

Below are case study examples of four different family situations. In each one of these examples the power of our strategies become very clear. Remember, debt is nothing more than a group of numbers being used against you. With our knowledge you will quickly discover how to turn the tables on the banks. You will now have the power in your hands to COMPLETELY ELIMINATE your debt! No need to pay hundreds and even thousands of dollars to a company that claims to take care of your debt. You will now be in CONTROL and on your way to building your personal wealth!

The amount of interest saved and the months till payoff will vary based on each person's situation, however the one consistent fact remains that you will be able to save tens of thousands and in most cases hundreds of thousands in interest no matter how much you owe or how much you make!

Look at these case studies...which one comes closest to your current situation?

Case Study # 1

This is a family of 4 including the wife, husband in their mid 40's with two teenagers. Here is a list of their debt: Their entire annual income was \$110,500

Description	Interest Rate	Current Amount Owed	Minimum Payment	Months Till' Payoff	Total Interest paid
Home	6.5%	\$285,000	\$1,801.39	360	\$363,501.79
Auto # 1	8.9%	\$13,425	\$333.14	48	\$2,580.34
Auto # 2	7.9%	\$21,675	\$528.13	48	\$3,675.40
Credit Card #1	19.9%	\$6,543	\$163.23	401	\$12,551.61
Credit Card #2	9.9%	\$2,758	\$68.95	164	\$1,267.60
Credit Card #3	13.9%	\$5,821	\$145.53	254	\$4,885.38
Credit Card #4	16.9%	\$4,378	\$109.45	280	\$5,396.71
Current Amount Owed:		\$339,600			
Current Minimum Monthly Payment on Debt:			\$3,149.82		
Current Collective Months to Pay the Debt in Full:				1555	
The Amount of Interest ONLY Paid on This Debt Not Including Principle:					\$393,858.83
Total Out of Pocket Expense Not Including Any Additional Debt:					\$733,458.83

Now look at what happens when this family utilizes the information we provide in our e-book!

Description	Interest Rate	Current Amount Owed	Minimum Payment	Months Till' Payoff	Total Interest paid
Home	6.5%	\$285,000	\$1,801.39	167	\$171,298.51
Auto # 1	8.9%	\$13,425	\$333.14	48	\$2,580.34
Auto # 2	7.9%	\$21,675	\$528.13	48	\$3,675.40
Credit Card #1	19.9%	\$6,543	\$163.23	51	\$3,945.52
Credit Card #2	9.9%	\$2,758	\$68.95	49	\$602.84
Credit Card #3	13.9%	\$5,821	\$145.53	52	\$2,038.08
Credit Card #4	16.9%	\$4,378	\$109.45	52	\$2,054.68
Current Amount Owed:		\$339,600			
Fixed Monthly Payment on Debt:			\$3,149.82		
Collective Months to Pay the Debt in Full:				467	
The Amount of Interest ONLY Paid on This Debt Not Including Principle:					\$186,195.37
Total Out of Pocket Expense Not Including Any Additional Debt:					\$525,795.37

Do you see the power in our strategy? When utilizing our Strategy on **NOT PAYING A PENNY MORE** per month this family will **SAVE \$207,663.46 in interest**. Look at the credit cards...Credit Card # 1 was going to take 33 years to be paid off. It will now be paid off in 4 years and a couple of months...truly amazing! This family will now have **zero debt** and own everything including their cars and house in 14 years. **All of this is with just one of our powerful strategies**. Just imagine how quickly they would be out of debt when they combine a few of our strategies together!

Case Study # 2

This is a husband and wife with no kids in their mid-30's. Their combined income was \$185,000 per year.

