

B A R B A R

Rich, Made Simple

The Dumb-Easy Guide to Building Wealth

Plain-English steps to build wealth over time.
No hype. No shortcuts. No jargon.

General information only · Not financial advice

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Before You Start: The Fine Print (Kept Short)

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All numbers in this book are simple, made-up examples to show how ideas work. They are not predictions, promises or recommendations. Investing involves risk, including the risk of losing money. Past performance is not a reliable indicator of future performance. Rules for things like superannuation and tax change over time, so always check current details with official sources such as the ATO (ato.gov.au) and ASIC's Moneysmart (moneysmart.gov.au).

The author and BARBAR are not licensed financial advisers and do not recommend any specific product, fund, provider or platform.

Okay. That's the serious bit. Now let's get to the good stuff.

Introduction: Rich Is Boring (And That's Great News)

Let's get one thing straight on page one: this is not a book about getting rich quick.

If you were hoping for a secret crypto coin, a magic trading pattern, or a guy in a rented Lamborghini telling you to "just believe," you've come to the wrong place. Sorry. Put the kettle on anyway, because what you're about to read is better.

This is a book about getting rich *slowly*. Reliably. In a way that's so simple it almost feels dumb.

Here's the thing nobody selling a course wants you to know: building wealth isn't complicated. It's just *unexciting*. The steps fit on a sticky note:

1. Spend less than you earn.
2. Get rid of expensive debt.
3. Keep a cushion for emergencies.
4. Earn a bit more over time.
5. Invest the difference in simple, low-cost, diversified things.
6. Automate it so you don't have to think about it.
7. Wait. Then wait some more.

That's it. That's the whole book. You could stop reading now.

But you won't, because knowing the steps and actually *doing* them are two very different things. Most of us know we should

eat more vegetables, too. The hard part isn't the information. It's the habits, the mindset, the little traps along the way, and knowing exactly what to do on a wet Tuesday when your car needs new tyres and your mate is telling you about a "sure thing."

So that's what this book does. It takes each step on the sticky note and turns it into something you can actually do, in plain English, with no jargon and no judgement.

What "rich" means in this book

When we say "rich," we don't mean a yacht. (You're welcome to want a yacht. Just know they're famously expensive to own.)

In this book, rich means:

- **You're not stressed about money most of the time.**
- **A surprise bill is an annoyance, not a crisis.**
- **You owe nothing on credit cards or payday loans.**
- **Your money is quietly working for you while you sleep.**
- **You have choices** — to change jobs, take time off, help family, or one day stop working altogether.

That last one is the real prize. Money is just a tool for buying freedom and options. The more of it you have working for you, the more of your life you get to choose.

Who this book is for

This book is for you if:

- You feel like you "should" be better with money but don't know where to start.
- You earn okay money but it seems to vanish.
- You've got some debt and want out.
- You've heard about ETFs, index funds and super, but your eyes glaze over.
- You want a simple plan, not a finance degree.

It's written for Australians, so we'll talk about super, the ATO and Aussie-specific stuff. But the core ideas work pretty much anywhere. If you're elsewhere, just swap "super" for your country's retirement system and "ATO" for your local tax office.

How to use this book

Each chapter is short. Each one ends with a few "Do This" actions. You don't need to do everything at once — in fact, please don't. Pick one thing, do it, then come back for the next.

At the end, there's a **30-Day Starter Plan** that walks you through the first month step by step, plus a set of **checklists** you can print and stick on the fridge.

Read it once all the way through to get the big picture. Then use the 30-day plan to actually start.

Ready? Let's make you rich. Slowly. Boringly. Dumb-easily.

CHAPTER 1

Your Money Mindset (Or: Why Smart People Stay Broke)

Before we touch a single dollar, we need to talk about the thing between your ears.

That sounds a bit woo-woo, I know. But hang on. Plenty of people with high incomes are broke, and plenty of people with modest incomes quietly build real wealth. The difference usually isn't intelligence or luck. It's a handful of beliefs and habits.

Let's look at the big ones.

Belief #1: "I'll sort out my money when I earn more."

This is the most common money myth of all, and it's a trap.

Here's why: when your income goes up, your spending almost always goes up with it. New job, nicer car. Pay rise, nicer apartment. Bonus, nicer holiday. This is called **lifestyle creep**, and it's sneaky because each upgrade feels reasonable on its own.

The result? People who earn twice as much often end up with the same amount left over at the end of the month: roughly nothing.

The fix is simple: **start building good habits now, with whatever you earn.** If you can't save \$20 a week on your

current income, you probably won't save \$200 a week on double the income either. The habit matters more than the amount — at least at first.

Belief #2: "Investing is gambling."

It can be — if you do it like a gambler. Throwing money at one hot stock or a coin because someone on the internet said it's "going to the moon" is gambling with extra steps.

But buying a small slice of hundreds or thousands of businesses, holding them for many years, and not panicking when prices drop? That's a completely different activity. It's more like owning a tiny piece of the economy. It still carries risk — prices go up and down, sometimes a lot — but the approach is about patience, not luck.

We'll cover how this works in Chapters 8 and 9.

Belief #3: "Rich people are just lucky (or greedy)."

Some are. Lots of luck is involved in life — where you're born, your health, your family. That's real, and it's okay to acknowledge it.

But believing that wealth is *only* for the lucky few is a great way to never try. And believing rich people are all bad can make you quietly sabotage yourself, because who wants to become the bad guy?

Try this instead: **money is a tool**. Like a hammer, it can build a house or break a window. Having more of it just means you can build more — security for your family, generosity for your community, freedom for yourself.

Belief #4: "I'm just bad with money."

No. You were probably never taught. Most schools spend years on trigonometry and about five minutes on how a credit card works.

Being "bad with money" isn't a personality trait. It's a skill gap, and skills can be learned. You're learning right now.

The two-word secret: "Future You"

Here's a mental trick that actually helps. Imagine a person called **Future You**. Future You is you in five, ten, twenty years. They're a real person. They'll have real bills, real dreams, maybe a sore back.

Every financial decision is basically a deal between Present You and Future You.

- Buy a \$7 coffee every day? Present You wins a little.
- Put that money toward investing instead? Future You wins — potentially a lot, thanks to compounding (more on that in Chapter 7).

The goal isn't to make Present You miserable. You deserve to enjoy life now. The goal is to strike a **fair deal** between both of

you. Spend on things that genuinely make you happy. Cut ruthlessly on the stuff that doesn't.

Comparison is the thief of wealth

Your neighbour's new car. Your friend's overseas holiday. That influencer's designer bag.

You have no idea how any of it was paid for. Lots of what looks like wealth is actually debt wearing a nice outfit. A shiny car in the driveway might be a hefty loan. A fancy holiday might be sitting on a credit card at a high interest rate.

Real wealth is often invisible. It's the money in an investment account that nobody sees. It's the paid-off home. It's the person driving a ten-year-old car who could retire early if they wanted.

Stop comparing your behind-the-scenes to everyone else's highlight reel.

Make it about something

"Save more money" is a boring goal. Nobody gets out of bed for that.

"Be able to take three months off when my kid is born." "Never feel sick when the rent is due." "Help Mum with her bills." "Stop working at 55 and go fishing."

Those are goals with a pulse. Write down yours. You'll come back to it when things get hard.

Do This

- **Write down your "why."** One or two sentences about what you want money to do for you. Stick it somewhere you'll see it.
- **Notice one money belief you hold** that might be holding you back. Just notice it. You don't have to fix it yet.
- **Picture Future You.** Seriously — five, ten, twenty years from now. What does that person want you to start doing today?