

Personalized Financial Analysis

Created for

Sample Client

By

MoneyPlan
online.com

Sample Client

Welcome to your personalized debt elimination analysis...

Below you see a summary of what your finances could look like, after you start the **MPO Strategy**. Not only will you eliminate your debt much sooner than you would have, but you will now have the opportunity to grow your retirement savings faster.

Debt Elimination Savings

- Save **\$171,143** in lender interest charges.
- Be completely **debt free** in **11.4** years.
- By **Implementing** this strategy you could eliminate **16.0** years of payments, effectively eliminating **\$346,483** of money you will no longer have to pay.

Retirement Growth Opportunity

- Add an estimated **\$431,095** to your retirement account.
- Add an estimated **\$2,155** to your monthly income during retirement.
- **You lose** an estimated **\$5,292** in retirement account growth, for every month you wait to start your debt elimination plan.

*Money Plan Online, is not a retirement planning or an investment company and we do not profess to give any investment advice. However once you are **debt free**, should you decide to take your debt payments and apply them to an investment that would yield an average of 6% annual rate of return., the above numbers would be your results.*

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Authorization Code: **S53440C44008**

**Anticipated
Retirement Date**

7/1/2029

A key to being successful in any adventure is to make the decision that you are going to do it and get started.

To help you stay on track and reach your financial goals, you will want to use emotional anchors that will help you remember how important this goal is to you and your future.

By running this analysis you have told us that you want to regain your financial security, get completely debt free, and build a bigger retirement income. You feel that the goals listed below will be your driving force to do just that.

While your personalized plan is being worked for you month in and month out, it's important for you to do your part and stay in the program. It takes time to achieve such worthy goals, and you're making a commitment to yourself and to your future.

To be successful in getting out of debt, take this analysis and put it somewhere that you will review several times a month at a minimum. When reviewing them, picture the goals you have listed below. Feel them coming to fruition with each step you make towards your progress of getting out of debt. Soon they will become reality.

- 1 Once I am out of debt I am going to sail from Florida to the Bahamas in a chartered catamaran.
- 2 Getting out of debt will relieve the stress I feel each and every day. I never want to feel this stress again.
- 3 I will help my children get a great start in life by paying for them to go to college.
- 4 I will sit on my back porch with my family enjoying the smell of a barbeque knowing I own my home.

You have indicated to us that you currently have **9** debts, totaling **\$4,300** in monthly debt payments (*escrows should not be included in your mortgage payment, if they are your numbers will be off*), with a total debt load of **\$454,000**.

In this analysis we are going to show you what the impact of such debts on your financial future, and how we can help make your future better, by leveraging what you are already doing.

Its important to know your weighted average interest rate. In other words, what would the interest rate be of all your debts if they were combined into one? Your weighted average rate is **5.65%**. This includes all the debts you listed.

CREDITORS	INT. RATE	PAYMENT	CURRENT BALANCE
Mortgage	6.00%	\$1,550.00	\$250,000
Student loan	8.00%	\$100.00	\$5,000
Mortgage 2	4.00%	\$1,100.00	\$150,000
401k	7.00%	\$150.00	\$5,000
Visa	12.00%	\$300.00	\$10,000
Visa 2	8.00%	\$150.00	\$7,000
Auto	6.00%	\$500.00	\$10,000
Home Depot	8.00%	\$200.00	\$8,000
Discover Card	10.00%	\$250.00	\$9,000

Impounds / Taxes and Insurance

\$322

Summary of Debts

5.65%

\$4,622

\$454,000

By continuing to pay your monthly bills the way you are today, without the MPO Strategy, you are wasting an equivalent of **\$1,249** of interest, each and every month. This means, on average, you are actually wasting **16.59%** of your gross monthly income on interest you shouldn't have to pay.

This unnecessary interest adds an additional **16.0** years to your debt free time. You could reclaim that money and time with the MPO Strategy.

What could you do with **16.0** years worth of payments that you'll give to your creditors if you keep paying your debts the way you do today?

We're about to go into a direct comparison of your current plan for your debts based on how you are paying them today. What you could achieve with your own personalized **MPO Strategy** where we do the work for you.

Thousands of others have enrolled in their own plan since the program began in 1996. They have enjoyed the benefits of reduction in stress and increased financial security. Now read on to see how much you could gain by joining those happy clients.

Based on your current payment strategy, you are currently on track to pay a total of **\$778,858** in principal and interest, for **27.4** years.

