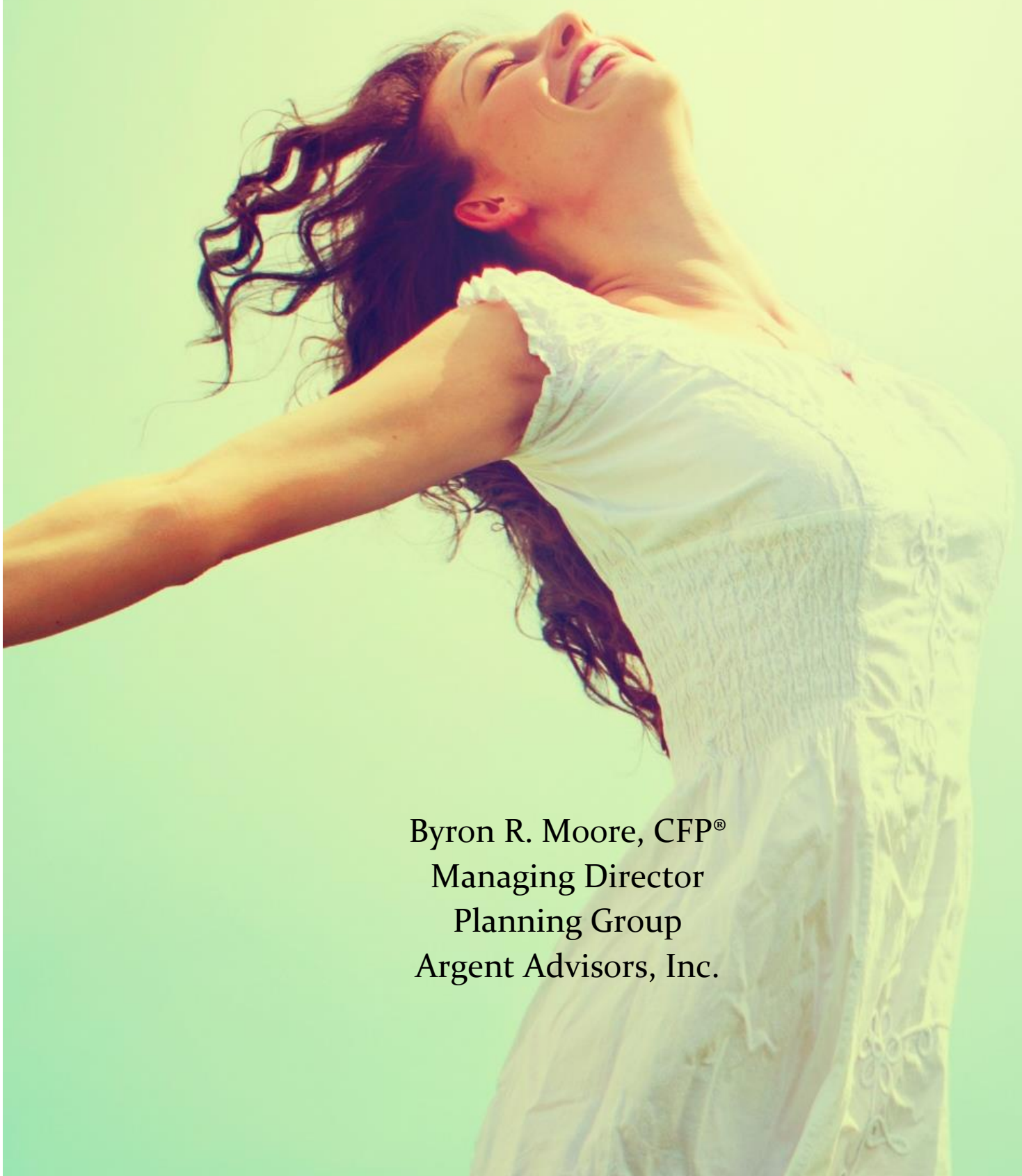


Debt Freedom

YOU CAN BE DEBT FREE!



Byron R. Moore, CFP®
Managing Director
Planning Group
Argent Advisors, Inc.

You Can Be Debt Free

I want to help you get out of debt.

Think for a moment, what would your life be like if you were debt free?

I mean completely debt free – no more student loans, no more credit cards to pay off, no more medical debt, no car notes to pay...and no mortgage either.

Zero debt.

For just a moment, would you allow yourself to imagine the feeling of freedom that comes with owing nothing to anyone?

Think of all the money you pay each month in payments to other people and institutions...just to service your debt. For many Americans, it is thousands of dollars every month!

What if all that money that you are now paying to someone else...was yours to keep? Every month!

How would that change your life?

I think I have some good news for you - that can be you.

Yes, I do mean you.

What if there was a way for you to be completely debt free in nine years or less...including your mortgage...keeping the same cash flow as you've got right now?

