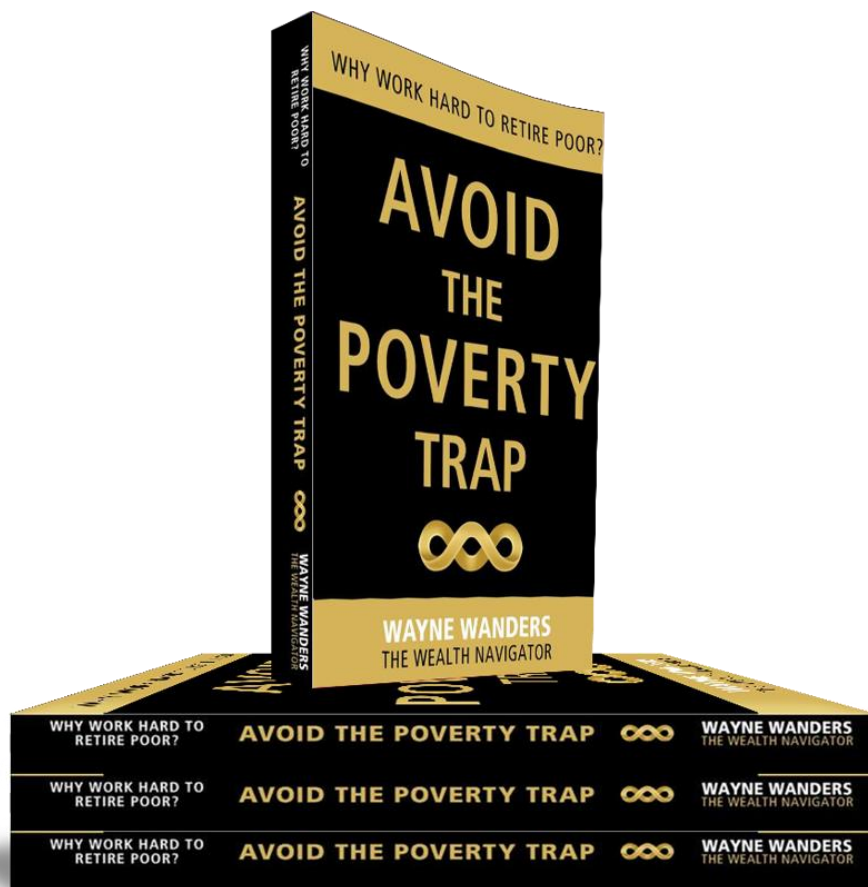


“The Retirement System in Australia is Flawed”

Understand that most people are on the treadmill to work hard all their life, just to retire poor, heading straight for the
Poverty Trap



Learn how to Avoid the Poverty Trap

THE BOOK

Can you remember when life used to be simple? What did you need to do? Finish school, get a job, work hard, get the gold watch and enjoy the pension. But times are no longer like that.

The retirement system in Australia today is flawed.

In the book *“Avoid the Poverty Trap”* you will learn the reality that most people are on the treadmill to work hard all their life, just to retire poor.

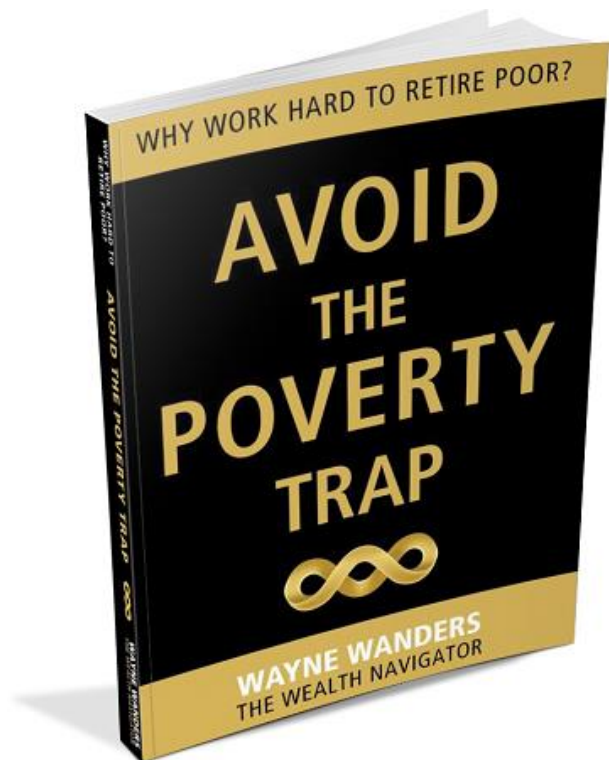
This is because they remain dependent.

