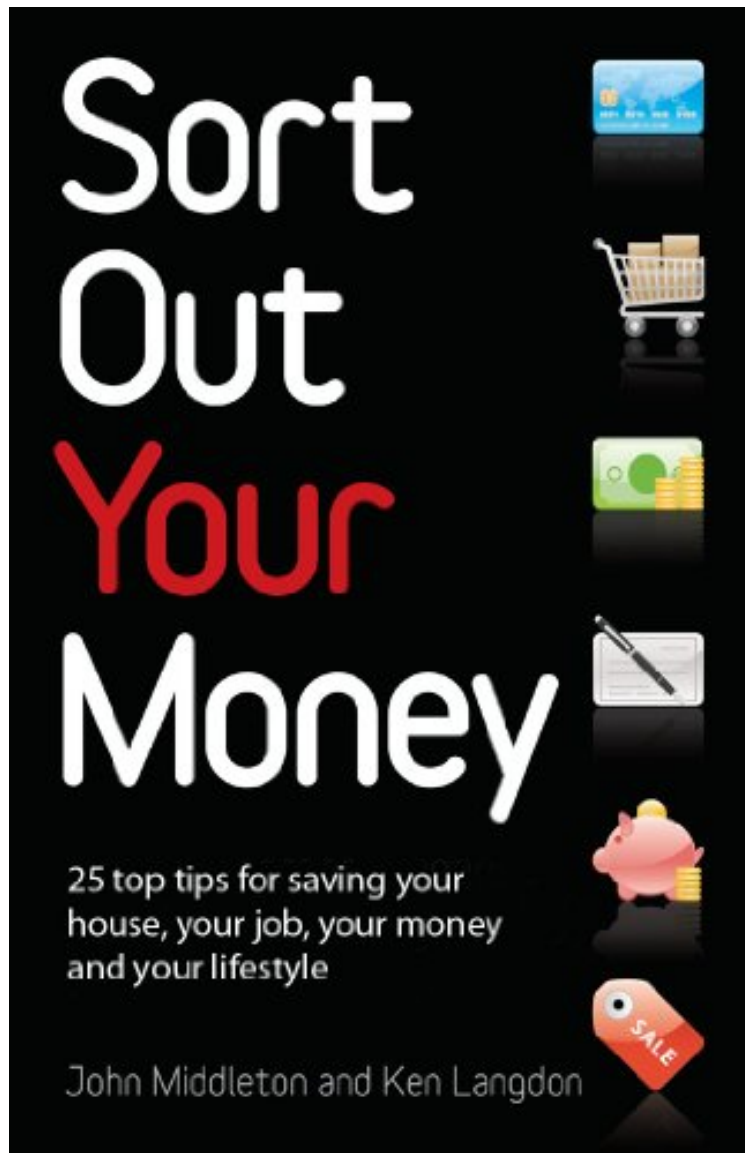


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About the Author Ken Langdon is a consultant and author of several best-selling business and finance books, including *Cultivate a cool career: 52 brilliant ideas for reaching the top* (9781905940127) and *Knockout interview answers* (9781904902973). John Middleton worked for seven years in the financial sector and has a background in sales training. He has helped thousands of people take stock of their finances over the past 10 years and is the author of *Detox your finances: 52 brilliant ideas for personal finance success* (9781905940004).