Look, I don't know you and I haven't seen your situation, so I cannot make any promises (if I did, you shouldn't believe me!).

But I can tell you I've seen hundreds and hundreds of different situations over my 30 years as a financial advisor. For the vast majority, the statement above would

apply – they could be completely debt free, including their mortgage, in nine years or less.

In fact, I've seen situations where it could be done in as little as three to five years.

What might be possible for you?

I am excited to be able to bring you the Your Family Bank® concept. This concept will help you eliminate debt and build wealth for years to come.

Like most other financial matters, facts and figures are not the only determinants of success. Your behavior as a human being will play the lead role in deciding whether your battle against debt results in success or failure.

My hope is that as you read each chapter, you'll see that dealing with debt is about so much more than money. It's about the quality of your life today and the quality of the lives of those you love both now and in the future.

FREE DEBT MANAGEMENT ANALYSIS

Throughout the book, you will hear about our free Debt Management Analysis.

This free analysis comes with a report that will show you how long it will take to pay off your debts and how much interest you will pay under your current situation.

Understanding your situation and the true cost of your debt is only the first step, but we will take that step in your free Debt Management Analysis.

But your free Debt Management Analysis does so much more!

Your free Debt Management Analysis will not only illustrate the problems of your specific debt situation, but we'll also show you the solution.

Our aim with your free Debt Management Analysis is to help you identify how to make your cash flows more efficient, so you can get out of debt quicker. In most

cases, that means nine years or less, including your mortgage. All at no additional out-of-pocket cost to you.

So, I hope you'll take advantage of our free offer of a Debt Management Analysis.

Just click [here](#) to get started.

I hope you enjoy the book.

A handwritten signature in blue ink, appearing to read 'Byron R. Moore', with a long horizontal stroke extending to the right.

Byron R. Moore, CFP®
Managing Director, Planning Group
Argent Advisors, Inc.

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The Cost of Debt and the Cost of Human Nature

I've seen people come into my office trying to figure out why their latest, greatest plan to manage or eliminate their debt just isn't working.

"Someone talked me into consolidating a bunch of credit cards I had with high interest rates. Now I have no idea how I ever made it when paying on all those cards each month. They said I would be able to save the money, but I haven't been able to. What do I do now?"

At times like these, I must spell out the hard truth, "No one talked you into doing anything. You chose to do it.

"You actually do know how you made it when paying all those credit cards. You paid them each month, high interest and all.

"And once you no longer had the legal obligation to pay the credit card bill each month, you continued to do what you did before – spend every cent you legally could."

We like to tell ourselves that the problem is the interest charged by the bank, the credit card company, the automobile finance company or any number of other interest charging entities.

The problem isn't credit card interest.

The problem is self interest.

What does bank or credit card interest cost you? 18%? 21%? Maybe 30% in some cases?

That's expensive.

But self interest is costing you 100%. What do I mean?

Self interest is that little voice inside of you telling you it's not your fault. It's the bank's fault, the credit card's fault, your wife's fault for spending too much, your boss' fault for paying you too little, your Momma's fault for not teaching you

about money and your daddy's fault for leaving when you were three (is this sounding like a country and western song yet?).

And the funny thing is that self interest, in the long run, is not in your self-interest!

You can tell by now the reason self interest is so much more expensive than bank interest has nothing to do with interest rates (or any kind of math) and everything to do with human nature.

This book will present you with a path to achieving debt freedom. But no plan or strategy will work if you consistently give in to the bad habits that cause your self interest bill to skyrocket.

If you want to be free from the burden of debt, you can...you must!...free yourself from the clutches of self interest. But it won't be easy and the process won't be smooth. Because you're fighting against your worst enemy – yourself.

The good news is you can (and should) be your greatest ally in this war. So, decide whose side you're on and get busy! How?

Get real. Nothing will happen until you stop blaming others and begin accepting responsibility. You got yourself into this mess. You can get yourself out of it. But not until you face up to the reality that the main driver in your success or failure...is you.

Get help. That doesn't mean you have to go it alone. Worlds of opportunity will open up to you once you accept responsibility for yourself. Find a friend or a pro that can help you put a budget or spending plan together that includes debt reduction and systematic saving.

Get an action plan. Plans are necessary to know what to do...but it is the doing that gets the results. Make sure that any plan you formulate has specific action steps so you can know what to do on a daily, weekly and monthly basis.

Be accountable. Bad habits have more lives than a howling cat. Ben Franklin said, "He that is good for making excuses is seldom good at anything else." So, find an excuse-hating Ben Franklin type to hold you accountable to your action plan. This kind of person believes in you, but not your excuses. That's a good person to have in your life.

Be automatic. The truth is that you are in the habit of spending every cent that is in your bank account. So, the only way to ensure money won't get spent is if it isn't in your account. Set up a plan that automatically takes money out of your account and puts it into savings before you have the chance to spend it.

