

**“Money Saving Ideas”  
“How to Spend to Save and Save to  
Spend”  
“How to Earn Some Extra Cash”**

**Book 1**

# **The Money Watch Guide**



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**A very warm welcome to you!**

**Let's just get the formalities out of the way first**

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### **Please note...**

I am not a financial advisor; I am just an ordinary consumer looking at money and ways to save and pay off debts. Everything in this book is about common sense and some logic. You should always seek professional advice before committing to any loans, credit agreements or any other form of funding.

This book is primarily focused on the UK, but the principals and examples of what is being said can apply in almost any country.

**If you know someone who is in financial difficulty, then please share this book with them. Let's try and help each other!**



## About the Author



Chris Bowker is a UK military veteran; who served in the Brigade of Guards, the Special Air Service (SAS) and in Intelligence. He served for 25 years working in a combination of high, medium and low risk-countries, often working in hostile environments against terrorist groups and foreign threats.

He spent the last 20 years working as a security consultant and security manager in various commercial sectors, again in high, medium and low-risk countries and environments.

The commercial sector's focus has been on the protection and risk reduction to companies, individuals, property and assets. The areas of the sector included the film and entertainment industry, the steel industry, oil and gas sector, the defence industry, retail industry, insurance industry, aviation industry, high net worth individuals, government and diplomatic missions, corporations, companies and individuals under perceived or actual threats.

Chris has conducted risk assessments, security audits, evaluations, training and education, mentoring and crisis management within complex and fluid operating environments. Instructed government and commercial agencies and companies in basic and advanced levels of foot and mobile surveillance combined with private investigation work and risk consulting.

He has provided close protection and management planning for international trips of high-profile executives and personnel who were under known terrorist or criminal threats.

He has lived and worked in over 50 countries.

**Chris is now an Author, Publisher and Entrepreneur.**





# Table of Contents

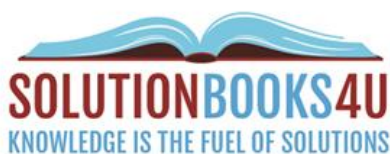
(Click on any heading to go straight to that chapter or section)

## Contents

<b>ABOUT THE AUTHOR .....</b>	<b>3</b>
<b>TABLE OF CONTENTS .....</b>	<b>5</b>
<b>INTRODUCTION .....</b>	<b>7</b>
<b>1.0 THE FIRST STEPS.....</b>	<b>13</b>
1.1 EXPENDITURE.....	13
1.2 INCOME.....	18
1.3 SUMMARY, FIRST STEPS.....	21
<b>2.0 WARNING... SCAMS AND SCAMMERS. ....</b>	<b>24</b>
2.1 LOAN SCAMMERS.....	24
2.2 CREDIT CARD SCAMMERS.....	27
2.3 UNEXPECTED PRIZE SCAMMERS.....	30
2.4 UNEXPECTED MONEY SCAMMERS.....	31
2.5 A QUICK SUMMARY OF WHAT TO LOOK FOR. ....	32
2.6 SUMMARY, WARNING... SCAMS AND SCAMMERS.....	33
<b>3.0 SAVINGS TIPS, DON'T SAVE, SPEND! .....</b>	<b>35</b>
3.1 INTEREST RATES.....	35
3.2 TO THE TIPS. ....	38
3.2.1 Banking.....	38
3.2.2 Credit Cards.....	39
3.2.3 Loans.....	42
3.2.4 Utilities.....	45
3.2.5 Shopping.....	50
3.2.6 Coupons.....	52
3.2.7 Clothes and Shoes.....	53
3.2.8 Appliance Shopping.....	54
3.3 SUMMARY, SAVINGS TIPS, DON'T SAVE, SPEND! .....	55
<b>4.0 MORTGAGES.....</b>	<b>57</b>
4.1 TYPES OF MORTGAGES.....	57
4.2 RE-MORTGAGE.....	58
4.3 FIRST-TIME BUYER.....	58
4.4 BUY-TO-LET MORTGAGE.....	59
4.5 MORTGAGE COMPARISON.....	59
4.6 MORTGAGE BROKERS.....	59
4.7 SUMMARY, MORTGAGES.....	60
<b>5.0 WHAT OTHERS HAVE TO SAY ABOUT MONEY.....</b>	<b>62</b>
5.1 GETTING INTO AND OUT OF DEBT.....	62
5.2 SUMMARY, WHAT OTHERS HAVE TO SAY ABOUT MONEY.....	63
<b>6.0 WHERE TO GET HELP.....</b>	<b>66</b>

