

65 Week Email Series

In this pdf you will see a sample of just a few of our 65week email series on bettering your finances. We believe that the reason that the majority of financial information books never get read is because there is so much information to absorb. Because of this we have taken the content for several books and broken it down to a 65 week email series. This way the reader only has to take 15 min a week to digest the information. This is just examples of my work

Week 2

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Why do people fail to reach their goals?

Hey Todd,

I hope you found your first report "Making the Most of Your Program" informative. I know the information outlined in that report has helped thousands of people just like you to stay on top of the program and understand how it works best. I hope it did the same for you.

Now that you have a better idea of the logistics of how our debt elimination program works, it's time that you learn why people fail in their efforts and understand the signs so that you don't fall into this trap.

[Just click on this link](#) to get this weeks report.

It is vitally important to your financial well being that you stay the course. Only by following through with this program will you truly realize your full financial potential and live the financial life you deserve to have.

In this report you are going to learn a few little techniques that will help you stay on the right track. This report shouldn't take you more than 10 minutes to read. Please take the time to do so.

Many of our clients say that this report helped them make real changes to their attitudes on finances and in other parts of their life.

By now you might have noticed that the last two emails have fallen on Tuesday morning. This will be our practice from now on.

Consider this your weekly financial vitamin from our team.

As a matter of fact, as I was writing this email I received another testimony from a client that has been on the program for just 3 months. They explained to us how this program had started to relieve the every day stress of their debt and of paying their bills monthly.

If you have not yet experienced this relief, it will come, and when it does, I sure hope that you will let us know. We are always excited to hear from our clients.

Next week you are going to receive what I believe to be one of the most powerful reports of our program. Its called "The Six Steps to Living the Life you Dream." You don't want to miss reading this report.

Until next week...

My very best always,

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Week 4

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The banner features the text "Financial EMPOWERMENT PROGRAM" in a blue box. Below it, a smaller box says "Helping you pay off all of your debt years ahead of time the right way". To the right, yellow text asks "Isn't it time you got your debt under control and reclaimed your financial security?". On the far right is a circular image of a book titled "Financial Empowerment Program".

Hey Todd,

Wow its been another week, I don't know about you but it seems like time just flies. Its a good thing you now have a plan in place to take care of your debt and help you reach your financial goals.

I hope that you read the report last week on why people fail and watched the video too. I know there was a lot to digest there and I am sure it really got you thinking.

The truth is most people that get on our program actually finish early.

Why is that?

Well it's because, success breeds success. Usually after a few months of being on the program, our clients start to see progress, things like their stress levels ease up, and guess what happens? Our clients start looking for ways to add more to their debt pay-down. Then they see more success and their confidence in what they can achieve grows. BOOM they are hooked.

I know the same thing could happen to you once you start seeing how well your new program works in your life.

Now that you have the basics under your belt, and you understand why people fail, you have strategies to keep you on the straight and narrow and headed for success.

I want to give you my special report titled "Six Steps to Living the Life You Dream".

This report has come from over two decades of study on personal development and more than 15 years of helping people achieve their financial goals including financial security and no debt whatsoever.

In this special report you are going to learn what the truly successful know.

[Just click on this link](#) to get this report.

I encourage you to read these reports carefully and take them to heart. I once heard the author Jim Rohn say that lack of education won't hurt you. Instead it will kill you.

Here's why. I imagine that if you knew about Facebook or Google or Microsoft before their IPO you would have invested in them. Well we aren't selling any stocks that are going to make you millions. We are going one better. We are providing an education that has been gleaned from years of dealing with families with similar financial situations to yours. We know how to move you onto the path to success and to help you achieve your financial goals.

We are providing an education and the experience with finances that will benefit your family for generations.

Here is to your success.

My very best always,

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Week 8

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Adding New Debt

As difficult as it may be, most of us have to add new debt during the time we're enrolled in our Financial Empowerment program.

A vehicle will need to be replaced. Student loans may have to be taken out for college education. We might move and buy a new home.

The purpose of this lesson is to show that new debt may not be a deal-killer.

In fact, in some cases, new debt can actually ACCELERATE the performance of the Financial Empowerment program. Let us show you how this works.

Now **this must not be mis-understood** to mean that we approve of new debt.

To the contrary—the point is to pay it off and to get onto the main work which is to save up for retirement.

However, let's say you have a debt plan with \$150K of total debt and a monthly payment of \$2000. The debt-free date is 9 years away.

What happens if you add a new \$15,000 car loan with a \$400 payment?

First of all, can you afford the new \$400 payment? If so, then we

go to the next question. What is the impact of this transaction on your debt-free date?

The first thing to notice is that the \$400 will go into the plan over its entire life, not just until the car is paid off. In this case, using normal assumptions, the plan will now be accelerated to 8.6 years, which is a savings of 4 months.

This includes the new debt!

You may be wondering how this is possible. What happens is that the car is accelerated so that its payoff occurs in just 3 years. That means the new \$400 is now free to be used on the mortgage and other debt for the balance of the time.

Having this extra principal payment cleans off the other debt so that your debt free date comes 5 months earlier.

Now let's go to the real kicker. What happens when you're out of debt in 8.6 years? Assuming you put the entire \$2400 of debt service into retirement, and you still have 10 more years until you retire, and that you get 4% return on your invested capital, these extra 5 months that were gained will **add more than \$28,000 to your retirement account balance.**

Depending on how long you spend in retirement, this extra \$28,000 could generate **an extra \$100/month of retirement income for 30 years.**

All this from adding one new car payment to your debt plan!

Your Financial Empowerment program has a custom dashboard that will allow you to run "what if" scenarios to see what new debt will do to your plan. This is a key feature that every one of our clients should know how to use, and refer to often.

The bottom line is that new debt is not always a disaster for a debt plan. Depending on the circumstances, it can even accelerate your debt-free date.

This has a secondary impact on your retirement, and we strongly recommend that all major financial purchases be evaluated in the light of this long-term thinking that your Financial Empowerment program can give you.

Here is to your success,

My very best always,

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Week 15

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Time Value of Money

Would you rather inherit \$1,000,000 today, or \$2,000,000 in 10 years?

It all depends on the time value of money. That is the concept of this week's lesson.

First of all, there are important personal considerations about the timing of the inheritance. Let's assume there is \$500,000 of total debt on your personal books. That \$1,000,000 could eliminate it all, and you'll still have half a million left over for spending. Think what life would be like having zero debt payments!

On the other hand, let's say cash flow is not a problem for you. You have a good job and think you'll be able to pay off your debts in 10 years. At that point, a \$2,000,000 inheritance would be a huge kickoff for your retirement.

At just 5% interest, it would generate \$100,000 of passive income, without even dipping into the principal!

What about taking the \$1,000,000 now and investing it at 10% interest? Where can you find such an investment? What about taxes? What about risk? What about inflation?

If inflation is going to be only 2% or 3% per year, then the \$2,000,000 in 10 years might be the better choice. However, if inflation is going to rise up to 8% or 9%, like it was during the

1970's and early 1980's, then taking the \$1,000,000 right now will be smarter.

All of this analysis points out the time value of money.

Where is really becomes important is in taking on consumer debt.

When you buy something right now, and insist on paying for it over time, you must add the penalty of interest for having this privilege.

Paying for something on time puts a lien (a handicap) on future earnings. A \$10,000 car today will put an obligation of \$250/month on your earnings for the next 3 or 4 years. Buying a fancy couch using a store charge card at 21% will get you the furniture you want today, but the price tag of \$1900 won't be the final cost—that will be closer to \$3500.

Would you buy the couch if the price were shown as total payments, rather than the so-called “sale” tag?

In recent times, the government has tried to stimulate the economy. The program “cash for clunkers” was implemented, as was an 8% tax credit for real estate purchases. Both of these programs put a little juice into the market because people who were on the margin, and considering such a purchase, might have been moved to make their decision now, rather than waiting for later.

Unfortunately, what happened when the programs ended is that sales fell through the floor. Much of the future demand had simply been moved ahead to take advantage of the tax credit. When the credit ran out, nobody was buying any more.

The time value of the program was that it had a temporary stimulative impact on sales, but long-term the overall units sold was no higher.

The timing of the sales was just moved around.

Buying on credit allows us to satisfy our demands today, in exchange for a higher price tomorrow. Investing with a sure rate of

return is your friend—rewarding steady cash accumulation with interest on interest.

Better to be on the investment side of the coin, rather than become a debtor.

Here is to your success,

My very best always,

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CAN YOU OUTLIVE YOUR RETIREMENT?

Living longer than the money will last is one of the greatest fears of all retirees.

Only 4 in 100 Americans have a secure retirement where they do not have to depend, at least in some way, on the government, on family, or on friends. How can you be one of those lucky 4?

There are 5 clear steps that can be discussed in this week's letter.

Everyone can work on these, and do their best to ensure that they will not live out their golden years in fear.

1. The first thing to do is become debt-free as soon as possible. Not only will this eliminate the need to be paying a mortgage during retirement, but once you are debt-free (Retirement #1) you can begin saving in earnest for Retirement #2. Your Financial Empowerment Customer Care representative can tell you how much your lifetime income can increase if you can accelerate your debt-free date. There is a domino impact to this decision—it is not simply eliminating the debt payments, but finally letting compound interest work FOR YOU, rather than AGAINST you.

2. The second thing to do is never lose principal in your retirement fund. A quick example should suffice. If you have \$50,000 in your account and you lose 50% in a large market drop, how much of an increase does it take to get back to where you started? A 50% drop takes the balance down to \$25,000, so in order to get it back to \$50,000, you'd have to DOUBLE your money,

which is a 100% increase. Here is another quick example: \$400,000 invested carefully could generate a yearly income of about \$18,000, which is \$1500/month. However, if a sudden market decline like in 2008 decimated the principal by just 25%, the principal would be only \$300,000, and the interest income would drop by \$350/month. For a retiree on a fixed income, losses of principal are devastating, and cannot be tolerated.

3. The third thing to do is adequately consider taxes. If the principal is in a 401(k) or traditional IRA, it will be subject to tax. If the principal is in a life insurance, ROTH IRA, or other after-tax investment, then the tax advantages can be substantial. Depending on income bracket, most retirees will pay 25% Federal and 5% state.

4. The fourth thing to do is adequately consider inflation. From the years 2000 – 2012, inflation has averaged about 3%/year. Compounded annually, this amounts to nearly 38%, which means \$1 in 2013 will only purchase 62 cents of what it could buy at the turn of the millennium. Since most retirements last 25+ years, inflation has a serious impact on income streams.

5. The fifth thing to do is consider outside influences such as long-term health needs, loss of pension income if there is a company or governmental bankruptcy, or changes in the law that may reduce the payments on Medicare or Social Security. While these latter factors are less under our control than the items discussed in the first 4 paragraphs, retirees need an “emergency fund” just like their younger counterparts. Changes come without warning or notice, and having something to fall back on is crucial.

After an analysis such as this, we hope that you will re-double your efforts to adopt a spending plan to become debt-free as soon as possible.

Here is to your success,

My very best always,

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