Dependent on someone else. On the Government for the pension. On a faceless fund manager for their superannuation. On their family. Or on lady luck.

This dependence means that they are heading straight for what Wayne Wanders, The Wealth Navigator calls the Poverty Trap.

This is where *“Avoid the Poverty Trap”* can help.

Not only does it explain why most people are currently heading for the Poverty Trap, but you will learn how to be independent and avoid the Poverty Trap.



Learn in plain English, how:

- To take responsibility for your own future today.
- To understand where you are financially today.
- To clarify and set your own smart financial goals, including the goal of financial protection. This is the emergency buffer all Australians should have. These goals are broken down into achievable levels so you can take it one step at a time.
- To avoid self-sabotage by resetting your dollar limiter and getting you to focus on your why.
- To make money your servant and avoid things like lifestyle inflation.
- To have more money at the end of your month
- To eliminate the silent wealth destroyer, bad debt.
- You can make your money work hard for you, rather than you working hard for your money.
- By adding more value, you can earn more money.
- Cancer of the wallet can undo all your efforts to be independent.

But the most important thing you will learn in *“Avoid the Poverty Trap”* is that just reading the book is not enough. You need to take action, and you need to take action now.

**What got you to where you are today,
will not get you where you want to be.
Why?
Because if it could, you would already be there.**

In addition in the book *“Avoid the Poverty Trap”* you will also learn about how money can bring happiness. You will learn that having money allows you to help and assist others less fortunate than yourself. This could be donations of money, time or both. Think about the look on someone else’s face when you help them.

Your money can bring happiness to others, and by doing this you will bring happiness to yourself. You will learn in *“Avoid the Poverty Trap”* that you owe it to yourself to make a difference and leave a positive mark in this world. Buyers of the book *“Avoid the Poverty Trap”* will make a difference as part of the sale proceeds go to one of the Authors favourite community organisation Indigenous Community Volunteers (ICV).

*“I’ve just finished this book and I have to say that there is
some very confronting information here.
The kind of knowledge you wish you were taught
at school. Luckily, Wayne doesn’t just show you the
problems in your way, he provides actionable answers
too. Read it as soon as you can.”*

Brett McFall, internet marketing expert and best-selling author of
“How To Make Money While You Sleep” www.brettmcfall.com



THE AUTHOR

Wayne Wanders, the Wealth Navigator, is committed to getting Australians off the treadmill of working hard all their life, just to retire poor. All so that hard working Australians can have the life they want, and more importantly, deserve.

Whilst Wayne has been a chartered accountant for over 30 years, Wayne is not your normal accountant. His philosophy of “why think outside of the square when you can just make the square bigger”, gives Wayne an open mind and the ability to dig deeper into challenges.

Making the Invisible, Visible

Some say Wayne’s true talent is in seeing things that others do not. As Wayne makes the invisible, visible, you could call Wayne a forensic accountant.

It was this thinking that made Wayne realise that the retirement system in Australia is flawed. And that most Australians are on the treadmill to work hard and retire poor, heading straight for what Wayne calls the Poverty Trap.

