



# Living Rich for Less: Create the Lifestyle You Want by Giving, Saving, and Spending Smart

*Ellie Kay*

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**Living Rich for Less: Create the Lifestyle You Want by Giving, Saving, and Spending Smart** Ellie Kay  
**You really can be rich in every way, every day.**

So you want to own the home you love, make memories on wonderful vacations with family or friends, finance college educations, and help others too?

You can—starting here and now.

With lively humor, proven know-how, and practical principles for financial health, *Living Rich for Less* helps you stretch your dollars to realize the lifestyle of your dreams. Ellie Kay's entertaining and enlightening examples show you simple steps to save, spend, and give smart, and her three main principles are undergirded by dozens of effective rules and hundreds of Cha-Ching Factor™ tips that keep or put money in your pocket.

Ellie knows what it's like to be financially-strapped or struggling, wanting to be the Joneses but feeling as poor in spirit as in pocketbook. She went, within two and a half years, from being a new wife and mom with \$40,000 in consumer debt and seven children (and college educations) to support, to being completely debt-free and within fifteen years able to pay cash for eleven different cars, give away three of those cars, buy two five-bedroom houses (moving from one to the other) and nicely furnish each, take wonderful vacations, dress her family in fine fashion; and support more than thirty non-profit organizations in more than a dozen different countries, giving away more than \$100,000.

Isn't that the kind of transformation to a rich life that *you* want?

*Living Rich for Less* helps anyone get there in our taxed-out, maxed-out times. Because financial security doesn't mean just genuine prosperity, but being able to live luxuriously, give generously, and care for yourself as well as the others around you.

**Why keep up with the Joneses when you can be them?**

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