



The Envelopes Book (Poor Mans Retirement Plan A Practical Guide to Saving 1)

Eric Carstens

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Budgets are tight these days. Well aren't they always? I wrote this book about a trick I learned when I was bartending, back then I received 100% of my paycheck in cash. I hated going to the bank everyday to deposit the cash, and with zero return for doing so why should I?

So I started making my own 'savings' account at home, in cash. Which eventually developed to my envelopes plan. I have shared this plan with almost everyone I know and it REALLY works. The simple acts of planning and saving have made my life easier as I watch others struggle.

I wrote this book to help others who are 'savings' challenged, and have all the excuses in the world WHY they cannot do it. Today is YOUR day, you will now be able to save effectively and get what you want and need without worry.

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