So Wayne made it his mission to use his personal experience and knowledge to help hard working Australians avoid the Poverty Trap through:

- Wayne’s recently published first book “Avoid the Poverty Trap” which helps Baby Boomers and Gen X improve the health of their wealth by getting them off the treadmill of working hard all their life, just to retire poor. Avoiding what Wayne calls the Poverty Trap.
- Wayne’s Wealth Bootcamp for Businesses. This is aimed at reducing the financial stress of the business’s employees. As the employee’s financial literacy increases the health of the employee’s wealth, these employees become more productive and engaged in the business. Which then helps the business improve its profits.
- Wayne’s Wealth Bootcamp for Individuals. This helps to financially educate people so they can reduce and eliminate their financial stress. This financial literacy improves the health of their wealth, so they can have the life they want, and more importantly, the life they deserve.
- Wayne’s upcoming next book, which focuses on helping Millennials and Gen X improving the health of their wealth. It covers areas like how to maximise and grow their income; eliminate bad debt; and to help them achieve medium term goals like how to be in a position to purchase a house to live in, or to fund the ever increasing costs of raising children such as child care and school fees.
- Wayne’s blogs, webinars and other public speaking helping individuals improve the health of their wealth



All so that they can avoid the Poverty Trap.

WHY WAYNE WROTE THIS BOOK

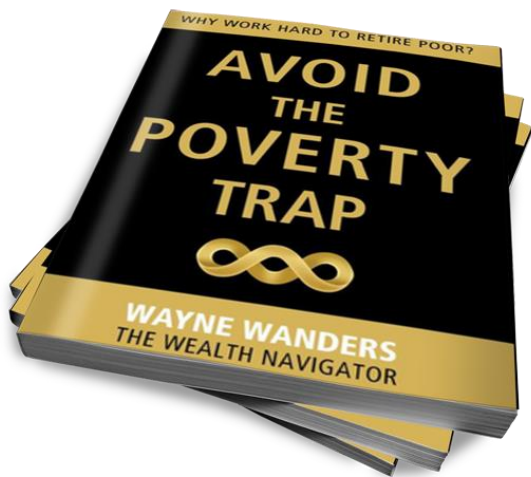
Wayne, has a proven track record as a chartered accountant and business advisor for over 30 years.

In that time Wayne has worked with a large number of businesses including being the Chief Financial Officer (CFO) for two Australian businesses publicly listed on the Australian Stock Exchange (ASX).

Wayne has also worked with many small businesses as their Virtual CFO whilst they could not afford to employ a full time CFO.

Wayne has spent a lot of time setting up new businesses and helping businesses facing closure.

The trouble with trying to help companies stay solvent is sometimes they don't want to make the necessary changes. A saying comes to mind, "you can lead a horse to water, but you can't make it drink".



So yes, it did happen, factors outside Wayne's control meant some of the businesses he was working with collapsed owing him, and many others, money. It was at a time when the economy was down and no one was really starting new businesses.

Here was Wayne, someone who was used to a good income, suddenly with minimal work and as a result, no money.

At that time, Wayne's wife Diana was not working because she was looking after their two young children. But now, they had no choice. Diana had to go back to work.

Diana was working at the markets. Her hours were sometimes 3 am to 11 am. Imagine what their house was like. Everyone had to walk around the house on eggshells as Diana was going to bed as early as 7 pm some nights.

At the same time, they had to take their son out of the local public school as he was being bullied by the teacher of all people.

So not only did Wayne and Diana have minimal money, they still had all the bills to pay. The home loan, the school fees, you name it, the bills did not stop. They went further into debt to pay the bills.

Eventually, Wayne found new work and started to earn money again.

It was at this time Wayne vowed to never be in that position again. Wayne and Diana made a decision to learn from what they were forced to endure and make a change so it would never happen again.

Why think outside the square, when you can just make the square bigger

So Wayne (and Diana) accepted responsibility and took action to get the future they wanted.

One of the first things they achieved from this action was that Diana no longer had to work those stupid hours – and boy didn't the family see the difference from this.

This freed her time up to look after their children, her elderly mother and Wayne's disabled brother – all important things that were being neglected.

From there this action lead to Wayne and Diana:

- Paying off their home loan in full – what a great day that was.
- Having their own financial protection - a large emergency fund should they need it.
- Having money to invest in themselves and their future to generate income from many sources. Should one source go, they have other money coming in.