## Book 1: The Money Watch Guide

6.1 SUMMARY, WHERE TO GET HELP.....	67
<b>7.0 OPTIONS TO MAKE SOME EXTRA CASH. ....</b>	<b>69</b>
7.1 EXTRA CASH IDEAS.....	69
7.2 WHERE AND HOW TO ADVERTISE YOURSELF. ....	72
7.3 SUMMARY, OPTIONS TO MAKE SOME EXTRA CASH. ....	75
<b>8.0 FORGET ALL THAT... ..</b>	<b>77</b>
8.1 TYPES OF DEBT .....	77
8.2 SUMMARY, FORGET ALL THAT.....	81
<b>9.0 SUMMING UP.....</b>	<b>83</b>
<b>THE SOLUTIONBOOKS4U SECRET AGENT SKILLS SERIES .....</b>	<b>85</b>
BOOK 1: SECRET AGENT SKILLS PERSONAL PROTECTION GUIDE .....	85
BOOK 2: SECRET AGENT SKILLS HOME PROTECTION GUIDE .....	88
BOOK 3: SECRET AGENT SKILLS HOLIDAY PLANNING GUIDE .....	90
<b>THE SOLUTIONBOOKS4U WATCH GUIDE SERIES.....</b>	<b>92</b>
BOOK 2: THE SCAM WATCH GUIDE.....	92
BOOK 3: THE DRUGS WATCH GUIDE.....	96
<b>WEBSITES AND APP LINKS SUMMARY .....</b>	<b>100</b>



## Introduction

**By the end of this book, you will know many top tips for saving your money. How to spend your money wisely, and how to reduce debt and how to get out of debt. You need a sound plan of action; this book is the start of that plan! Spend to Save and Save to Spend. I will explain that later in the book.**



In this The **Money** Watch Guide, we will look at how to make your money go around. Practical ideas for clearing debts and at what to do and at what not to do when it comes to how you spend your money! This may/will involve some sacrifice and lifestyle changes, but necessary for however long it may take to get you back on track and in the black.

But why is a security guy writing about money, what does he know, he's not a financial advisor? Well, no, I'm not, but one thing is for sure we all need money and money represents security and freedom for many people. A security and freedom that for many under COVID has been lost.

A lack of money makes us vulnerable, even desperate, and we can blindly get ourselves deeper in debt. The ramifications of which can be severe and even brutal at the extreme. That is what I want people to avoid, and that is the purpose of me writing this book. **AVOIDANCE!**

The loan sharks and other scum bags including scammers are out there. They prey on the vulnerable, taking what they can get and keeping those who are in debt in their pockets.



## Book 1: The Money Watch Guide

How though do you refuse a “lifeline” finance offer from these people, but what if that lifeline loan is a scam? We’ll look at that later in this book.

Another level of money worry is when you can just get by, but you just never quite have enough, and the pay cheque is gone, all too soon, and it doesn’t leave you with much.

Then there are those whose income is sufficient, and they may not realise just how much money they waste or how much they could save.

Money worries affect millions of people around the world every single day and soon we’ll look at some financial statistics.

If you are worried about money but do nothing to change your situation, then you’re stuck, it’s no-good moaning as you will remain where you are. If things don’t change, then they’ll stay the same, as the saying goes!

Now Is the Time to take action and make a very determined effort to change your financial situation, and this book will help and guide you!

### **Here’s 10 money quotes to get you thinking:**

- You must gain control over your money or the lack of it will forever control you. --Dave Ramsey
- Too many people spend money they earned..to buy things they don't want..to impress people that they don't like. Will Rogers
- Money often costs too much. --Ralph Waldo Emerson
- Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this. --Dave Ramsey
- It is not the man who has too little, but the man who craves more that is poor. --Seneca
- The best thing money can buy is financial freedom. --Me
- The real measure of your wealth is how much you'd be worth if you lost all your money. --Anonymous
- Every time you borrow money, you're robbing your future self. - Nathan W. Morris

## Book 1: The Money Watch Guide

- It's not the situation, but whether we react (negative) or respond (positive) to the situation that's important. --Zig Ziglar
- Screw it, Let's do it! --Richard Branson

Which quote most reflects on you and your current situation?

