



THE NO MONEY BOOK

BY
JAMES J VARELA

LIFE COACH

The No Money Book (**Preview**)

Copyright © 2018 James Joseph Varela; All Rights Reserved

Published by Tertius Vir Publishing

No part of this book may be reproduced or transmitted in any form or means, electronic or mechanical, including photocopying, recording, or by any information storage and retrieval systems, without written permission from the publisher and author.

ISBN 978-1-64316-038-2

First Date of Publication July 2018

Disclaimer

As the old saying goes. “I cannot tell you what to do; I can only tell you what I would do if I were you. “Throughout the book, I will mention brand names of goods and services. I recommend these products to readers as I either use or used them myself or they are renowned for value and quality. As this book goes to publication, I receive no royalties nor any compensation of any kind from these manufacturers or service providers. I tell them to readers and let them decide if they are useful to their situation and needs. This book is not some get rich fast formula book. It is a plan for living. I did not invent the information the reader will learn they have been tested across time what I have done is as much as possible is to explain these methods in laymen’s terms. This edition is updated as it goes to print. Readers should use online No Money Book online resources such as the book blog and Twitter for the latest updates and news as you strive to overcome life’s obstacles meet your goals. This book teaches the mechanics on how to solve problems. It does not guarantee you will succeed that is determined in large part by you the reader on how hard and smart you are willing to work to achieve your life goals and your creativity and talent.

James Varela,

Sarasota Florida

Table of Contents

[Acknowledgments](#)

Table of Contents

Disclaimer

- [Preface](#)
- [About the Author](#)
- [Direction](#)
- [What you can expect to gain from the information in this book](#)
- [The No Money Book Ten Commandments](#)
- [Chapter One.](#) Crash Dive No Money & In Crisis – Emergency

Strategies

- [Chapter Two](#) No Money No Benefits
- [Chapter Three](#) No Money for New Car

- [Chapter Four](#) No Money Need Part Time Job
- [Chapter Five](#) No Money for Rent or Mortgage
- [Chapter Six](#) No Money Older Workers
- [Chapter Seven](#) No Money No Lawyer
- [Chapter Eight](#) No Money Older Workers and Single Moms
- [Chapter Nine](#) No Money Government Services
- [Chapter Ten](#) No Money & Retired
- [Chapter Eleven](#) No Money, Thrifty Living
- [Chapter Twelve](#) No Money & In Debt
- [Chapter Thirteen](#) The Free Life. All for Free
- [Chapter Fourteen](#) Career Advice for Those Starting in the World of
Work
- [Chapter Fifteen](#) The System

Direction

When you were a child in school, your math teacher taught you mathematics; your history teacher taught you history and your English teacher taught you English.

I teach direction

Direction is the single most important point of this book. In life, you must have a direction to reach your goals and dreams and overcome problems, and The No Money Book is that direction. One of the main reasons I wrote it was to help young people. When I was in my twenties and most of my thirties I struggled and felt great sympathy with today's young people. The unstable job market which offers wages and salaries stuck in 1999 as well as the student loan racket is hurting young people the most. My sincere advice is to realize it's not your fault, today financial security for people under thirty even for people with college degrees today is hard to achieve. If you are ready to take your own life into your hands, The No Money Book belongs on your Kindle or me Phone or Nook.

What Can You Expect to learn from The No Money Book?

- **Hard times Survival Skills:** Debt defense, Low-cost legal help, create your own benefits package when your job provides none. Thrifty shopping and living.
- **Job and Career Strategies:** Tapping the hidden job market. Government jobs, job seeking skills. Resume tuning.
- **Health Care:** Insurance for the uninsured, real prices on overseas cosmetic, dental and guidance on affordable health care issues.
- *Learn the System*

The No Money Book Ten Commandments

- 1. Thou shall live beneath one's means**
- 2. Thou shall always have more than one income source**
- 3. Thou shall always live thrifty but never cheap**
- 4. Thou shall cut the cable /satellite television**
- 5. Thou shall waste nothing**
- 6. Thou shall start living not simply surviving**
- 7. Thou shall manage “business “and personal relationships correctly**
- 8. Thou will always put something each month away to long-term savings**
- 9. Thou will get at least a two-year College Degree**
- 10. Thou shall commit to physical and mental fitness**