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Interest rates in the UK have remained at record lows since the financial crisis of 2008/09. Prior to this period, savers could easily secure an attractive rate of interest on their savings - 4%, 5% or even 6%. In recent years, these higher rates have reduced to just 1% or 2%. Naturally, many people have been looking around trying to obtain a better return on their savings. Some have turned to P2P but this is not without additional risks compared to cash deposits. Others are tempted by the offer of a better return from the stock market but most ordinary people have little knowledge of the markets and may be apprehensive about dealing in areas they do not really understand. Of course, those that can afford the up front fees can employ the services of a professional financial adviser. For those people who cannot afford it or simply choose not to go down the adviser route, this short diy guide to securing a better income from investments is designed to help ordinary people to better understand the markets and develop a strategy to meets their income needs for the future. The book therefore offers a practical guide to using UK shares, investment trusts, index funds and bonds to maximise income returns from savings or pension lump sum

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Trained by the experts at CERT (Civilian Emergency Response Team) to understand how to prepare for and survive disasters, and a leader in the area of Disaster Recovery, Richard Lowe lays out how to make you, your family, and your friends ready for any disaster, large or small. Based upon specialized training, interviews with experts and personal experience, Lowe answers the big question: what is the secret to improving the odds of survival even after a big disaster?

Straightforward and easy-to-understand guide to the basics of self managed super funds The SMSF DIY Guide is an authoritative, up-to-date and accessible guide to the pros and cons of running a self managed super fund. In plain English, financial advisor, Sam Henderson tells you what you need to know to set up and run a SMSF and ensure that all members fully meet their legal obligations, while outlining proven investment strategies, including those for shares, property, gearing and fixed interest. Filled with practical, how-to information, supplemented with real life case studies Covers all the bases, including setting up and administering a compliant fund, asset allocation and investments, risk management and insurance, retirement and eliminating tax, financial planning, estate planning, tax reduction strategies and much more Steps you through the process of creating your own one-page financial plan outlining your investment strategy. Written by one of Australia's most well known and respected financial advisors

If you are a hairdresser who is currently in or entering the hair industry or know someone who is, then you need this book. The vast number of working hairdressers make less than \$30,000 a year. Without an experienced mentor teaching a stylist what to do, it is very difficult to beat the odds and earn over \$100,000 a year in income in the beauty business. This book is that mentor! Learn exactly what to do and when to do it as it relates to building and maintaining a large and lucrative clientele base. In short, this book will teach you in detail how to make a lot of money in the hair industry while the vast majority of hairstylists do not. Here is a chapter list- Is this the industry for me? * Internship-Where should I work? * The critical consultation * Commission or rental * Fashion shows * The bi-yearly builder * Competition * Hair care maintenance and retail product sales * Up selling services * The killer shampoo * The power of humor * The chameleon effect * The 100% total satisfaction guarantee * The image game * Station location * Pre-Booking appointments * Tracking your business * Double Booking * Professionalism * The assistant advantage * Department store promotions * Professional distance * Lunch is for whimps * Complete make-over demonstrations * Free services * Business cards * Before and after * The barter system * Scouting for models * Promotions with church groups * Networking in the salon * Clientele date base * Your receptionist * Accounting for success * Do I open my own salon? * Exit plan. This book will teach you how to: * Start, grow, and maintain, a large and lucrative hair clientele * Separate yourself from the crowd in the hair business * Create a financially independent lifestyle for yourself in the hair industry * Make a lot of money working in a hair salon * Make the hair industry work for you * Finally be successful as a hair stylist You will learn how successful people in the hair industry have achieved that status and how you can do it too. Most importantly, you will learn that making a lot of money in the hair industry has surprisingly little to do with physically doing hair. All of this will be taught from the perspective of a normal guy from Los Angeles California who was lucky enough to be put under the wing of a brilliant man, not through some corporate perspective. Alan Daniels has trained hundreds stylists over the years and many of them have gone on to make over \$100,000 incomes. You can do it too!

The Most comprehensive Credit repair manual on the market today. It goes in dept on how to find errors and how to read the credit report. This Book includes 6 worksheets and 7 sample letters.

The do-it-yourself guide for converting your home to solar power Solar energy is clean, efficient, sustainable—and expensive. Or is it? Many homeowners simply assume that the cost of solar panels is out of their reach, but in reality, the technology is quickly becoming attainable for the middle class. Rather than leasing panels from one of those home solar startups (and letting them reap the financial benefits), why not join the thousands who are doing it themselves? In Solar Rooftop DIY, sustainable energy expert Mike Sullivan offers five design plans—ranging from a few simple panels to a complex, roof-covering array—for building a rooftop PV energy system for any home. Each plan has clear and detailed step-by-step photographs showing the installation process. Many of them require no additional labor—just a few days' commitment for the average weekend warrior. With energy costs only set to increase in the future, now is the time to make the switch to solar and start selling power back to the grid.

In The Self Managed Superannuation Fund Handbook, tax and superannuation specialists Barbara Smith and Dr Ed Koken show you how to take advantage of the simplified do-it-yourself superannuation and pension rules, and how to get the best out of your investments in the most tax-friendly way. This practical handbook covers: why you should set up and run your own fund investment options and strategies taxation tips and traps in running your fund accessing your retirement savings as pension This book is full of information for investors setting up or already running an SMSF, and professionals who provide superannuation and retirement planning advice to clients with SMSFs.