budget successful.





Secret # 3

The secret to a successful budget is to use the allowance system.

Secret 3: The secret to a successful budget is to use the allowance system.

While most budgets can be long and tedious and sometimes unmanageable without lots of effort, the allowance system takes all variable expenses, and turns those expenses into one fixed expense in your budget. Your budget maintenance is basically cut into half! That makes the job of staying on top of your expenses and your budget a whole lot simpler, and makes your chance for success all the greater.





Secret # 4

Place #1 to Get Ahead –
Save big at the grocery
store.

Secret 4: Place #1 to Get Ahead – Save big at the grocery store.

The third biggest expense of your lifetime is spent on food. So get savvy when going to the grocery store, and make it a priority to save as much as you can at the grocery. Put your grocery spending on an allowance and stick to it. *The Allowance System for Adults* will explain how to put your grocery purchases on an allowance and strategies on how to make your grocery dollar go further.





Secret # 5

Place #2 to Get Ahead –
Save big when buying a
car.

Secret 5: Place #2 to Get Ahead – Save big when buying a car.

For most people, the second biggest expense of their lifetime is spent in purchasing cars. Don't forget that a car is a depreciating asset. This is an important car truth you need to learn: **As long as you are driving, you will have a car note.** The real question is, *who will you pay that car note to?* Remember, the more you spend on a car, the more you lose in depreciation over the course of time. For maximum savings, buy used cars instead of new. Don't max out your budget by buying the nicest car. Work towards paying off all car notes and paying cash for your next car.





Secret # 6

Place #3 to Get Ahead –
Save big when buying a
house.

Secret 6: Place #3 to Get Ahead – Save big when buying a house.

The most expensive item in most people's budget is the home. Don't bust your budget because your house note is more than it should be. You may be qualified at the bank for more house, but that does not mean that it makes sense for your budget and the rest of your lifestyle. No one knows what tomorrow will bring, so don't assume that the next few years will bring the raises and bonuses you hope to get. Don't assume that your house will skyrocket in value over the years as well. Be reasonable. If the big raise does come in, you can always move up. If the money does not come in, then your life will be miserable, because there will never be enough.





Secret # 7

The finish line – knocking out all debt!

Secret 7: The finish line – knocking out all debt!

This is the ultimate goal. Be debt free! Instead of paying interest dollars to others and making them rich; get out of debt, keep the interest payments for yourself, and start living a better, and less stressful lifestyle. Borrowers are servants of lenders. Don't let debt burden you! Create your plan to get out of all your debt, and have the lifestyle you want. It might take a while but it is worth it!



The Allowance System for Adults expands on each of these topics and will sensibly and easily put you on a plan that you can be satisfied with to get you out of debt, and getting your lifestyle back on track. See us online at www.theallowancesystem.com.





Your next step

Take Action!

Your next step

Thank you for reading **The 7 Secrets to Create Financial Freedom and Eliminate Debt**. We hope these secrets will get you started on your road to financial freedom, being debt free, and enjoying the lifestyle you been dreaming of. If you would like further explanations and more detail on making a budget, implementing the allowance system within your budget, and details on how to save big when buying at the grocery store, saving on your next car, and saving on your next house, just go to www.theallowancesystem.com and get your copy of our e-book, "The Allowance System for Adults".

Kind Regards,
David Dickinson, author
"The Allowance System for Adults"

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