

A Book Proposal

BALLIN' ON A BUDGET

A Guide To Building Social Status While Pinching Pennies

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Submitted By

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## PROPOSAL OVERVIEW

### BALLIN ON A BUDGET

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#### I. The Content

##### A. The Premise

With the state of today's economy, a lot of Americans are going through some slight form of depression and sacrificing the social activity that keeps blood pumping through their veins. The purpose of this book is to provide a guide on how to maintain a socially active lifestyle of fun and glamor, while living within your financial means.

##### B. Unique Selling Proposition

If consumers in the target market purchase and read *Ballin On A Budget*,

Then they will:

- Realize the importance of developing a primary aim, or life purpose, in order to identify which social circles to engage.
- Be taught how to shape the outer-self making their physical appearance congruent with the social status they are looking to portray and the circle they have engaged.
- Learn how to effectively stay active amongst the community while spending within their budget.
- Be able to immediately apply money saving tips to their everyday lives.

Because the book will:

- Provide a simple outline for focusing on what matters most in the individuals life.
- Share examples of how to effectively engage any group or social community and immediately have an impact.
- Present advice on alternatives to everyday living expenses and

shopping needs that will help keep costs down.

-Provide life lessons learned through the personal experiences of Penny Ray and Jason Sauer and how those lessons can be applied to any life purpose.

-Include perspectives on saving money through interviews with other industry professionals.

### C. Overview

The manuscript is divided into five distinct parts:

I. *Finding The Inner You: Everything Begins Within.* Many people are searching for answers to their problems, including financial ones, in places that the correct answer cannot be found. The fact is, humans are beautiful creatures inside and out. By defining who you are as an individual, you can then begin to seek within for answers to the questions that cloud everyday thoughts. A primary aim must be developed to discover who you are and begin the journey.

II. *Portraying The Outer You: Cultivating Your Life Purpose Into A Lifestyle.* Once you decide what it is that makes you happiest, you must then take action to pursue the type of lifestyle that your primary aim brings. Examples of different ways you can engage any social circle will be shared.

III. *Food, Fun and Sex: How To Make The Most Of It All.* Simplistically, food, and sex is the cycle of life. However, you must make the most of your money in order to enjoy food, while employing fun within your life in order to obtain sex. A chapter will be devoted to saving money and staying active in each of the following areas:

- Dining In

- Dining Out

- Entertaining

- Dating & Sex

IV. *Money: Pursuing, Saving, Investing.* In order for you to find an answer to your financial problems, you must first figure out where you are in life and where you plan to go. This section will begin with a chapter on preparing a personal financial statement and include chapters covering the following areas:

- Finances

- Keeping Everyday Expenses Down

- Saving Energy

-Home Improvement

*V. Success: Putting It All Together, and Keeping It All Together.* Now that the blueprint has been put into action, you must maintain and grow your social status in order to survive inevitable changes to the world stage. Again, a chapter will be devoted to each of the following areas:

-Branding Your Image

-Investing and Re-Investing In Yourself

A complete chapter by chapter synopsis is attached, giving a more detailed overview of the manuscript.

#### D. Manuscript

1. Manuscript Status: Three chapters are completed and are attached to this proposal as sample chapters.
2. Special Features: The manuscript will include a questionnaire aimed at figuring out what matters most in life to the individual. Each chapter will conclude with a summary and action steps to move forward.
3. Anticipated Manuscript Length: 84,000 words (190 double-spaced manuscript pages)
4. Anticipated Manuscript Completion Date: Approximately four to six months after receiving a commitment from a publisher.

## II. The Market

### A. Characteristics

The audience for this book will be lower-middle to upper-middle class persons of both genders over the age of 18. The demographic will consist mainly of readers that are plugged into the mainstream of life and are familiar with social networking and Web 2.0 terms.

### B. Motivations

The core audience for this book is made up of men and women who attempt to stay socially active, however, have slowed the pace of outside engagement due to economic state and limited income. As well, the book will contain pertinent information for teens and college students looking to enter the world as independents.

### C. Affinity Groups

1. Watchers of Stephen Colbert Show
2. Readers of Esquire Magazine
3. Viewers of MTV
4. Subscribers of Playboy Magazine
5. Watchers of Jim Cramer's Mad Money
6. Readers of Cosmopolitan Magazine
7. Subscribers of InStyle Magazine
8. Viewers of The Daily Show on Comedy Central
9. Bartenders and Waitresses

#### D. Competition

We have found a plethora of books written on saving money and living frugally within a budget, including some written by Howard Clark, Dave Ramsey, and Budget Living Magazine. We have *not* come across a book that explains in detail how to stay socially active and maintain a level of popularity with the illusion of dispensable income.

### III. The Authors

#### A. Background

After a four year career in the United States Air Force , Anthony “Penny” Ray Everette Jr. enjoyed a 6 year career as a radio broadcaster. He pursued broadcasting as a way to get into the local music scene and live his dream of writing music. Even now that Penny is not in broadcasting, he has maintained his contacts and continues to market his persona as a media professional. After four years of employment with a Fortune 500 book chain, he is currently a finance writer and sports reporter and maintains as someone to be known in his community. He was named a DealPro by Savings.com in 2010 and regularly contributes personal finance articles to their website.