Be persistent. The journey won't be smooth and there will be pain involved. Persist. It won't kill you, though you may think it will at first. Change is never easy, just necessary.

You can do this.

So do it.



Debt Free
7.9 years
Interest Saved
\$120,000

Your name here!

Could this be you?
Find out with our free Debt Management Analysis.

Debt's Destructive Deceit

You knew debt was bad.

Maybe worse than you even thought.

But here's the good news – the thing that makes debt worse than you thought can be the very thing that can make your situation better than you could imagine.

Most of us are familiar with interest rates. That's what a lender charges a borrower for the privilege of using their money over a period of time.

So, a mortgage company charges a home buyer 4% to borrow money for 30 years to purchase a house. A car buyer may pay a bank 6% over 5 years to buy a car. A shopper pays a credit card company 18% to make consumer purchases.

Other than the credit cards, most of those interest rates sound pretty low.

But now we need to consider another perspective on interest – interest volume.

The volume of interest is the amount of interest charged during any specific interval of time. This is not the same as the rate of interest, as we'll see.

If John and Mary take out a \$200,000 mortgage to buy a house, and finance it over 30 years at 5%, their monthly principle and interest payment will be \$1,074. Of that, 78% of the first payment, or \$833, will be interest. The interest rate is 5%, but for the first payment, the interest volume is 78%.

But doesn't that get better as time goes on?

Sure. By the fifth year (month 60), the interest volume for the same mortgage example above is 71%. So, of the \$1,074 mortgage payment, \$766 is interest. By the tenth year (month 120), the interest portion of the loan payment is down to \$679, or 63% interest volume.

Over the life of that 5%, 30-year mortgage, \$386,343 worth of payments will have been made. So, for the privilege of borrowing \$200,000, you pay an additional \$186,343.

That's a 5% interest rate, but a 48% loan volume.

So that's the bad news.

But what if you could re-capture that cash flow? What if, instead of sending all those payments for all those years, you could manage to turn the tide and begin reclaiming those dollars back into your own pocket?

That's what the Your Family Bank® concept is all about.

Most Americans have an amazing potential within their grasp to be free from debt and open to great opportunities.

But the knowledge of what to do...and then doing something with that knowledge...is the key to freedom.

Are you
100% SURE
you're going to have a
great retirement, or do you
have some doubt?

**WHAT IF I COULD SHOW YOU HOW TO GET OUT
OF DEBT IN 9 YEARS OR LESS, INCLUDING
YOUR MORTGAGE & STUDENT LOANS WITHOUT
SPENDING ANY ADDITIONAL MONEY?**

Debt Reduction Strategies That Don't Work

Over the years, I've had lots of ideas and strategies pitched to me that were supposedly designed to get people out of debt.

Too bad they (almost) never work.

Do you recognize any of these strategies that come from the *Gallery of Good Intentions*?

Do nothing and hope for the best. OK, I admit, this isn't an actual strategy. But it is what most people who have debt do!

Re-Finance your debt. This one kills me. Debt is my problem, so let me see...what might be a good solution to my problem with too much debt? Oh, right...more debt!

"But," you say, "the idea behind re-financing your debt isn't to acquire more debt. The idea is to lower your monthly payments!"

Right.

The typical debt refinancing strategy involves gathering all your existing consumer debts (credit cards, department store cards, medical debt, car payments, loans to pay taxes, etc.) and taking out a second mortgage against your house. Using your home as collateral, you borrow an amount equal to all the consumer debt you have, then pay off the consumer debts with the proceeds of your re-finance.

Now, instead of having, say, \$50,000 of consumer debt, you've got \$50,000 *more* of mortgage debt.

If you are overweight and struggle with self-control, how effective do you think it would be to take all the food off five or six small plates and put it on one very large plate?

For one, you've still got the same amount of food.

But more importantly, you now have five or six empty plates to deal with.

What do you think are the possibilities that some people (who struggle with self-control) are going right back through the buffet line and fill those five or six plates up with food?

And that's what happens far too often with a debt re-finance. The re-financing individual ends up with a new second mortgage and re-maxed-out credit cards, car loans and other forms of spending money they don't have.

Pay extra against your debt. When you've got a problem, one of the biggest urges you've got to fight is the urge to "do something."

"Doing something" is a highly symbolic act that gives immediate emotional relief but often produces no long-term results.

"Yeah, sometimes I throw some extra money at the principal of my mortgage..."

This is not a strategy – it's a reaction. It's giving yourself some emotional relief. You make yourself think you're doing something positive and constructive.

The problem is that you never really know if you're making any progress. Also, it's too easy to lose track and get discouraged.

Snowball your debt. Ah, here's the one that seems to make so much sense on paper, but I just never see it work out in real life.