With your personalized debt elimination strategy

However, once you enroll in the Money Plan Online System, you will be debt-free in **11.4** years and save **\$171,143** in interest. You also save **\$346,483** in payments you are no longer required to make.

Put yourself into this new reality

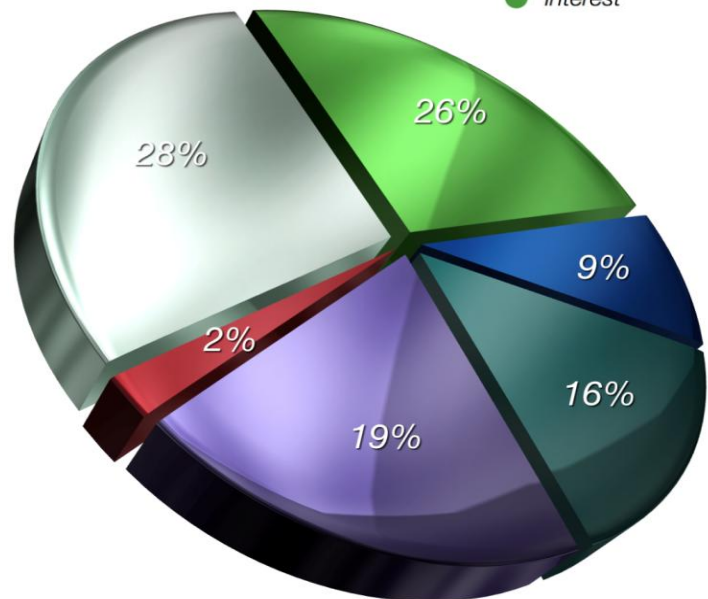
With **MY OWN** personalized plan, I could save **\$171,143** in interest that I will otherwise waste based on making my minimum payments each month. With the MPO Strategy I could also knock off **16.0** years from MY debt free date, and be completely debt free in **11.4** years instead of the **27.4** years it will take me to pay off MY debts in MY current strategy. That's a total of **\$346,483** in monthly payments that I will pay out on MY current schedule or that I could have kept for myself by using the MPO Strategy.

And just wait until you see how much more you could gain in your retirement savings after the debts are paid off.

When one considers all of the financial factors in their life, most are usually shocked to find out just how much of the money they will ever earn goes to banks and financial institutions, in the form of interest. We will show you how to minimize this waste today.

Cost of Living

- Insurance
- Purchases
- Household
- Entertainment
- Taxes
- Interest



The cost of living is high no matter where you live. You may not have thought about this before, but if you make at least \$40,000 per year for more than 25 years you'll make over a **million dollars** throughout your career. Unfortunately it probably won't feel like it. The cost of living seems to turn your dollars into pennies after you've paid your bills every month. You should be able to keep far more of this million dollars, and the best way to do that is to reduce the interest you pay on your debts.

For the average person it's difficult to cut back on your necessary expenses such as food, the mortgage or rent, insurance, and the rest. That leaves you very few options to really cut back. The biggest one would be the interest you're paying on your debt, which can cost you up to **26%** of every dollar you earn. You need to limit that loss as much as possible and put that money where you really want it, which is probably into retirement savings.

If you are like most of us, you need to build a bigger retirement income but your debt is keeping you from your goals. You want to live a better lifestyle in retirement than you're on track to achieve, but your debt is getting in your way. It's time to regain control of your future.

By continuing to pay your debts the way you are today it will take you **27.4** years to pay the remaining balance on all of your current accounts. This will cost you an estimated **\$171,143** in interest. You can almost see your money going up in smoke.

Your Current Schedule

Total Principal and Interest	\$778,858
Total Interest Paid	\$324,858
Years Until Debt Free	27.4
Average Interest Rate	5.65%
Debt Free Date	Sep-2038

You don't have to stand for this any longer! There's a better way and you can start today!!!

MPO Debt Elimination Schedule	
Total Principal and Interest	\$607,716
Total Interest Paid	\$153,716
Years Until Debt Free	11.4
Effective Interest Rate	2.22%
Debt Free Date	Sep-2022

What would you do if you were able to cut off **16.0** years worth of payments? The total of all these unnecessary payments would be **\$346,483** and you could reduce the interest you will pay by **\$171,143**. How would that change your life today? What about the impact on your future?

Your **personalized** analysis utilizes 24 algorithms to determine the best way to save you the most time and money while eliminating your debt. Your MPO Strategy not only a solid plan to follow that could have you completely debt free in **11.4** years, but your plan is supervised and managed for you by our experienced, professional client services department.