While attending Florida State University, Jason Sauer confirmed his passion to pursue a life in the radio and entertainment industry after an on-air internship with the The Meathead and Desi Morning Show. Jason is currently employed by the largest radio broadcasting company in the U.S. as the Promotions Director and Online Content Director for five radio stations in Tallahassee, FL. With over nine years of experience in web and graphics design, Jason also runs a small business called So Sour Designs, which focuses on logos, fliers, and websites.

## B. Previous Writing

Penny started a monthly newsletter on marketing that never made it past the second issue due to time constraints and lack of skilled writers. In 2009, he was recruited to write for a weekly music blog on Repetune.com and has written numerous other articles ranging from life coaching to how-to topics which have been published on the web. He is currently a sports reporter for Patch and covers the Northern Virginia region. In 2010, he was named a Savings.com DealPro and regularly writes for the Savings.com blog. He is also the editor and publisher of BallersOnBudgets.com, a blog dedicated to personal finance issues. Penny works well with editors and examples of his work are available upon request.

As the Online Content Director for five radio station websites, Jason edits and writes news shorts, contest descriptions, and is responsible for all of the content for each of their bi-weekly e-blasts. Jason also runs over 15 social networking sites.

## C. Personal Marketing

BallersOnBudgets.com is a blog which has been started in order to promote this book proposal. In conjunction, Facebook.com/BallersOnBudgets has been created and now has over 1,400 members. The blog also has over 350 Twitter followers at Twitter.com/BallinOnBudgets. Through an email campaign, Penny and Jason plan to start a newsletter which will be aimed at providing updated information, tips and resources for budget minded people. They also plan to produce a quarterly print-on-demand magazine which will accompany the book when complete.

Jason continues to be employed by Clear Channel broadcasting and maintains key contacts in the community that are willing to endorse the book locally.

With the contacts and experience that Penny and Jason have gained over the years, they have plans to schedule appearances, signings, and even seminars on the techniques of ballin'on a budget.

## CHAPTER-BY-CHAPTER SYNOPSIS

### BALLIN' ON A BUDGET

#### A Guide To Building Social Status While Pinching Pennies

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#### PART ONE - FINDING THE INNER YOU: EVERYTHING BEGINS WITHIN

##### Chapter 1: Our Story

This chapter is split into two sections, with two personalities talking to the reader. It begins with the story of Penny Ray, fresh out of the military and looking for life purpose. Penny lets local fame get to his head and realizes that he isn't using his talents for the betterment of himself and others, but not until it's too late. The second section tells the story of Sour, who, after his parents' divorce, was put through several schools systems, forcing self-discovery at an early age.

##### Chapter 2: Discovering Your Purpose

This chapter briefly explains how Penny came to develop his Primary Aim. A copy of his plan will be included and examples of how the reader can put it to use are given.

##### Chapter 3: Overcoming Personal Obstacles

This chapter explains the use of daily affirmations to motivate and build the mindset of a baller on a budget. A daily exercise will be given.

#### PART TWO - PORTRAYING THE OUTER YOU: CULTIVATING YOUR LIFE PURPOSE INTO A LIFESTYLE

##### Chapter 4: Sculpting Your Look

This chapter will share tips on developing your outer image including such areas as grooming, clothes shopping, accessories, tanning, and exercise.

##### Chapter 5: Expanding Your Circle

This chapter explains the importance of choosing social circles congruent with the image and lifestyle that you wish to live. Examples of different ways to find and engage the who's who of any social circle will be shared.

##### Chapter 6: Finding A Job That Fits Your Style

This chapter brings to realization that your job should always be about YOU. Tips on how to identify which jobs fit the lifestyle you have chosen will be provided, along with information on how to stay employed, even in trying economic times.

### PART THREE - FOOD, FUN AND SEX: HOW TO MAKE THE MOST OF IT ALL

#### Chapter 7: Dining In

This chapter will share a few money saving recipes for at home cooking that will also impress guests.

#### Chapter 8: Dining Out

This chapter will include tips for a night on the town without breaking the bank.

#### Chapter 9: Entertaining

This chapter will share tips on throwing a party for more than just a few guests, while spending within your budget.

#### Chapter 10: Dating & Sex

This chapter will provide tips on attracting the opposite sex while not being insecure about your financial situation. Affordable date alternatives will be provided.

### PART FOUR - MONEY: PURSUING, SAVING, INVESTING

#### Chapter 11: Finances

This chapter will explain how to prepare a personal financial statement and set realistic financial goals for the near future.

#### Chapter 12: Keeping Everyday Expenses Down

This chapter will provide money saving tips for everyday scenarios.

#### Chapter 13: Home Improvement

This chapter will provide ways to spruce up your home and bring vitality back to the household for cheap.

#### Chapter 14: Save On Utilities

This chapter will share tips on saving energy and conserving resources.

### PART FIVE - SUCCESS: PUTTING IT ALL TOGETHER, AND KEEPING IT ALL TOGETHER

#### Chapter 15: Branding Your Image

This chapter will provide ways to build buzz and stay in the face of the social circles you have chosen.

Chapter 16: Investing

This chapter will share multiple alternatives for investing the money you start to acquire from your new lifestyle.

Chapter 17: Re-Investing In Yourself

This chapter will explain the importance of paying yourself first and the multiple ways in which this mentality can be applied.

Chapter 18: Vacations

This chapter explains the importance of taking a mental break from daily struggles, and provides ways to do so for cheap.

Chapter 19: Always Be Closing

This chapter wraps it up with the importance of always selling yourself and staying open to all opportunities.