# YOU WERE MEANT TO BE "DEBT FREE"!

By: National Sales Director, Linda Toupin

Wondering how you can start a business when you are already in debt? Here is how you can start your business and use Mary Kay to pay off ALL your debt!

#### Sell \$200 per week = \$800 income for the Month

0	Take \$100 to pay loan for your MK business	(Leaves \$700)
0	Use \$400 to replace product sold	(Leaves \$300)
0	Give \$100 to yourself (Have Fun!)	(Leaves \$200)

- Give \$100 to yourself (Have Fun!)
- \$200 to pay off other debt

#### Sell \$300 per week = \$1200 income for the Month

ο	Take \$200 to pay loan for your MK business	(Leaves \$1100)
ο	Use \$600 to replace product sold	(Leaves \$500)
ο	Give \$200 to yourself (Have Fun!)	(Leaves \$300)

• \$300 to pay off other debt

#### Sell \$400 per week = \$1600 income for the Month

0	Take \$100 to pay loan for your MK business	 (Leaves \$1500)
ο	Use \$800 to replace product sold	(Leaves \$700)

• Give \$300 to yourself (Have Fun!)

• \$400 to pay off other debt

### Sell \$1000 per week = \$4000 income for the Month

- Take \$100 to pay loan for your MK business (Leaves \$3900) • Use \$2000 to replace product sold (Leaves \$2000) • Give \$300 - \$1000 to yourself (Have Fun!) (Leaves \$1000 to \$1700)
- \$1000 \$1700 to pay off other debt

Rapid Debt Reduction Plan:

(Leaves \$400)

- ✓ Write down all debt, numbering them 1-10 from the smallest to the largest
- $\checkmark$  Start paying off the smallest one first, making payments as large as you can.
- ✓ Make minimum payments on #2 through #10
- $\checkmark$  When debt #1 is paid off, start paying big payments on #2 and continue minimum payments on #3 through #10

## As in all things in LIFE....Consistency is the KEY!