



How would it feel to be debt free?

Mary Kay can help you become debt free in less than 8 years!

Here's how....

Using well-known author and Christian Financial counselor Dave Ramsey's Debt Snowball and \$500 profit from a Mary Kay business, you can be debt free in less than 8 years.

Here's how it works.

How do you profit \$500 from a Mary Kay business?

6 Parties Per month x \$175 (average sales) = \$1,050

50% profit of \$1,050 = \$525

6 parties x 2 hours each = 12 hours per month!



You have profited \$525 in only 12 hours per month

How do you become debt free?

Using Financial Author Dave Ramsey's Step #2 to Financial Freedom, THE DEBT SNOWBALL. He suggests to make a list of all debt from credit cards, car loans, to your home mortgage from smallest to largest. Then begin to concentrate all extra money on the smallest balance and pay minimums on all other debts. Your main goal is to pay as many debts off as soon as possible.

Here is an example using \$500 from your Mary Kay business.

Suppose you had 3 debts, a credit card with a \$5000 balance, a Loan for \$10,000, and your home mortgage of \$100,000.

Credit Card	Loan	Mortgage
Balance \$5,000 Minimum Payment \$100	Balance \$10,000 Minimum Payment \$200	Balance \$100,000 Minimum Payment \$600
\$500 Mary Kay Profit + \$100 (minimum you are used to paying) = \$600	For the past 9 months you have paid only the minimum. So your balance is now \$8,200.	For the past 20 months you have paid only the minimum of \$600. So your balance is now \$88,000.
You will begin to pay \$600 on this card for 9 months	You will now pay \$600 + \$200 (minimum you have been used to paying) = \$800	You will now pay \$800 + \$600 (minimum you have been used to paying) = \$1400.
\$5,000 / \$600 = 9 months	\$8,200 / \$800 = 11 months	\$88,000 / \$1400 = 63 months
This debt is paid off!!	Your debt is paid off!	Or 5 YEARS!
		
Roll-over your \$600 to the next debt.	Roll over your \$800 to the next debt.	YOU ARE DEBT FREE!

**YOU ARE NOW DEBT FREE AFTER ONLY 7
YEARS USING \$500 PROFIT FROM A
MARY KAY BUSINESS!**