First, you identify your smallest debt and pay a few extra bucks a month to get it paid off. Maybe it was just a few hundred dollars, but it feels good to get something paid off. Then you take the \$25 per month you were paying toward that smallest debt and apply it to the next smallest debt.

It makes a lot of sense mathematically. But the devil is in the details.

Because you're only paying off debt, you're never creating any liquidity (aka, cash) using the debt snowball method.

So, when a large unexpected expense occurs, you don't have any cash to pay for it. You've been using all your excess cash to pay down debt.

With a large, unexpected expense looming, and no cash to spend, what do you think is your only option? That's right...take out more debt to pay for it.

This rebound back into debt is very discouraging. I've seen individuals throw up their hands and dive right back into debt, deeper than ever. It's as if they are saying by their actions, "What's the use?"

Have you noticed that for a debt reduction strategy to work, it not only has to consider budget numbers, but also human nature? It's not enough to solve a math problem...I've got to solve the "me" problem!

Depending on my self-discipline to show up every day. One feature of all the debt reduction strategies I've just described is the need for me to maintain and successfully exercise self-discipline every day.

I go to an exercise class a few times a week. All I do is show up. The class supplies the people, the plan and the pain.

Occasionally I'll try to do a workout on my own. I'll go to the gym by myself, telling myself I'm going to work just as hard as I do when I go to the class.

It never works.

There is something about being with a group of people, all of whom are trying their best. The coach is encouraging, the music is lively, the timer is running and the very presence of everyone else working hard makes me work hard.

I go to exercise class because going means I don't have to supply the self-discipline.

Getting out of debt is no different.

For most of us, a pre-set plan beats a me-set plan every day.

What do I mean by a pre-set plan? It's one where the details of what I am to do day by day and month by month are set out ahead of time. I know where I'm going in my debt reduction efforts.

But most of all, it is automatic. I am not called upon each day to exercise self-discipline and self-control. I am not called on to make wise choices every day. That's because I just have lots of days when my motivation is lagging. I'm not my best self. I may not make great choices if I am called on to do so.

So, I need a plan that puts things on auto-pilot for me.

Having seen many individuals who struggled under the burden of debt, I knew that it was a serious problem. But when people came to me for advice, I had only the problematic debt reduction ideas I described above.

That's what attracted me to the concept of Your Family Bank®. It's a plan that addresses, not only the mathematics of debt but also human nature.

It's the reason I am so excited to be able to help you. I have seen individuals who make a good income struggle to save any money at all because they are paying so much to lenders. I don't want you to be one of them anymore.

By requesting your free Debt Management Analysis, you can see how the Your Family Bank® concept can eliminate your debt faster than you imagined and help you build savings for the future.

Ask Yourself This: Are you 100% sure you're going to have a great retirement, or do you have some doubt?

If there was a way to pay off all of your debt, including your mortgage(s)... in LESS THAN 10 YEARS... Wouldn't you want to know more?

If you could do the above and create an extra tax-free retirement income...Wouldn't you want to know more?

Your Debt Is Proof ... You Can Save Money!

Kyle and Sarah had a problem. They were a young couple who wanted to do things right financially. One thing they were always told was to save money, but they just couldn't seem to do it.

That's how they ended up in my office - looking for answers.

I looked over the financial information they had provided me, and I told them I had good news - the proof that they were capable of saving! They had debt.

They gave me a puzzled look, which is more or less what I was expecting. I explained, "You're saving money, but you're doing it reverse and for someone else. Every month you make payments for your student loans, auto loans, and mortgage. Every month those payments get deposited into the bank accounts of the lending companies. If we can come up with a plan to deal with the debt, you can take those same payments and put them in your bank account. Voila! You're saving money."

I'm guessing that you may be a lot like Kyle and Sarah. A large portion of your "saving" may actually be for somebody else in the form of debt payments. And you are absolutely correct that things cannot keep going in the direction they are going or you're going to keep getting broker and broker. And the credit card companies are just going to get richer and richer.

What I want you to see is what's right about your situation and what's wrong with it.

What's right. Often, I see people paying the minimum on maxed out credit cards.

My standard advice on saving is to save 15% of your income until you have six months of income saved safely in a bank. The pained expression of disbelief on many a face when I say this tells me (a) they know they need to be doing this, and (b) they don't see any way they could possibly do it.

However, when someone is saving no money, it is usually the case that they have borrowed money with their credit cards or some other form of consumer debt. Consumer debt is just as its name implies – it is money borrowed to make purchases of items that will be consumed and ultimately have no value.

So, the same person who finds it impossible to imagine they could ever save 15% may be paying 15%, 20% or even 25% of their income in monthly payments to credit card companies, lending institutions or finance companies.

So “what’s right” about what you are doing is the consistency of the cash flow. But...