Wayne thought that what he had done was common sense and most people were doing it.

That was till Wayne spent some time over the last five or so years, reviewing the projected retirement incomes of hundreds of typical Australian families. What Wayne saw astounded him.

Time and time again, Wayne saw people, who based on what they were currently doing, would retire on less than 25 percent of what they wanted. Here were people who:

- Thought because of superannuation that they would be alright when the time came to retire.
- Were starting to financially assist their parents and thinking that they would not be the same burden on their kids.
- Did not realise that their current lifestyle was seriously impacting on their retirement lifestyle. Wayne saw many people whose mortgage was so large it would not be repaid by the time they wanted to retire.



This experience made Wayne realise that most people are on the treadmill to work hard and retire poor. This is what Wayne now calls the Poverty Trap.

Sadly, Wayne also realised most people did not understand they were heading straight for the Poverty Trap. And if they did, they did not know how to avoid it.

This is when Wayne made it his mission to use his personal experience and knowledge to help others, through his book "Avoid the Poverty Trap".

THE CHARITY THIS BOOK SUPPORTS



Indigenous Community Volunteers (ICV) is a not for profit, non-government organisation working with Aboriginal and Torres Strait Islander people to improve quality of life, health, social and economic wellbeing and participation in Australian society.

Importantly, ICV is invited by communities to listen to what people have and need. ICV does things with Indigenous people, not to or for them. ICV connects them with a national network of skilled volunteers from backgrounds as diverse as child care, IT, manufacturing, law and medicine.

ICV does things differently by giving people control of development decisions and by respecting local knowledge and input. ICV aims to help create a better and brighter future for Indigenous Australians so they may fully participate in, and benefit from, the advantages enjoyed by all Australians.

As a charity, ICV relies on donations from the Australian public to fund its vital work in community. Donations from people like me help match skilled volunteers to some of the neediest communities across Australia on projects like:

- Literacy and numeracy programs, computer skills tutoring and monitoring, when English is often a second or third language.
- Business support skills to help establish, fund and maintain local community business and services including community stores, internet cafes, cultural and education centers, recreational spaces, community gardens and health centres. I was involved with one such project helping the communities around Uluru.
- Event management support and mentoring for community festivals and cultural gatherings including planning, marketing and grant writing.
- Photography, documenting and media/broadcasting skills to help preserve and communicate local culture.

By purchasing the book *“Avoid the Poverty Trap”*, you are helping ICV as a portion of the sale proceeds of this book will be donated to ICV.

**You owe it to yourself to make a difference
and leave a positive mark in this world**

BOOK INFO

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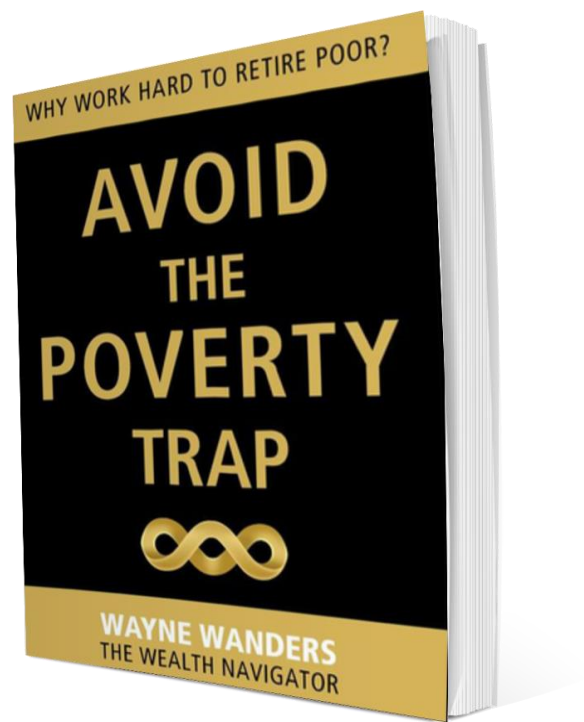
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Poverty Trap