You'll save the most time and money by consistently implementing a systematic strategy to pay down your debt. For more than **14 years** our team of experts has been helping thousands of others just like you to accomplish just that. Below is a comparison of your current strategy vs. a consistent MPO strategy.

If you were to try to implement our strategy yourself and went off track just 5% of the time it could cost you an estimated **\$11,992** in interest and could add **10** months to your debt free date. It could also cost you **\$50,801** in retirement savings. This is why we do the work for you. We want you to save as much money as you can.

YOUR SCHEDULE			MPO PLAN SCHEDULE		
CREDITOR	YEARS	PAYOFF DATE	CREDITOR	YEARS	PAYOFF DATE
Mortgage	27.4	October 2038	Mortgage	10.3	September 2021
Student loan	4.5	November 2015	Student loan	2.8	March 2014
Mortgage 2	15.2	July 2026	Mortgage 2	11.4	October 2022
401k	3.1	June 2014	401k	2.8	March 2014
Visa	15.8	February 2027	Visa	2.0	May 2013
Visa 2	8.8	February 2020	Visa 2	2.7	January 2014
Auto	1.7	January 2013	Auto	1.8	February 2013
Home Depot	6.0	May 2017	Home Depot	2.5	November 2013
Discover Card	15.5	November 2026	Discover Card	2.3	September 2013

Above you'll see a listing of your debts with their projected pay off date.

On the left **in red** we show you the existing term and pay off date of each of your debts if you continue to pay how you have been paying.

On the right **in blue** is the accelerated model that the MPO strategy will implement for you. Notice how much faster you can get out of debt by implementing a constant disciplined strategy.

Below you'll see a listing of your debts with their projected pay off date. Your existing schedule is in **red** on the left and your MPO Strategy is in **blue** on the right.

The system targets your debts based on 24 mathematical algorithms which include balance, interest rate, type of interest, and many others to bring you to your debt free point in a fraction of the time with the highest attainable savings.

The biggest success factor is that we execute the plan, so you can be assured your goals will be achieved, no matter what you are doing.

Monthly Payments	\$4,732	Monthly Payments	\$4,732
Scheduled Interest	\$326,268	Scheduled Interest	\$153,716
True Rate or Payback Ratio	71.55%	True Rate or Payback Ratio	34%
Average Interest Rate	5.65%	Effective Interest Rate	2.22%
Today's Date	Apr 2011	Program Start Date	May 2011
Scheduled Payoff Date	Sep 2038	Scheduled Payoff Date	Sep 2022

Above you'll find your payback ratio as well as your expected effective interest rate.

Your payback ratio is telling you how much you'll pay back on top of every dollar you've borrowed through credit. Your numbers are below. You'll see that your payback ratio is dramatically lower in your MPO plan. Your payback ratio goes from **71.6%** down to just **33.9%** in your MPO Plan.

Your effective interest rate is similar to the average interest rate you'll pay on your total debt. The calculation is shown below. Your effective interest rate is **3.4%** lower than your current weighted average interest rate. In your current schedule, your weighted average interest rate is **5.65%**, while your effective rate in your MPO Plan would only be **2.22%**

Effective rate of interest is defined as the actual amount of interest paid (I), divided by the amount of principal (P), divided by the length of time of repayment (T) $I/P \times T$

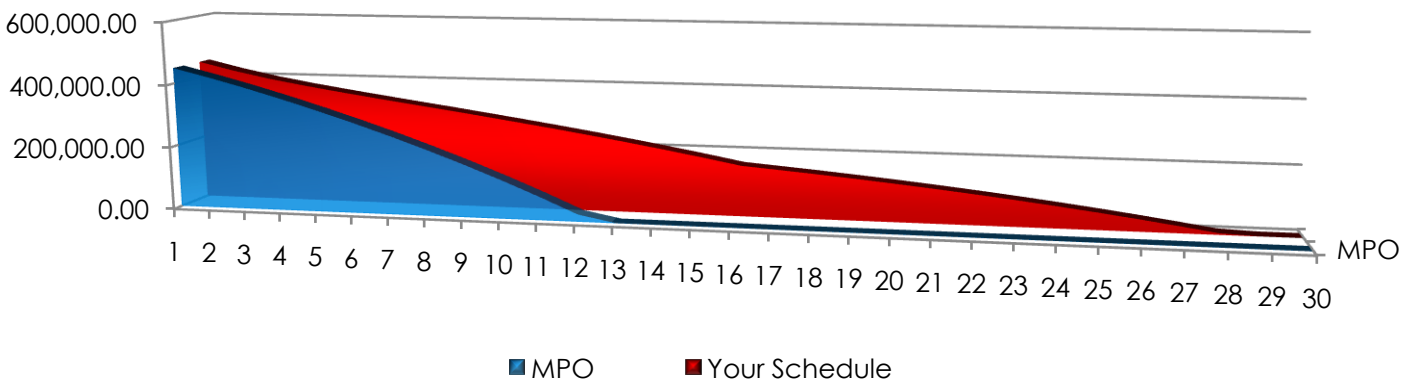
Having a systematic strategy that is executed consistently for you, month in and month out over the life of the plan, is key to your success.