What’s wrong. The problem is the order.

In this case, you made the purchase first, and now you’re making monthly “deposits.” But those “deposits” are really payments to the lender, paying back both the cost of the item purchased and the interest rate (often exceeding 20%) on each dollar borrowed.

For example, a \$1,000 purchase on a credit card charging 18% interest would require payments of only \$25 a month. But that adds up to \$1,500 over the five years. What many Americans are doing is spending \$1,000 for the thing, and \$500 in interest charges because they didn’t have the discipline to save up for it first. So...

What’s got to change is the order of things. You’ve got to get on the other side of those payments, so that all that money you are sending each month to the credit card company is coming back to you.

Don’t let anyone fool you. This ain’t going to be easy.

What to do now. The first thing you do if you are serious about a new diet is to clear out your pantry. If you keep cookies, chips and Coke around the house, while declaring yourself to be on a diet, I can predict the outcome.

Admit you have a problem with credit cards. Get rid of them. You’ll need a debit card to function in the 21st century, but you don’t need a credit card. At least not one you carry around with you.

Cancel all your credit cards but one. Do the same with stores you are used to shopping that have issued you store credit cards. Don’t tell me about points, discounts, frequent flyer miles or cash back. Those are not for you now. For now, we’ve got to get the cookies, chips and Coke out of the pantry.

Create Your Family Bank®. This is our special debt reduction process, and I will be explaining more about it in the coming chapters. It starts, however, by requesting your free Debt Management Analysis.

Using the Your Family Bank® concept I outline in this book, I worked with Kyle and Sarah to develop a plan that would allow them to start saving a small amount of money today and have their lenders completely paid off in under nine years. It wasn't magic, it just required the right strategy. I believe it can work for you too.



YourFamily
BANK

Debt Free
7.9 years
Interest Saved
\$120,000

Your name here!

Could this be you?
Find out with our free Debt Management Analysis.

To Win the Battle, Get a Bigger Army

Pharaoh was no dummy. He could do the math.

When he took over as king of Egypt, Pharaoh took one look at the children of Israel and decided he had a problem. There were lots more of them than there were of his people.

His solution? Enslave the Israelites. His thought process is laid out for all to see in the book of Exodus, “Behold, the people of Israel are too many and too mighty for us. Come, let us deal shrewdly with them, lest they multiply, and if war breaks out, they join our enemies and fight against us...”

Pharaoh knew something about the military strategy of his day. It was pretty simple: he who had the most soldiers won the most battles.

What was true in ancient warfare is still true in modern personal finance – he who has the most soldiers tends to win the most battles.

Most participants in our modern economy have a regular income. Most of us earn that income in our work. Others of us receive a monthly income from Social Security or a retirement pension.

Any large items we wish to purchase (a house, a car, dental work, vacations, college educations) must be purchased with money we have either saved up in the past or with money we borrow and promise to pay back.

Most of the people I talk to have a combined saving and debt payment rate of around 20%. That means that if you add up all the dollars one saves each month (into 401(k)s, bank savings accounts, etc.) as well as the dollars one spends to pay debts (mortgage, car payment, education loan, credit card balances, etc.), that combination is usually 20% of income or greater.

It would be great if the ratio was 19% to savings and 1% to debt payments. Too often, it’s just the reverse. For example, a household with \$100,000 combined income has about \$250 per month going into 401(k) accounts, and \$2,000 per month going toward mortgage, car and other debt payments. Sound like anyone you know?

Because such meager resources are available to go toward retirement and other savings, we think we've got to take the maximum investment risk with the few dollars we have left over to go toward savings.

Think of it like the soldiers available to fight the battle.

In the example above, there are 250 soldiers in the fight each month, while 2,000 soldiers languish in POW camp, paying off debt and unable to fight in your economic battles.

What might happen if you had a strategy to use some of the 250 soldiers to set the other 2,000 free, so you could then have 2,250 soldiers in the fight? I like those odds a lot better.

Of course, what I am describing is a strategy for you to get out of debt, but it must be so much more than that. If all you do is set the prisoners free, and they then take a leave of absence, you may have a bigger problem than you do now!

You've got to set the prisoners free and get them back into the fight.

That's why debt reduction strategies so often fail to work. They only focus on one side of the equation – getting you out of debt. But what happens to the dollars that were going toward paying off debt? Too often it seems they vanish into thin air.

These “freed up” dollars must be redirected toward savings. And that redirection must be automatic, not subject to you mustering enough self-discipline each month.

Every situation is different, but I've seen situations where families were able to eliminate their debt in less than half the expected time and save as much as six figures during the time frame they otherwise would simply be paying off debt.

The secret is having a plan to set the prisoners free and get them on the battlefield as quickly as possible.

