

## Equity Creator® Financial Blueprint

The Equity Creator® Financial Blueprint is a customized financial plan that shows how to take the same amount of money a family is spending right now on their debts and reposition it in a manner that will allow them to be totally debt free in one-third to one-half the time that they were originally obligated.

### How It Works:

As you might already know, getting out of debt is a difficult thing to do. It is not as simple as paying the smallest balance or the highest interest.

A debt has four factors:

- \* A balance
- \* A monthly payment
- \* An interest rate
- \* The duration (how long you owe on the debt)

All four factors have to be considered when looking for the most effective way to pay off a debt. For an example, if you had 10 fixed debts (fixed debts are debts that can be paid off, such as a mortgage, auto loans, and eventually credit cards). You would need to take those 10 debts and multiply them by the 4 factors. This would come to 40 different scenarios to get out of debt. But, it is worse than that. You would then need to take those 40 scenarios and multiply them against each other, which comes to tens of thousands of calculations, making it almost impossible for you to do this each and every month.

We could give you lots of complicated formulas, amortization schedules, debt pay-downs, and savings calculations, but the bottom line is simple; The Equity Creator® Financial Blueprint works by repositioning assets and expenditures within a family's current budget to their advantage.

When one debt is paid off, that monthly payment is added to the next worse debt in line (which is calculated by the Equity Creator® Financial Blueprint). One by one, like dominos falling, a family becomes debt free. This process allows them to save tens of thousands of dollars in interest, and possibly hundreds of thousands in monthly payments that were once destined to go to creditors.

The Equity Creator® Financial Blueprint is not your average "debt diet". This customized plan can make a difference in the way family's think on a day to day basis and knowing the month and year when they will be debt free will make dealing with the issues that life throws at them a little easier to handle.