<u>Description</u>	<u>Interest Rate</u>	<u>Current Amount Owed</u>	<u>Minimum Payment</u>	<u>Months Till' Payoff</u>	<u>Total Interest paid</u>
Home	6.5%	\$368,500	\$2,329.17	360	\$470,000.00
Auto # 1	6.9%	\$32,750	\$646.95	60	\$6,066.71
Auto # 2	5.9%	\$26,889	\$518.78	60	\$4,227.99
Credit Card #1	13.9%	\$7,737	\$193.40	275	\$6,559.63
Credit Card #2	16.9%	\$6,739	\$168.48	319	\$8,484.10
Credit Card #3	9.9%	\$7,894	\$197.35	227	\$3,835.33
Current Amount Owed:		\$450,509			
Fixed Monthly Payment on Debt:			\$4,054.13		
Current Collective Months to Pay the Debt in Full:				1301	
The Amount of Interest ONLY Paid on This Debt Not Including Principle:					\$499,173.76
Total Out of Pocket Expense Not Including Any Additional Debt:					\$949,682.76

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<u>Description</u>	<u>Interest Rate</u>	<u>Current Amount Owed</u>	<u>Minimum Payment</u>	<u>Months Till' Payoff</u>	<u>Total Interest paid</u>
Home	6.5%	\$368,500	\$2,329.17	147	\$193,522.84
Auto # 1	6.9%	\$32,750	\$646.95	40	\$4,824.39
Auto # 2	5.9%	\$26,889	\$518.78	60	\$4,224.58
Credit Card #1	13.9%	\$7,737	\$193.40	22	\$1,401.86
Credit Card #2	16.9%	\$6,739	\$168.48	13	\$668.39
Credit Card #3	9.9%	\$7,894	\$197.35	27	\$1,260.34
Current Amount Owed:		\$450,509			
Current Minimum Monthly Payment on Debt:			\$4,054.13		
Collective Months to Pay the Debt in Full:				309	
The Amount of Interest ONLY Paid on This Debt Not Including Principle:					\$205,902.40
Total Out of Pocket Expense Not Including Any Additional Debt:					\$656,411.40

Amazing...this couple will **save \$293,271.36 in interest!** That is almost 2/3 savings in interest! This couple will also **own their house and cars** before they are 50! Talk about security! Imagine the great feeling knowing that you a recession proof. You have to think about this...all **the money they have been paying into interest will now be going to the investments** of their choice. What would happen if you were able to **invest over \$4,000 a month!!!!**

Case Study # 3

This is a family of 4 with both parents in their mid-30's with both children in elementary School
 Their entire annual income was \$82,750 per year.

<u>Description</u>	<u>Interest Rate</u>	<u>Current Amount Owed</u>	<u>Minimum Payment</u>	<u>Months Till' Payoff</u>	<u>Total Interest paid</u>
Home	8.0%	\$175,000	\$1,284.09	360	\$287,271.68
2nd Mortgage	11.0%	\$22,000	\$209.51	360	\$53,424.01
Auto # 1	9.0%	\$15,800	\$327.98	60	\$3,878.92
Auto # 2	11.5%	\$12,475	\$325.46	48	\$3,147.10
Credit Card #1	29.9%	\$4,675	\$116.88	600	\$22,101.19
Credit Card #2	26.9%	\$5,732	\$171.96	641	\$27,385.56
Credit Card #3	19.9%	\$4,795	\$119.88	364	\$9,054.93
Gas card	28.9%	\$285	\$7.13	49	\$203.85
Department Store	29.9%	\$1,000	\$25.00	292	\$3,726.01
Current Amount Owed:		\$241,762			
Current Minimum Monthly Payment on Debt:			\$2,587.89		
Current Collective Months to Pay the Debt in Full:				2774	
The Amount of Interest ONLY Paid on This Debt Not Including Principle:					\$410,193.25
Total Out of Pocket Expense Not Including Any Additional Debt:					\$651,955.25

