

# The Simple Road to Riches



How to Pay Off Debt & Make  
a Plan to Live Your Best Life!

A N N A F A N I

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# Preface

I spontaneously left home in 2005 amidst a lot of protests from my overprotective parents. I just woke up one morning and said, “Mum, Dad, it’s time for me to go and see the world.”

I believed I was old enough to venture out into the world on my own, meet other people, be an adult and everything. When I arrived at my location, I was debt free. My salary wasn’t that great and it was a challenge stretching it from month to month.

I remember the first loan I took out for \$12,000. The loan officer told me all these stories about having “free” money to play with, all with minimal documentation. At the same time, I applied for two credit cards and they were approved with a combined limit of \$10,000. The grand booty of \$22,000 was all mine. Lord, I was rich!!!



I spent the \$12,000 on a bunch of useless stuff I can't remember now. However, I was a bit more careful with the credit cards and paid most of it off every month, then both my parents died 3 months apart; a tragedy that sent me on a downward spiral. I applied for two more loans and blew it all.

I shopped for things I didn't need just to plug the dismal feeling inside me. I figured if I kept myself distracted with shopping, I wouldn't remember how much I wanted to hurl myself from the nearest cliff.

By the time I pulled myself together a few years later, I was over \$40,000 in debt. I made the required payments every month but never thought much about focusing on getting rid of it, then I got laid off during the recession and reality hit.

I had some money saved but with the loan and credit card payments, I ran through that fast. I tried to defer the payments but the bank wasn't having it.

I secured another job about the same time I ran out of money. I was starting over again. Depressing. The new job seemed to be going well until the company shut down a few months later and I got laid off from that too. A girl just couldn't catch a break!

I didn't have the opportunity to save up any money this time. I was broke within a month and could no longer make the loan and credit card payments. Since I had no money, I had to live off the credit cards and the debt went up higher.

The bank began harassing me. Some days, hanging from a pole looked mighty inviting.

In 2010, I was offered my dream job and made the decision to stand up to the debt.

At the beginning of that year, I was over \$40,000 in debt – loan and credit cards combined and exactly \$900 in savings. It took me 3.5 years to pay off all the debt and save up enough money to quit my dream job turned soul sucking job, and start my own business.

I suppose you've had enough of my yammering now and want to know exactly what I did and if you can do it too.

This book is in three parts. Part one outlines what you need before you can begin this journey, which is more than simply paying off debt.

Part two details all the creative things I did, a combination of online & offline activities, with resources and income proof where available as well as additional income generating ideas.

Part three breaks down how I combined the extra income with my regular income to pay off my debt in less than 4 years while simultaneously saving up to follow my dreams.

I was able to do this while making less than \$60,000 a year and living in one of the most expensive cities in the world.

Are you ready for this? Let's get started!

# **Part One: What You Need to Get Started**

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ANNA FANI

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