Consistency and strategy make all the difference in the world. Look below at your current debt payoff schedule (on the left in red) and at your MPO Strategy (in blue on the right.) You have a choice. Would you rather follow your current schedule on the left or the MPO Strategy on the right?

We provide the system and the discipline and consistency by doing the work for you. You stay in control of your finances and can make changes at any time. Get your MPO Strategy started today and let us help you achieve your goal of becoming debt free in a fraction of the time.

YOUR SCHEDULE			
Year	Ending Balance	Year	Ending Balance
2011	\$449,460	2027	\$152,105
2012	\$422,615	2028	\$142,367
2013	\$399,299	2029	\$132,028
2014	\$379,641	2030	\$121,051
2015	\$361,854	2031	\$109,397
2016	\$344,958	2032	\$97,024
2017	\$328,480	2033	\$83,888
2018	\$312,345	2034	\$69,942
2019	\$295,728	2035	\$55,136
2020	\$278,669	2036	\$39,416
2021	\$261,233	2037	\$22,727
2022	\$243,066	2038	\$5,009
2023	\$224,107		
2024	\$204,256		
2025	\$183,417		
2026	\$161,537		

MPO PLAN SCHEDULE			
Year	Ending Balance	Year	Ending Balance
2011	\$449,508		
2012	\$421,449		
2013	\$391,359		
2014	\$358,978		
2015	\$324,616		
2016	\$288,309		
2017	\$249,944		
2018	\$209,401		
2019	\$166,554		
2020	\$121,269		
2021	\$73,404		
2022	\$22,956		



The graph in red represents the principal balance you will have on all of your debt at the end of each year. The blue represents what you could have by allowing MPO to help you get out of debt.

How is your current Retirement Plan doing?

Contributing more than you are now to your retirement account is difficult to near impossible for most people. But what if you could add **\$431,095** to your retirement account using the money that was going towards your debts by paying them off years ahead of time? This could give you an extra **\$2,155** per month in retirement income, if your investment account could earn just 6% on your principal investment from the time you are debt free until you retire.

In your **MPO** Strategy, the money going toward your debts could be directed towards your retirement account after your debts are paid off ahead of time. This is based on the month you get out of debt in your MPO Strategy which is **11.4** years from now, until the month you would have gotten out of debt on your own, which is **27.4** years from now (as long as that date is before you retirement date). The money in those years which would have gone towards your debt payments can now be added to your retirement contributions.

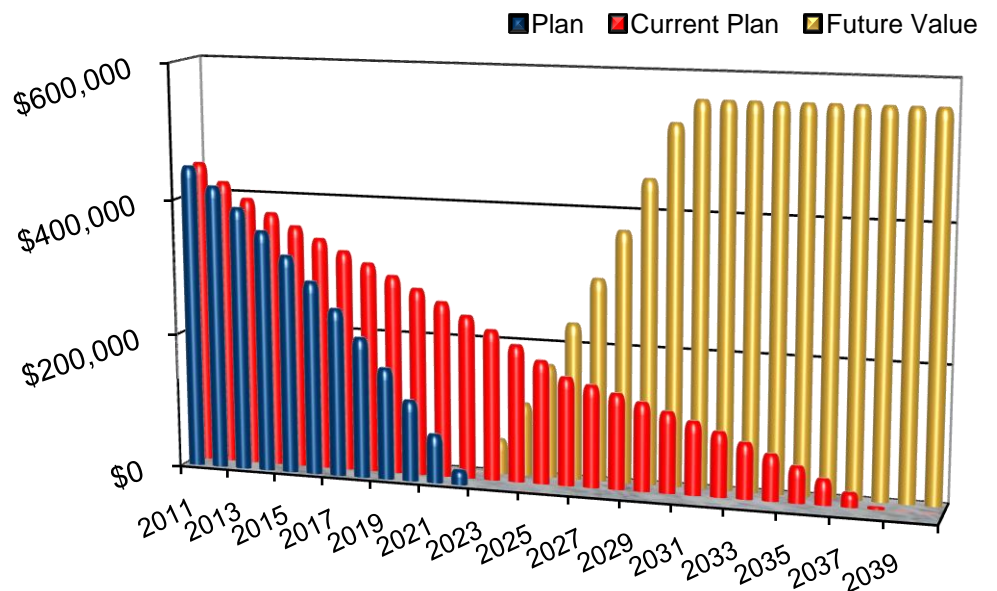
Seriously, whose retirement do you want to grow, your banker's or your own? At the **27.4** year point where you would just be getting your debt paid off you could instead have added **\$1,380,693** to your retirement fund because you put your MPO Strategy to work for you.