Are you
100% SURE

**you're going to have a
great retirement, or do you
have some doubt?**

**WHAT IF I COULD SHOW YOU HOW TO GET OUT
OF DEBT IN 9 YEARS OR LESS, INCLUDING
YOUR MORTGAGE & STUDENT LOANS WITHOUT
SPENDING ANY ADDITIONAL MONEY?**

Re-Capturing Your Cash Flow

We have established that being in debt and paying interest to others for the rest of your life is a bad idea. But you have no idea how to stop the train and reverse direction.

Sure, you've heard others advise you to get out of debt. But you just don't have a strategy that works.

It's like a diet plan that says, "Eat less food – lose weight fast!"

Easier said than done!

The solution is one that enables you to re-capture your cash flow. Because that's the problem with debt – if you keep sending everyone else your money (*in the form of debt payments*), you'll never have any left over for yourself!

It helps to understand that in a sense, you finance everything you buy. That's because you either pay interest to someone else (in consumer debt) or you give up interest that you could have earned on your money.

So perhaps the solution is to create a system that you own and control that makes money off the loans you make to yourself. You're like the person who owns the local bank. In a sense, you're being your own "bank." I am using the term "bank" figuratively, not literally.

Illustration 1 shows three approaches to buying a car which are also three approaches to how to handle debt.

The first is to **borrow money** to buy the car. This is, I believe, the most common means for purchasing a car, and it is also the most troubling. In this case, you borrow money from a bank or lending agency and use the proceeds to purchase a car. Then, the loan gets paid back with interest over a period of time (in my example 8% interest over 5 years). When the repayment period is over, you are left with a car that is worth less than what was paid for it and no cash (in fact, principal + interest has been paid to the lender).

I believe this is often the worst option because it leaves people with nothing but a depreciated asset and often traps them in cycles of debt.

The second option is to **save the money** to pay for the car. This takes a bit longer because you first must save up enough money to purchase the car. The positive is that, because no loan has been taken, no interest payments are due.

Thus, when you save for your car you also save money on interest payments. This is a good option, and it is one chosen by many who consider themselves financially responsible. But I believe there is an even better way.

The final option is to **be your own “bank.”** Of course, I am not suggesting that you literally charter a bank but rather that you act like a bank.

Let me explain.

In this option, you first save up the money to buy the car as in option 2.

However, rather than simply withdrawing the money to buy the car, you “loan” yourself the money. Because it is a loan you must pay it back...to yourself...with the same interest you would have paid the lender in option 1. Now, you are not only avoiding indebtedness to lending institutions, you are profiting from being your own lender.

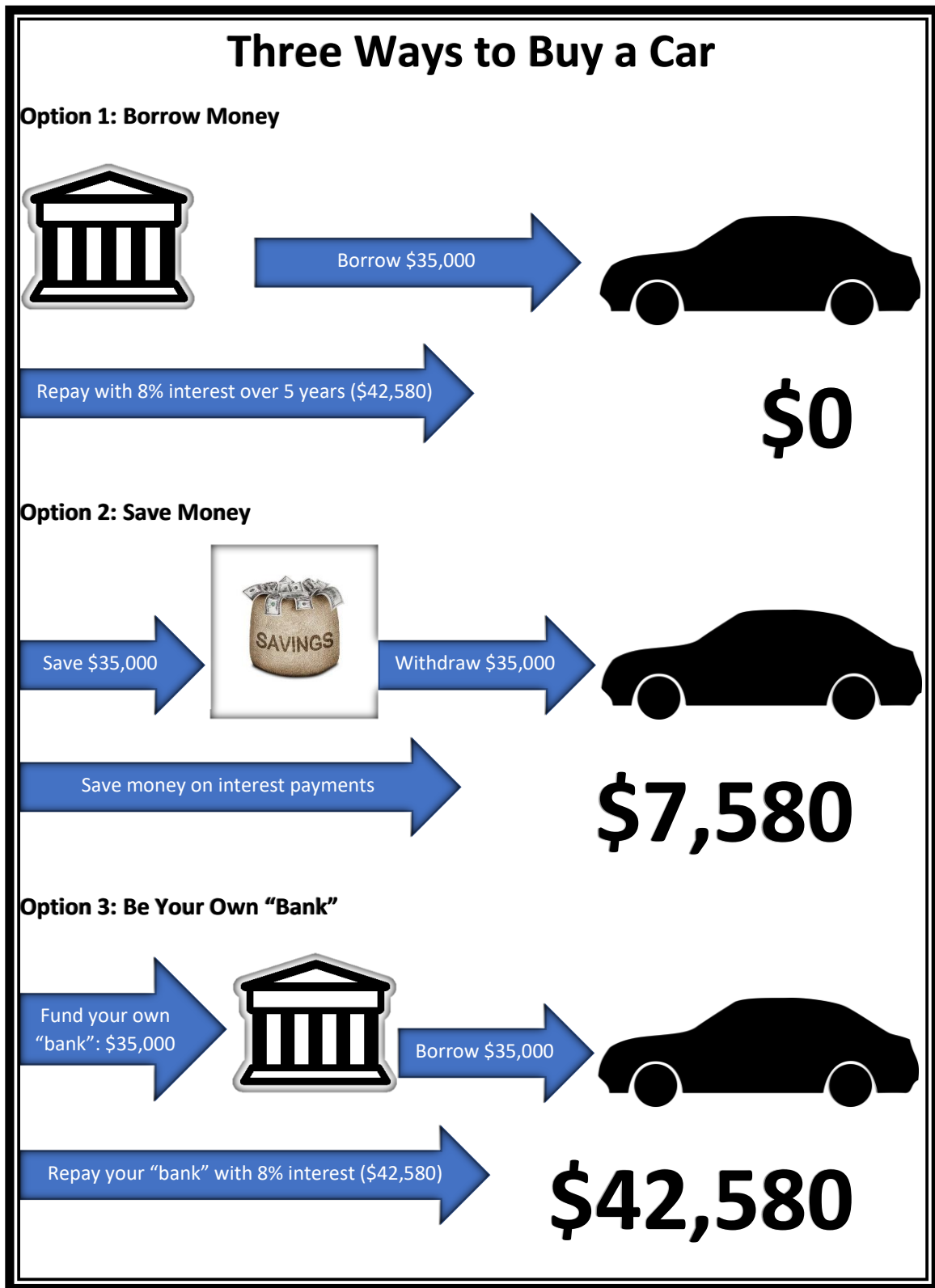
Through the process of paying yourself back, you are actually saving more money and thus increasing your own wealth. I believe this is the best option for reducing your indebtedness and increasing your saving rate.