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<u>Description</u>	<u>Interest Rate</u>	<u>Current Amount Owed</u>	<u>Minimum Payment</u>	<u>Months Till' Payoff</u>	<u>Total Interest paid</u>
Home	8.0%	\$175,000	\$1,284.09	122	\$101,784.96
2nd Mortgage	11.0%	\$22,000	\$209.51	49	\$8,203.45
Auto # 1	9.0%	\$15,800	\$327.98	51	\$3,759.23
Auto # 2	11.5%	\$12,475	\$325.46	32	\$2,617.37
Credit Card #1	29.9%	\$4,675	\$116.88	11	\$707.24
Credit Card #2	26.9%	\$5,732	\$171.96	22	\$2,122.77
Credit Card #3	19.9%	\$4,795	\$119.88	26	\$1,700.38
Gas card	28.9%	\$285	\$7.13	14	\$90.54
Department Store	29.9%	\$1,000	\$25.00	13	\$302.51
Current Amount Owed:		\$241,762			
Fixed Monthly Payment on Debt:			\$2,587.89		
Collective Months to Pay the Debt in Full:				340	
The Amount of Interest ONLY Paid on This Debt Not Including Principle:					\$121,288.45
Total Out of Pocket Expense Not Including Any Additional Debt:					\$363,050.45

Wow...On this strategy this family will **save \$288,904.80 in interest**. What could you do with this extra money? Even better they **will own EVERYTHING free and clear in just 10 years!** Can you imagine owning your house outright before you hit your mid-forties with **no other debt responsibilities**. Complete freedom to do whatever you want...travel, invest, help family! This is what life is truly about.

Case Study # 4

This is a family of 4 with both parents in their mid-40's with one child in elementary School and the other in High School. Their entire annual income was \$52,250 per year.

<u>Description</u>	<u>Interest Rate</u>	<u>Current Amount Owed</u>	<u>Minimum Payment</u>	<u>Months Till' Payoff</u>	<u>Total Interest paid</u>
Home	5.6%	\$122,000	\$700.38	360	\$130,135.49
2nd Mortgage	8.9%	\$12,550	\$97.29	360	\$22,823.47
Auto # 1	8.9%	\$19,525	\$404.36	60	\$4,736.60
Auto # 2	9.9%	\$11,659	\$247.15	60	\$3,169.76
Credit Card #1	13.9%	\$2,865	\$71.63	201	\$2,299.01
Credit Card #2	16.9%	\$3,365	\$84.13	255	\$4,071.81
Credit Card #3	9.9%	\$2,296	\$57.40	153	\$1,036.46
Department Store	19.9%	\$1,350	\$33.75	212	\$2,164.44
Current Amount Owed:		\$175,610			
Current Minimum Monthly Payment on Debt:			\$1,696.09		
Current Collective Months to Pay the Debt in Full:				1661	
The Amount of Interest ONLY Paid on This Debt Not Including Principle:					\$170,437.04
Total Out of Pocket Expense Not Including Any Additional Debt:					\$346,047.04

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<u>Description</u>	<u>Interest Rate</u>	<u>Current Amount Owed</u>	<u>Minimum Payment</u>	<u>Months Till' Payoff</u>	<u>Total Interest paid</u>
Home	5.6%	\$122,000	\$700.38	122	\$48,541.44
2nd Mortgage	8.9%	\$12,550	\$97.29	50	\$3,883.58
Auto # 1	8.9%	\$19,525	\$404.36	53	\$4,619.79
Auto # 2	9.9%	\$11,659	\$247.15	33	\$2,132.82
Credit Card #1	13.9%	\$2,865	\$71.63	20	\$509.02
Credit Card #2	16.9%	\$3,365	\$84.13	15	\$459.89
Credit Card #3	9.9%	\$2,296	\$57.40	34	\$446.02
Department Store	19.9%	\$1,350	\$33.75	5	\$67.12
Current Amount Owed:		\$175,610			
Current Minimum Monthly Payment on Debt:			\$1,696.09		
Current Collective Months to Pay the Debt in Full:				332	
The Amount of Interest ONLY Paid on This Debt Not Including Principle:					\$60,659.68
Total Out of Pocket Expense Not Including Any Additional Debt:					\$236,269.68

How is this for a huge savings on this single income family. **The interest saved is almost equal to the cost of their house!** No concern for negative equity in their cars...they will **own their first car in almost half of the original time.** This gives them great bargaining power if they decide to buy another car. Speaking of buying power, they **OWN their house in 10 years.** With all of that equity they will have the power to make the decisions they want. They will no longer have to rely on other people...they will now be in **complete control of their life!**