There are only a small percentage of people that will be able to retire with the lifestyle they have during their working years. Most will not have the same level of income and you can't count on having a lower tax bracket. Some people will have to continue to work at least part time in their "retirement." If you want your future to be different you have to start making changes today.

Looking at this chart, you see in red how long it will take to pay off your debts the way you're doing it today.

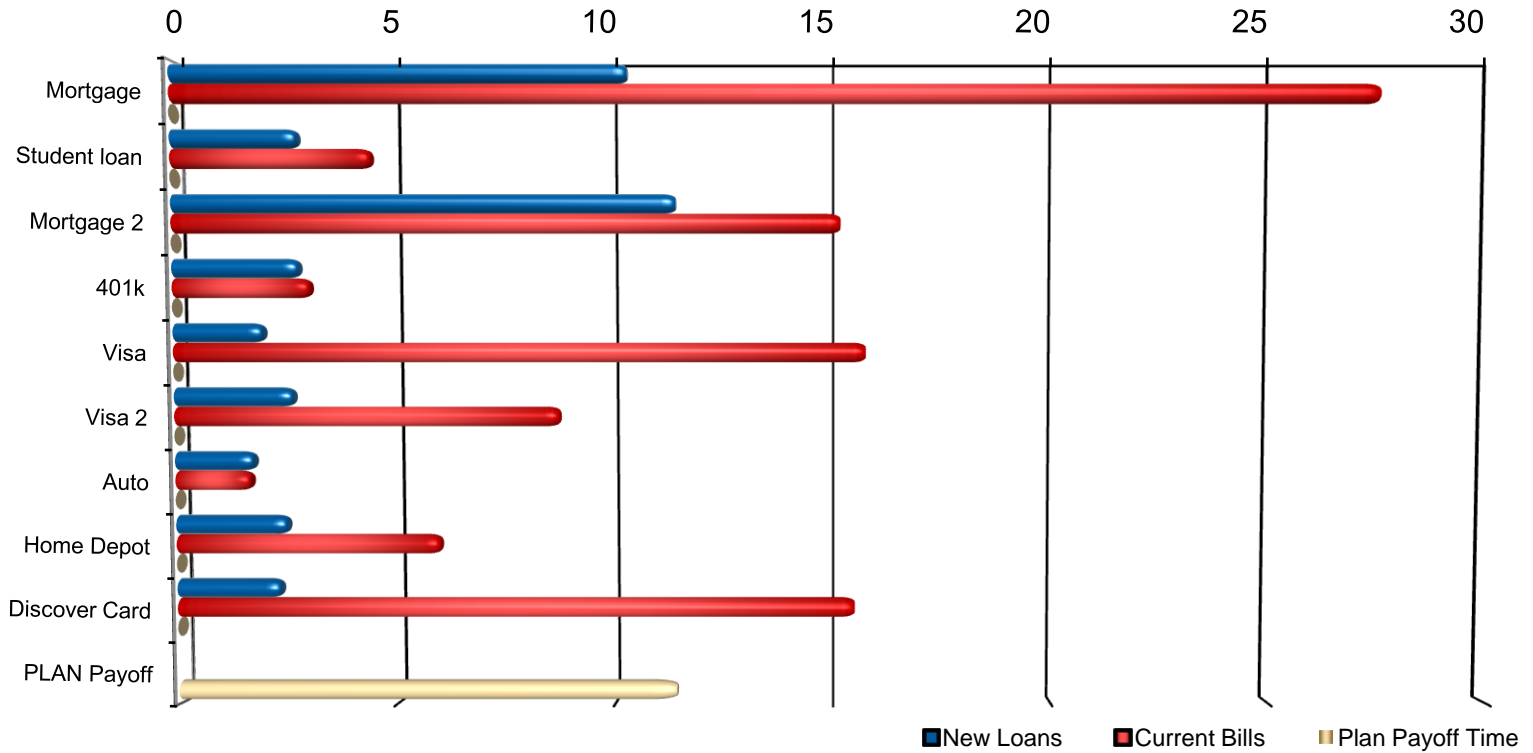
In blue you see how much faster your debts could be paid off on a structured plan.