Ask Yourself This: Are you 100% sure you’re going to have a great retirement, or do you have some doubt?

If there was a way to pay off all of your debt, including your mortgage(s)... in LESS THAN 10 YEARS... Wouldn’t you want to know more?

If you could do the above and create an extra tax-free retirement income...Wouldn’t you want to know more?

Illustration 1



Your Family Bank® – The Best Debt Solution I’ve Ever Seen

I want to conclude this book by describing to you the best solution I’ve ever seen for becoming debt free as quickly as possible with as little risk as possible.

The solution is called ***Your Family Bank***®.

When I first saw *Your Family Bank*®, I remember thinking, “This is genius!”

My gushing wasn’t just because someone had solved the mathematical and financial issues that would help an individual or family become debt free. I was equally amazed at how well this method dealt with the reality of human nature and the financial unpredictability of life.

Your Family Bank® is a patented financial concept created by Larry McClean, president of First Financial Education Centers, LLC of St. Augustine, FL. To put it mildly, Larry is a very bright individual.

Per their own website,

Your Family Bank® is a concept that provides a solution for paying off debt, reducing taxes, and increasing retirement savings using a safe, reliable product that provides guarantees. YFB shows clients how to be free from lenders in approximately 9 years or less, including their mortgage, without spending any additional dollars.

Would you see your debt situation differently if you owned the bank?

Think about it - what if you owned the bank that you owed money to? Would that change your attitude toward that debt?

Let’s take an example.

Supposed you owe \$100,000 to the Guarantee Gargantuan Bank. Further, suppose this loan is structured to be paid back over 20 years at 6%. In this case, your payments would be \$716 per month.

Over 20 years, you'll make \$171,840 in payments (\$716 x 240). That's \$100,000 in borrowed funds paid back, plus \$71,120 of interest.

"But wait a minute," you say. "I thought the interest rate was 6%. How is it that I would pay over \$70,000 in interest? Why that's...70%!"

You've been paying attention. Go to the head of the class!

You've just re-discovered the difference between interest rates and interest volume. As you can clearly see for yourself, it is the volume of interest that counts.

But...what if you owned the bank to which you were paying that volume of interest? Would that change your attitude about it?

It just might.

In his book *What Would the Rockefellers Do?* Garrett B. Gunderson answers the question, "Can I really have my own family bank?" this way...

You can recover your cash flow by rigging the game in your favor and putting your money to better use. How? By earning interest rather than paying it, bucking the banking system and cutting out the middle man (the bank) to become your own bank, and creating a bank for your whole family for generations to come.

That's an ambitious claim.

Let's look at how the *Your Family Bank*® system works and how you can take advantage of it. It all begins with the free Debt Management Analysis.

YOUR FREE DEBT MANAGEMENT ANALYSIS

Is debt freedom even an option for you? Do you even qualify?

No one can know for sure until we look at the specifics of your situation.

We do that with a free Debt Management Analysis (DMA).

