

We Solve Your Debt Problems



Choosing to Live Debt-Free

Independent



\* HNZ V8 SGMV 5 HDQ VMM 0 RUMJH \$ XVP RWSH (P SCR) PHQV 6HUMHV & ODWLLHCV 0 DUNW 0 HED DW ) RUP V 3CDH

1 HZV

+ 20 (

) URQNDH  
\* 0 1 3 KRW  
\* DDDHVV

%XCHV% RDLG

/ HMLV

( CMMDDV

2 HXWUHV

6KRRV

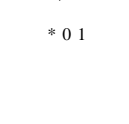
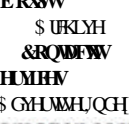
6SRW

9 IGR, QCH



2 QIQE EIMDU  
6XEP LVIRQ

) HVMHG6SHIDO  
6HWRQ



6HSWP IHU

6HUK\$ UKLYH

Go



5 HMRUQ R\ VMBDEI... WDU

. H SRUWUERU2 \ VM5 HI 3 URMFSDFFMHVQED

%< -\$ & 4 8 (/ , 1 ( + / \$ 9 ( 1 . \$ 6 VMU : UVMU

6RXVKRI VKHI HZ DUN%D) ERLGHGCE\ 6VMUQ VDDG1 < IKIGCHQJHP QHZ DZKQ. HSRUW

+ DLRLMVRQEP IQHURP VKMKRUHQH



0 RUMKQ\ HUYI RVHKIERUQDUP RI VK5 DUMQ  
%D) Z DVEXCDDQVMKR\ VMU

< HUXDMIFRP ELQDARQI RYHKUVMQI SRQXVRQDQ  
CLMDFHGFIP DMGVKHFDR\ VMSRSXDMRQDVMU  
EXVHP EHVRI VKHI < 1 - %D) NHSHIDHZ RUNQI VREUQI  
VKHR\ VMUDEFN

7 KHRUDDQ DMRQZ KIFKZ RUNVR SURVSHVHLYHDQ  
UHVUHKH+ XGVRQ5 DUMQ VMDU QXQFKHGVH H SRUW  
+ DUERU2 \ VM5 HI 3 URMFSDURUP VDMUDDGXDQ  
UHVUHKHR\ VMBDEI... VKHLEDQHMVU

KVVKHRQ\ R\ VMSURVVR VUWFDLQQRUWHQ  
1 HZ - HUH Z DMUDDGVKHI HZ < RUN&LV DUHDIG  
%D) NHSHU HEELH DQVH HFXVMHCUHFVURI VKHI < 1 -  
%D) NHSH2 \ VMUDDQDVM5 GHFQHQVKHIERU  
DUH7KH\ DUQRKULVMQI R\ VMUDDQ P RUHURP VKH  
5 DUMQ%D) EXVMKDDYHDFOP IQGXW\ KHU H  
ZRXCQNHRCR IXVUHFMRUDDRQHIRUWR P DNHVUHZ H

GRQVVKHR\ VMUQVKH HZ < RUN+ DIERUDD

: RUNQ IQSDUXHVKIS VKH < 1 - %D) NHSHIDRQI ZDK  
5 XWVU8 QYHVMV VKH+ DFNQDN5 LYHNHSHIDQ  
5 DUMQ5 LYHNHSHIP DGHSDQVR FUDMDDYQI R\ VMU  
UHFROVMFVGRXRI UHEDUWSRI VMDQGDIMKIRQHG  
IQRDYHVMDDWVVMUHKDARXGDORZ R\ VMUWERQ  
DQGDVDFSMHHRUJ DQXP VK VSDZ Q7 KHMVFWUHV  
ZHLHMKV VKH ZDMRQ6 H5W



R\ VMUURZ VKH  
DMVKVHDFKRVKHU  
VRKLYHVMFDQ  
DFUVMQI VMFVKH  
ZLVKQKHED ERWRP  
DVMFVMHNVKDDG  
RWHP DUQKDEI...  
0 DQWIG, WORD  
JUHDEI...DFKH



6HGR VMU DUSDFHGLQP HMK  
EDJV Z KHUVMH IHGKDUHQ  
DQGJURZ DVSDURI VKH. H SRUW  
+ DUERU5 HI 3 URMFSDURUP  
VSHUKHGDGGE\ VKH1 < 1 -  
%D) NHSHU3 URMFVMI SDFF

& QENKUHHRQDUH

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S OS LI KW5 HMLHG  
7 HLP VRI 8 VH