In gold you can see how fast you can start building up your savings, once you are completely debt free. (the gold would go off the chart if we let them.)



Paying Down The debts

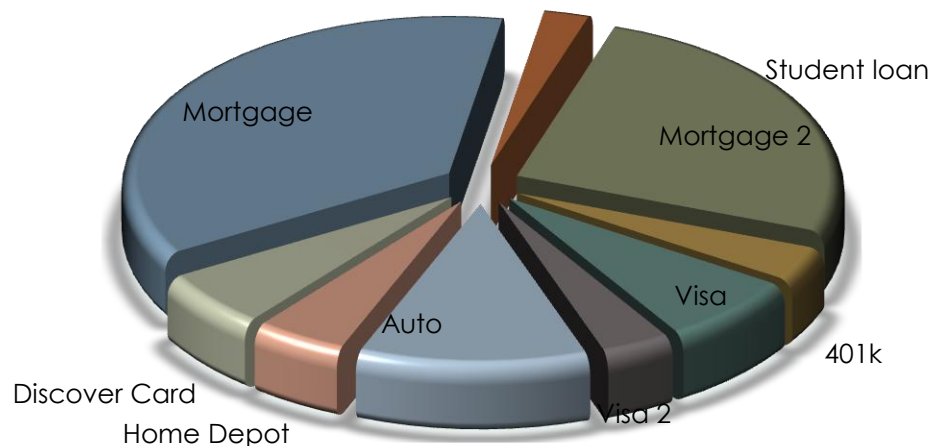
You can see each of your debts below and the time it takes to pay them off. The long red bars show how many years it will take to pay them on your current plan. The payoff time using your plan is shown in the shorter blue bars. The very bottom bar in gold indicates the total time it takes you to pay off all your debts on the MPO strategy.



Your plan is doing the work for you every day, every week, every month and every year, year in and year out. **The Strategy is executed** consistently and without fail. Once you have paid off your debt using the plan, you will have saved an average of **\$1,249** in monthly interest over **11.4** years.

The total pie on the right represents the sum of your monthly debt payments.

Each section represents the portion of your total monthly debt payment that each debt takes up. As your debt disappears so will each slice, month by month, until it's just a memory.

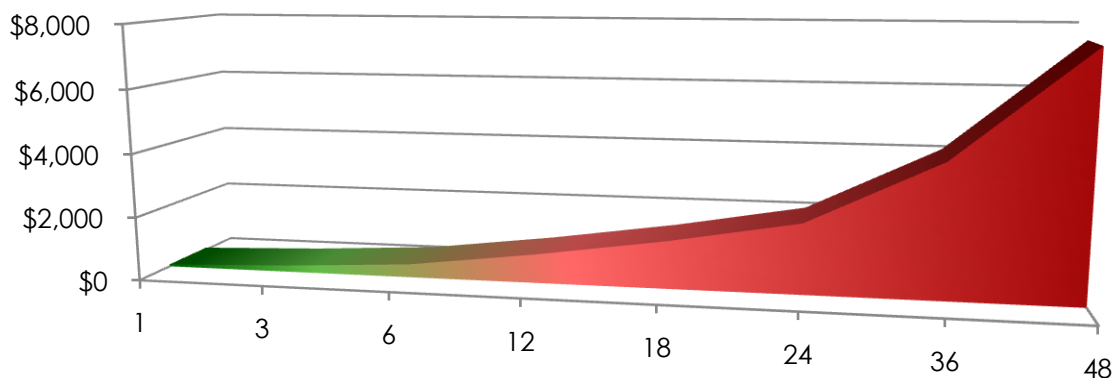


You have indicated to us that you would like to retire in **18.2** years. However your current payment schedule will not achieve the goal of debt freedom for **27.4** years. This is **9.2** years after your estimated retirement date. Because of this you may have a difficult time building any extra retirement savings unless you are able to increase the amount of money going towards your debts. Either that, or you can start on our MPO debt-elimination strategy today.

