

Suddenly Responsible - Your Guide to Getting Rich Slowly Available for Sale 1 April 2021

Australia's newest and possibly funniest guide to personal finance.

This book is intended to bridge the gap between having no idea about personal finance and working towards building a fabulous financial future.

It is about getting rich slowly.

The book has been developed in conjunction with David's daughter Rachel who has helped with editing and trying to figure out what he meant, so was a great context check.

The book has been written for teens entering the workforce and getting their first paycheques, and also includes those who later in life who, for whatever reason, find themselves needing to understand the world of personal finance. Both groups find themselves, becoming Suddenly responsible.

David considers that with time, development of great savings habits and sound investing, that anyone living within their means can get rich slowly. There is no great wisdom here, no secrets and no shortcuts. It would help though if you had money beans. These are the seeds, which if you had some you could plant and grow wealthy! Sadly, the book offers none, but David feels he is passing on the seeds of knowledge that will let the reader do it themselves.

This leads to the Money Beans 12 Rules

The first 5 are given here as a sneak peek.

Saving leads to wealth. Savings with compounding leads to more wealth.

Seek independent advice; Always

If you don't educate yourself just a little you are limiting your opportunities

If it seems to be too good to be true it is.

Stock tips are generally rubbish and are well named, as they belong in the tip.

About David

David sadly didn't know when to stop going to University. It hasn't though made him that smart, just perhaps well read.

He still works so he can't be that clever.

David qualified from the University of NSW as a geologist and worked mostly in NSW and Queensland as a field geologist for 7 years before working for the Australian Stock Exchange, eventually as Assistant Listing Manager just around the crash of 1987. Then followed 7 years in private practise as an accountant. In the latter part of that time, he completed his Master's in Business Administration from the University of Western Australia majoring in International Business.

With that fine piece of paper under his belt he went, well international, and worked on and off in West Africa for another 7 years.

In 2016 he spent time as a forensic accountant, and has done so ever since, again off and on. You can hire him here. Hopefully by the time this book makes him famous he will have redone that website!

Contacts

David Bay
0466 572044
mailto: office@money-beans.com