XQINFDOP VRUP XVHOMDMMWRZ IOWKMHZ IOMHOMDQD JURZ RYVWKIV WVKFVH DQG  
SURYLCHMDMUIHGKIDMOW

UHELUHIV IQ WKHED VR VKDW  
R\ VMUV DQGRVKHURU DQVLP VFDQ  
DMDFK VR VKHP DQG I RUP DUH  
HFRV VMP 3 URNHFVHP EHV  
SODHFHP HQVPH EDQV LQVKH  
ED VR DMDFVHD QVHLQVKH  
RQJRLQJ Z RUN RI UHVRUQJ R\ VMU  
KDELVMR SRUARQVRI MH5 DUMQ  
%D

2 VMUV DQDMDIOMIHHCHJO DQWIG7 KH DUH  
KHOSQ ILOMVKH DMURZ DMTXDMV DQGVKHS FODU IW

&HP HQMH EDQVHFVXDCMIOV DGHRI FDXP FDERQDMMR DMDVWLIHQW VHOIHZHUH  
DORFRQVXFWG



ESQFHMKH KROMIQ IQM RXUDI XDFOMIHMNDQG VHR\ VMODYDHMVD QMDIG7 KH  
R\ VMUV DQGRVKHURU DQVLP VFDQ DMDFK VR VKHP DQG I RUP DUH  
HFRV VMP 3 URNHFVHP EHV SODHFHP HQVPH EDQV LQVKH ED VR  
DMDFVHD QVHLQVKH RQJRLQJ Z RUN RI UHVRUQJ R\ VMU KDELVMR  
SRUARQVRI MH5 DUMQ %D

QCHMKP HKVKH  
EDHMFROMQVHG  
R\ VMURUPYHQV  
R\ VMUWVH  
JURZQ RYVWKIV P HU  
DQGDVHQRVWFKHG



KMHUR\ VMODYDH

WDMRQFOP VHOHFDXVVKH QHGDKLGXUJFHR  
VHQO DQWIGSRIOVQI DMHVKHODQGHQIQI DMQ  
EODNFUEIDHDG FUDZQI RQVHVMVXUH

HI 7 KHV DVMHVMVSHRI VQIVZHZRXQONHR  
KDSHQ

\*UH 5 HP DQCGHSXV GUVVURI VKH < 1 - %D NHSHVDR\ VMUV XVVSDFHGQ HDJHQ  
RCHUR VFNVRV HMKI7 KHED VZLODREHP RQVRUHGIRU URZ VKDQVVMVDELOV

RXQHGVMVVMHVR KRCVHR\ VMUV VHVVFNSIOMRI VHOGRQVRYHURX QG5 HP DXG  
VIG HUHQRV IQI VREUIQI R\ VMUDEFNIRURRGKDYHVMVMHURVKH UQVUHGEOI  
IOWHIQ SXLSRVH2 VHR\ VMUQGRU DQVLP VZLODURZ RQVRS DQZIGVHDMVKL VZ KRO  
IQVHIECHVH HRV VMP

% XMD IQI VKHP DQP DGHUHI VKH < 1 - %D NHSHZ DQVVR HQKQFHMKHGLVMEXVR QRI R\ VMU  
ODMHRVWHS DUVRI VHKDURIDQGVHS EHGHDQDQ8 QIRQ%HFVKDORZ V

SFRUCLQ VR0 DQMKH HURGR\ VMUHVWDMRQSRUJLP IYKHOU HAVRVVFW KHI < 1 -  
%D NHSHRU DQI DMRQKDYHMXQGHVWVHQ

QVHXVXVHVRU DQI DMRQKRSVHKSURVFMOP SURYHZDMFODV TXDDV DQGVDELOV  
IRVKH5 DUMQ%D VKRUFQI7 KH XGVRQ5 DUMQ( VMDU IKRPP HVRP RUFKQV SHHVRI  
IIMKQGVKHODVKEILGSHFHDQGP IORQSHRSOI

HZRXQONHRIHQV\ RVHOFDMRQVWVHFRXGCR DCGVRQDQVHDFKRO DQWIG  
KHQVHR\ VMUV DMUVMH VSDZQDQGVKQVKH IICRVKHUHH VRVHQGVKIQ RXJHARUV  
RI DQHNDFHRI UHVVDORQI VHV%D VKRUF/ KH DOR DQVVRKRUHSURVVRQI DQVW VLP VUHV  
DQZDYH

6KHKHXS RQHRI VHP HMKED VQGREVHYGVHR\ VMUODHDG NAIQI VU HMKHU

RXFQGR UHVRUVRQIQVMUHDQ RXIRZ QEDFN DGVKMDG