How much more will you have to contribute to your retirement fund for every month you procrastinate or wait to start getting out of debt?

1	3	6	12	18	24	36	48
\$65	\$200	\$416	\$906	\$1,489	\$2,194	\$4,168	\$7,566

Procrastinate on starting your plan



By starting a systematic debt elimination strategy today you insure that you will have time to grow your retirement savings. This page shows you how much extra you will have to contribute to your retirement savings for each month that you either procrastinate starting your plan or do not implement the full strategy for the next **137** months.

As an example, if you were to miss just 3 months of this program you would have to add an additional **\$200** every month for **6.8** years to make up the difference you could lose in a retirement investment account. That's the power of deciding to act **NOW...**

The above numbers assume that you will be completely out of debt in (X months) and invest your debt contributions to a retirement fund that would yield at least a 6% ROI, from the time you retire all of your debt until the date you have indicated you wanted to retire.

The screenshot shows a web interface for 'Debt Eliminator Progress'. At the top, there are navigation tabs: Home, Debt Eliminator, Education, and Account Info. Below these are sub-tabs: Home, Debts, Progress, Transactions, and What Ifs. The main content is a table titled 'Debt Eliminator Progress' with the following columns: Liability Name, Original Balance, Estimated Balance, Original Payoff, and Current Payoff. The table lists several liabilities including Bank 1, Merco Credit Union, Dell, CitiBank, Bank of America MC/Visa, MBNA, Wachovia, MBNA 2, Travis Credit Union, Sallie Mae, and Home Coming Funding. A summary row at the bottom indicates 'Total Estimated Time Savings: 31 Years 11 mos'. Below the table, there is a disclaimer: 'Estimated Balances May be different than statement balance as there are many different variables that affect balance such as posting times, interest rate changes, balance changes etc. Original Payoff is the original date you would have paid off your debt based on making the minimum monthly payments from your original planned monthly payments, debt balances or payment schedules. Planned Payoff is the Estimated original date created by your Plan Advisor. All dates and estimates are based on a standard amortization using the same date every month to calculate interest and make payments. Any difference between the Debt Eliminator Debt Free Date and current progress is the result of a deviation from your original planned monthly payments, debt balances or payment schedules. For a current updated PLAN report please contact your Program Administrator and have all current statements available.'

Liability Name	Original Balance	Estimated Balance	Original Payoff	Current Payoff
Bank 1	\$9,262.00	\$4,106.04	06/05/2025	06/05/2011
Merco Credit Union	\$8,714.00	\$3,374.59	06/05/2011	06/05/2011
Dell	\$1,114.00	\$739.25	09/05/2012	07/05/2011
CitiBank	\$10,524.00	\$8,935.27	10/05/2049	03/05/2012
Bank of America MC/Visa	\$9,996.00	\$8,491.53	10/05/2022	08/05/2012
MBNA	\$12,888.00	\$11,967.90	10/05/2026	04/05/2013
Wachovia	\$5,591.00	\$4,412.33	08/05/2014	05/05/2013
MBNA 2	\$5,313.00	\$4,270.86	06/05/2034	06/05/2013
Travis Credit Union	\$31,363.00	\$22,052.98	08/05/2013	06/05/2013
Sallie Mae	\$2,510.00	\$1,757.50	10/05/2013	10/05/2013
Home Coming Funding	\$168,353.00	\$165,413.99	03/01/2034	11/01/2017
Total Estimated Time Savings: 31 Years 11 mos				

Once an MPO professional starts paying your bills, you will have complete control with *our Money Plan*. You can make changes whenever you please. You can also utilize the *Money Plan Coach* to help you make purchase decisions by running "What if" scenarios.

The key to successful debt elimination is to make sure that you execute your strategy month in and month out for the entire term of your plan.

For almost 15 years our team of experts have been helping people just like you get completely out of debt. The key component to the success of our program is not doing the work for you. Our client service representatives are happy to answer your questions and help you with eliminating your debt in any way they can.

In your program you will be able to use your online dashboard which gives you access to your account online and enables you to view exactly what is happening and how you are progressing each and every month.

The key to your success is that we work as a team. You always maintain control while we do the consistent work needed to achieve your goals as determined by your analysis. Each month we send you an updated status report. Once the program is set up you can sit back and let it do the work for you.

There is no shortage of information and your client services group is always just a phone call away. Our offices are all located right here in the USA.