First, your free, personalized Debt Management Analysis will identify where you are now with respect to all your debt. The DMA report will list all your outstanding debts, each debt balance, the interest rates, the payments and the length until your debts will be paid off.

Second, your DMA will analyze the rest of your financial situation to identify any inefficient dollars which may be put to better use as part of a *Your Family Bank*® plan. Most people have no idea where to start in identifying these dollars, but in most cases, we can identify meaningful and significant cash flow efficiencies that will help you decrease your debt and increase your wealth.

Third, your DMA report will illustrate a specially designed, cash flow specific plan that will show you how quickly you can get out of debt. This is an actual schedule of your own existing debt, showing you how to pay off that debt, often in half the time.

We've shown clients how they can reduce their debt timetables from 25 or 30 years to 5 or 10 years.

How is this possible?

By re-capturing cash flows, creating liquidity and making sure that dollars that were flowing away from you in the form of debt payments turn around as quickly as possible and begin flowing toward you as wealth building dollars.

So, the fourth section of your free, Debt Management Analysis shows how to set up and utilize the *Your Family Bank*® concept to do just that.

Everyone's circumstances are different, and I can't guarantee anything. But just this year we have seen the following in Debt Management Analyses we've done:

One couple in their early forties had over \$500,000 in debt. We were able to reduce their payoff time from 27 years to 11.5 years and save them over \$100,000 in interest.

Another couple, with over \$1 million in debt was able to cut their payoff time from 27.8 years to 10.1 years and save over \$300,000 in interest.

Still another family with nearly \$35,000 in debt was able to reduce their payoff time from 15 years to less than 4 years and save over \$12,000 interest.

Again, I wouldn't dare make you any promises, but I cannot recall a situation we've reviewed that we couldn't help.

What to Do Next

I hope that reading this book has sparked your interest.

But more importantly, I hope that reading this book has given you hope – hope that there is a way out of debt and onto a path to financial freedom.

If that describes you, you’re asking yourself, “What do I do next?”

Allow me to offer you a few options:

- 1. Arrange for a phone call.** You can call or email my office and arrange for a free 30-minute consultation call with me to discuss your situation and get any of your questions answered. (318-251-5807)
- 2. Make an appointment for a personal visit.** You may prefer doing things face to face. If so, I’m happy to arrange a time for you to come in for a free, initial consultation. We have set aside time in my schedule just for this purpose, so call or email my office to arrange such a consultation.
- 3. Complete the short-form financial questionnaire.** Perhaps the simplest and most straightforward action to take is to complete our Short-Form Financial Questionnaire (SFFQ). If fully completed, the SFFQ will give us the information we need to prepare your free Debt Management Analysis.

Just complete the SFFQ and return it to us via US Mail or email (we recommend sending it encrypted). We’ll review it and contact you if we need more information or clarification on any items.

Once we complete your free Debt Management Analysis, we’ll contact you to review it with you.

I began this book with this statement...I want to help you get out of debt.

I meant it.

Please don’t put this off any longer.

It’s time for you to get a plan to get out of debt.

Let’s get started on your plan today.

Contact Information

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Disclosure:

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SHORT FORM FINANCIAL QUESTIONNAIRE

Client Name(s): _____ Date: _____

Home Address: _____ Phone Number(s): _____

Email Address(es): _____

	First Name	DOB	Age	Occupation	Salary	Commissions & Bonuses	Total Income
Client 1							
Client 2							
Child							
Child							
Child							
Child							

Loans & Debts					
Type	Unpaid Balance	Minimum Monthly Payment (principal + interest)	Actual Monthly Payment	Interest Rate %	Months Left to Pay

Car/Home/Umbrella Insurance				
	Liability Limits	Un-/Under-Insured Limits	Deductible	Annual Premium
Car				
Home/Renter's				
Umbrella				

Life Insurance					
	Year Purchased	Type/Company	Death Benefit	Annual Premium	Cash Value
Client 1					
Client 2					
Children					

Disability and/or Long-Term Care Insurance					
	Type/Source	Annual Premium	Benefit Amount or %	Benefit Period	Waiting Period
Client 1					
Client 2					

Savings & Investments: Types of Accounts				
Checking	Fixed Annuities	403(b)/TSA	Corporate Bonds	Businesses
Savings	401(k)	Profit Sharing Plan	Stocks	Home
Money Markets	Roth 401(k)	Deferred Comp.	Variable Annuities	Real Estate
CDs	IRA	Government Bonds	Indexed Annuities	Tax Shelters
Savings Bonds	Roth IRA	Municipal Bonds	Mutual Funds	Others

Savings & Investments					
Ownership (Client 1-2, Joint, etc.)	Account Type	Current Value	Annual Personal Contribution	Annual Employer or Other Contribution	Additional Information for Account

Wills or Trusts? Yes/No

Year Established: _____

Up to date? Yes/No

Additional Notes:
