

# Simple financial assistance solution

ADAM Goulding has used his common sense and his life skills to pull himself out of major debt.

Now the 28-year-old Craigmores man is keen to assist others.

When Adam was aged 24 he discovered, with his now wife Renee, he owed about \$25,000 through loans and personal debts.

With help from Renee he wrote down all his expenses for the month.

It was here Adam noticed his dilemma - his outgoing weekly expenses were exceeding his weekly income.

"It was a huge shock," Adam said.

"So we then devised a plan we now call Keep It Simple Stupid," he added.

From then on Adam kept a constant eye on his finances and worked hard to change his prior spending habits.

Within a year he had managed to reduce his loan by \$10,000.

After this Adam put himself into a routine of budgeting his money and on January 1, 2007 he decided to keep every single receipt.

"This meant receipts for purchasing \$1.50 gum or for a coffee," he said.

Adam also decided to take on a defence mode to his money, meaning spend less on daily items rather than the attack method, which was to make more money.

Within two years and after keeping all their receipts and sticking to a budget, Adam and Renee had together managed to save themselves \$84,975.71.

Adam is keen to point out he does not hold any university degree and during his days of major debt



**REDUCED:** Adam and Renee Goulding encourage others to follow their financial path.

worked as a pharmaceutical salesperson.

However, since his desire to save money, he and Renee have set up their own business and three months ago released their self-published book 'How to cut your debt to zero in 5 simple steps, the keep it simple stupid home budget'.

To date, 200 copies have been sold and they have received hundreds of emails in support of the book.

The couple now only has a home loan debt and with their income always exceeding their weekly outgoing expenses, this is helping them to quickly reduce their home loan.

Also, they do not own any credit cards.

In addition, Adam and Renee who are expecting their first child are keen to document the cost of raising a child to share with others.

Those interested in learning more, can contact Adam or Renee on 7127 4782 or should visit [www.mrbudget.com.au](http://www.mrbudget.com.au) on the internet.

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