BONUS PAGE

MPO has decided to give you a bonus page along with your free analysis. This is a gesture of good faith to show you we give you more information regarding exactly how you will get out of debt.

We are almost certain that the majority of you who are viewing this analysis have searched the internet for ways to get out of debt. You may have seen our videos and know the difference between all of the strategies. And you have decided that the best way to get out of debt is to follow one of these strategic pay off plans.

Now you want to know which approach is best for you. Some people say that you need to sort your debts by Lowest Balance. This will get you excited and keep you on the path. Some people will say that the best way to save money is to sort the Highest Interest Rate first. Well here are your personalized numbers...

If you were to take all of your debts and sort them in order of interest rate, highest to lowest, and pay them off by accelerating the highest interest rate first and so on down the line, it would take you **11.4** years to get out of debt and your estimated interest savings would be **\$171,143**.

If you were to take all of your debts and sort them in order of lowest balance to highest balance, and pay them off one by one accelerating the lowest balance first and so on down the line it would take you **11.7** years to get out of debt and your estimated interest savings would be **\$158,575**.

That's a difference of **2.14%** between the two strategies, so you can choose the one that works best for you. Is there any reason not to choose the best option?

The fact of the matter is that in most cases there really isn't a huge difference in the debt free dates between options, and the savings are going to be similar as well. The savings **are going** to be very **similar** either way.

What does matter is that you do it... Over the past 15 years while our MPO team has been helping people get out of debt we have learned that it's very difficult to do it on your own. We all have good intentions, but for you to follow a financial diet for **11.4** years and never get off track, it is going to take more discipline and control than what you might imagine.

That's why it's important that you let our professionals who have been executing plans for almost 15 years give you a hand. Each of us needs someone that will hold our feet to the fire and help us reach the goals we have set out to achieve.

Your Benefits

You will be completely out of debt in **11.4** years and save **\$171,143** in interest. This is **6.8** years before you wish to retire. Assuming you invest in yourself after your debt is paid off you would have an extra **\$431,095** in your retirement account which would yield approximately **\$2,155** a month of extra income from your interest on this investment.

You will not have to worry about implementing the strategy, because our trained professionals will be handling the plan execution for you. They will also share all of their experience to help you achieve your goals which you have stated as follows;

** Once I am out of debt I am going to sail from Florida to the Bahamas in a chartered catamaran.*

** Getting out of debt will relieve the stress I feel each and every day. I never want to feel this stress again.*

** I will help my children get a great start in life by paying for them to go to college.*

** I will sit on my back porch with my family enjoying the smell of a barbeque knowing I own my home.*

You have listed your goals, now it is important for you to know that our **GOAL** is to take the experience we have and help you achieve all of your goals, just as we have helped thousands in the past.

To get all of the above benefits of the plan all you have to do today is click on [this link sign in and register](#). One of our professionals will contact and help you through the process, and you will be on your way.

Every month we will charge you a small maintenance fee to manage and pay all of your bills and systematically get you out of debt. You will also have access to our online services and our consulting center to help you stay on track and to help you achieve your goals.

As you have seen MPO has been helping thousands of people for over 14 years to get out of debt and back on their feet. Take advantage of our offer today and eliminate the risk of going off track at times and losing thousands of dollars or more.

To sign up for your debt elimination plan just click on the "sign up now" button to the right.

Sign up now



Still not convinced that this program will work for you? Think back to all the testimonials you saw on our website and what we have done for thousands already.

Trust the experts and let us help you achieve the goals you have set for yourself, and live the type of life you have always wanted to live.

So you think you are going to do this next month?, why not start today. Look what it will cost you if you wait just one month. You need to act today.

**REMEMBER EACH MONTH THAT YOU DELAY COULD COST YOU
\$5,292 IN YOUR RETIREMENT SAVINGS.
DON'T DELAY**

I know many people will wonder "what if" I took the money I spent on your program and invested it myself?

Well that's a great question, and we will answer it. If you were to take the few dollars it costs you to sign up for this program and invested it along with the money for the monthly service fee, you would have to realize a **40.2%** return on your investment to have spent your money wiser than investing in your self and getting out of debt.

If you know where you can do this legally, please email our company and let us know.

All Good things have a guarantee, right?

Well here is ours! *We guarantee that we will get you completely out of debt in the time frame that this analysis states, based on the data you have entered, or we will refund 250% of your enrollment fee.*

Guaranteed

You can't beat that!

Sign up now