Before we get into it, let's just look at a few sobering statistics:

### Global:

The Institute for International Finance or IIF said in its latest Global Debt Monitor that the coronavirus crisis has pushed global debt levels to a new high of over \$272 trillion. And that it is expected to reach \$277 trillion by the end of 2020.

"The pace of global debt accumulation has been unprecedented since 2016, increasing by over \$52 trillion," the IIF said.

"While some \$15 trillion of this surge has been recorded in 2020 amid the Covid-19 pandemic, the debt build-up over the past four years has far outstripped the \$6 trillion rise over the previous four years."

Larger debt levels put governments, companies and households at a higher risk during economic downturns as they are required to service that debt.

Source 1: CNBC News report November 19<sup>th</sup>, 2020.

If you have debts and loans, then somewhere in there you are part of those staggering numbers.

### In the UK:

- PEOPLE IN THE UK OWED **£1,685 BILLION** AT THE END OF SEPTEMBER 2020.
- THIS IS UP BY **£23.4** BILLION FROM £1,662 BILLION AT THE END OF SEPTEMBER 2019, AN EXTRA **£441** PER UK ADULT OVER THE YEAR.
- THE AVERAGE TOTAL DEBT PER HOUSEHOLD, INCLUDING MORTGAGES, WAS **£60,449**.
- BASED ON SEPTEMBER 2020 NUMBERS, THE UK'S TOTAL INTEREST PAYMENTS ON PERSONAL DEBT OVER A 12-

## Book 1: The **Money** Watch Guide

MONTH PERIOD WOULD HAVE BEEN **£45,431 MILLION**, AN AVERAGE OF **£124 MILLION** PER DAY.

- A CREDIT CARD ON THE AVERAGE INTEREST WOULD TAKE **25 YEARS AND 4 MONTHS** TO REPAY, MAKING ONLY THE LEGAL MINIMUM REPAYMENTS EACH MONTH.
- BORROWERS PAID **£124 MILLION** A DAY IN INTEREST IN SEPTEMBER 2020.
- CITIZENS ADVICE BUREAUX IN ENGLAND AND WALES DEALT WITH **1,960** DEBT ISSUES EVERY DAY IN THE YEAR TO SEPTEMBER 2020.

Source 2: <https://themoneycharity.org.uk/money-statistics/>

### Okay, so let's get started!

First, some KEYWORDS related to and associated with finance.

Dictionary Definitions: [www.merriam-webster.com](http://www.merriam-webster.com)

- **Money**, something generally accepted as a medium of exchange, a measure of value, or a means of payment.
  - **Debt**, a state of being under obligation to pay or repay someone or something in return for something received: a state of owing.
  - **Scam**, a fraudulent or deceptive act or operation.
  - **Scammer**, a person who commits or participates in a fraudulent scheme or operation.
  - **Fraud**, intentional perversion of truth in order to induce another to part with something of value or to surrender a legal right; a person who is not what he or she pretends to be, one that is not what it seems or is represented to be.
1. **Defraud**, to deprive of something by deception.

## Book 1: The **Money** Watch Guide

- **Deceive**, to cause to accept as true or valid what is false or invalid; to make someone believe something that is not true; to give a false impression.
- **Phishing**, a scam by which an internet user is duped (as by a deceptive email message) into revealing personal or confidential information which the scammer can use illicitly.
- **Swindle**, to obtain money or property by fraud or deceit.
- **Mark**, a victim or prospective victim of a swindle
- **Victim**, one that is acted on and usually adversely affected by a force or agent.
- **Due diligence**, research and analysis of a company or organization done in preparation for a business transaction.

The above are all words that we know, generally they are less used, but given what they represent, perhaps we prefer not to use them where possible and nobody wants to be affected by them. But reminding one's self of the clear definitions will help to remind you to think 'scam' if you take a moment to analyse what you receive, read, see, or hear when you are most vulnerable and, in some cases desperate for money!

**Your aim by the end of this book is to make your plan of action to be **in the "Black"****

**Coming up next.**

In the next chapter, we will look at taking **The First Steps** to improve your finances. First, by breaking down all your expenditures and incomes in detail. This is critical in being able to move forward with an action plan. It's our starting point, the baseline to reduce debt, get you out of debt, or just free up some cash for rainy days.

# 1

## The First Steps



You must gain control over your money or the lack of it will forever control you.

Dave Ramsey.