

# 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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ISBN: 1540751031  
ISBN-13: 978-1540751034



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Revised and updated April 2018.

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# Praise for The Simple Road to Riches

*“This is a brilliant how to publication. There is a lifetime of experience and work crammed into a small book with an economy of words...I like that. What stands out for me is the conversational style of writing – the author is sharing her passage. Explanations of the whys and wherefores in years of research and its results flow well. This book is well thought out and held more than few surprises.*

*I always want to know the why, what, and how in the clearest of terms when reading books of this genre.*

*This is not a financial treatise in how to utilize investment strategies leading on paths to get rich quickly. Although there are a few aggressive trade ideas, I found genius. There’s nothing in this reading, nada, in which any seeker of a debt free life cannot take full advantage. With well-allocated time and energy, every suggestion can reap rewards. The real gems hidden in this writing is how the author used creativity in finding financial solutions in the journey to solvency.*

*This is a telling of how even a small investment in time can reap monetary rewards. The only caveat to attaining success is in following the writer recipe of blending discipline, and focus. Dedication is the prime mover to achieving the purpose of becoming debt free. The author has made this path to success a possibility for anyone.*

*Even the most seasoned of online veterans will find more than a few surprising financial solutions. From arts and craft makings, to the*

*sophistication of flipping web domains this book will astonish and will be a keeper for future reference,” - Barbara Cerda, Goodreads.*

*“Great book, very informative and has us on our way to paying off our debt and saving money,” - Tanis, Goodreads.*

*“When Anna asked me to read her new book (The Simple road to Riches: How to pay off Debt & Make a Plan to Live your best life) her timing could not have been better! In thousands of dollars of debt on the back of a divorce, job loss and student loans my chronic-anxiety inducing debt was slowly making me sink into depression. Overwhelmed and with no idea where to start, The Simple Road to Riches was a godsend!*

*Small and easy to read I got through it one Saturday morning and instantly felt better. I now had a plan and more importantly the confidence to confront this monster. The first and probably most important point Anna made is, to paraphrase Suzy Orman – you cannot solve money problems with money. Anna used her own personal experience to show how important it is to understand why and how you got here in the first place in order to be able to ensure you do not repeat the same mistakes and also to ensure you do not inadvertently sabotage your own success while tackling your debt.*

*As a self-proclaimed queen of the self-help genre I was knowledgeable enough to see that not only did Anna know what she was talking about, she kept it short, it never felt preachy and the book was chuck full of great tips, practical advice and further reading. Anna’s story is also quite compelling because it happened to a very young and extremely vulnerable woman. Something about her personal story truly makes*

*you feel if she could have done it so can I!*

*Once the all-important issue of how did you get here and how can you make sure you never visit again is out of the way she wastes no time getting to the meat and potatoes of the matter. Well researched and based on the latest financial rules, regulations and evidence based outcomes *The Simple Road to Riches* tells you everything you are going to need to know to attack all debt – from credit card to student loans, medical bills to owing the IRS. No matter how you got there the solution is the same – drastically reduce your spending while simultaneously increasing your earnings – and there is no shortage of ideas on how to get this done.*

*Possibly my favorite thing about this book is the share amount of examples, ideas and references. This is a book that you will keep nearby for a long time. Aside from practical examples on how to decrease outgoings and increase incomings there is a wealth of information on further reading, strategically placed by the relevant topics. I highly recommend this book to anyone who is in debt and has no idea where to start – this is definitely the book for you," - **Bunmi Tella, Goodreads.***





# Table of Contents

<b>Preface</b> .....	<b>11</b>
<b>Here's Why You Shouldn't Read this Book</b> .....	<b>15</b>
<b>Part One: 5 Pillars You Need to Get Started</b> .....	<b>17</b>
Mindset Comes First: Take Charge and Talk Back .....	18
Careful and Strategic Planning .....	23
Delayed Gratification .....	26
Discipline.....	31
Focus .....	34
<b>Part Two: How I Started Stashing the Moolah (Online and Offline Methods)</b> .....	<b>37</b>
<b>Part Three: Paying Off Debt and Growing My Money</b> .....	<b>135</b>
Where's All My Money .....	136
Recommended Research and Reading List.....	138
Be the Boss of Your Money.....	140
Is Debt Consolidation Right For You? .....	145
When Your Wallet Stops Being a Magician .....	149
Murphy's Law Repellant .....	159
The Biggest Income Increase: From Vision Board to Live .....	162
<b>The Power of Vision Boards</b> .....	<b>166</b>
<b>Afterword</b> .....	<b>171</b>
<b>How to Claim Your Bonuses</b> .....	<b>172</b>
<b>Learn How to Create Multiple Streams of Incomes</b> .....	<b>173</b>



# Preface

When I began my career in 2005, I was debt free. My salary wasn't that great and it was a challenge stretching it from month to month but I didn't owe anyone money.

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, and I didn't have to provide that much documentation. I didn't even have to prove I could pay it back. I just had to say the magic words, "I want the money."

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, or so I thought.



I spent the \$12,000 on a bunch of nonsense I can't remember now. However, I was more careful with the credit cards and paid most of it off every month, and then two back-to-back family tragedies sent me on a downward spiral. I applied for two more loans and blew it all.

I shopped for things I didn't need 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 to the ground 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 they were enormous and I barely had anything left over after the payments. 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 and get rid of it once and for all.

At the beginning of that year, I was over \$40,000 in debt – loan and credit cards combined and had 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 four parts. Part one outlines what you need before you can begin this journey, which is more than simply throwing money at the debt every month.

Part two details all the creative things I did to make extra money, 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 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.

If you're a financial guru who has mastered the secret to making money, a veteran at paying off debt or looking for investment strategies, this book isn't suited for you.

This book is about motivation, inspiration, personal growth, triumph against all odds and igniting light bulb moments in a tough situation.

My knowledge has superseded the information in this book since it was first published in 2015. As a result, I updated it significantly in August 2017 and will continue to update it every year as my knowledge grows.

If you want to be kept abreast of updates, you can join the private Facebook group (more details in the bonus section at the end of the book). You will also receive one on one support,

advice and recommendations in the Facebook group.

I recommend reading this book twice. The first time, get through and absorb all the information. The second time, use the work sheets, practice the exercises and create an implementable plan around the ideas proposed in the book.

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

# Here's Why You Shouldn't Read This Book

I would like to discourage you from reading this book if you have the following beliefs: -

- You think you're in an impossible situation and you've made up your mind there's no way to pay off your debt in this lifetime.
- You think there's some kind of magic formula to pay off debt without doing anything inconvenient.
- You're not ready to do what it takes to come out on top financially.
- You're not ready to give up your credit cards.
- You think shopping is a basic human right and you're not ready to give it up.
- You're not interested in living within your means.
- You don't think there's a life beyond living pay check to pay check.
- You've really tried. Really. But you just can't see how there can be anything different at the end of the tunnel.
- You believe following your dreams is for the birds and in reality; you can't do any of that. It's just some random wishful crap from childhood.

If you believe all of the above and are unwilling to look at the possibility of coming out ahead financially, be a dear and turn back from this book right now.



The content of this book is real and exactly what I did to pull myself out of debt and make an implementable life plan, and I didn't need to earn millions to do it either.

# Part One: 5 Pillars You Need to Get Started

Did you enjoy the preview? Get the book on the following channels:

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