

GOALS

DREAMS

DESIRED INCOME

SOLUTIONS

1. On a scale of 1-10, with 1 being the lowest and 10 being the highest, what is your desire to be debt free and financially free?
2. On a scale of 1-10, with 1 being the lowest and 10 being the highest, what is your desire to have money working for you instead of you working for it?
3. On a scale of 1-10, with 1 being the lowest and 10 being the highest, how important is it for you to be healthy, fit and live a longer life?

(Take Action Today)

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www.FTAMG.com
708-704-7309



Strategy Session Guide
"3-6-9 Financial Transformation"
 www.ftamg.com

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2. _____ : 2

A) Current Lifestyle _____

B) Future Lifestyle _____

_____ & _____ no longer work.
 (Government) (Corporate America)

4. _____ : 4

A) _____ → The "Silent Income Killer"

B) _____ → Take the 1st ___/___ of Your Income.

C) _____ → Take the 2nd ___/___ of Your Income.

D) _____ → Take the Final ___/___ of Your Income.

3. _____ : 3

W-2 (3 Days): "Cash"

_____ Management

Taxed @ ___% - ___%

I _____, I'm Taxed, I Spend

A) Min _____
(See IRS Doc: Revisit your W4)

B) Min _____

C) Min _____

1099 (6 Weeks): "Asset"

_____ Income

Taxed @ ___% - ___%

Biz _____, Biz Spends, Biz _____

A) Invest \$ _____/Mth

B) Write Off _____

C) Earn \$ ___ - \$ ___ - \$ ___ Mth

Investor (9 Mths): "Cash"

_____ Income

Taxed @ Less than ___%

\$Works, Reinvest, More\$

A) Capital _____

B) _____

C) _____

COMMON SENSE SUCCESS FORM



D _____ X1 = _____

I _____ X12 MTH _____ X 10 = _____

M _____ X1 = _____

E _____ X _____ CHILDREN = _____

TOTAL INCOME PROTECTION = _____

COST (child rider & account) = _____

PAY YOURSELF FIRST

_____ /MTH @ AVERAGE OF 12% RETURN = _____ Yrs

_____ @ Average of 10% Return = _____ /Yr

TOTAL MONTHLY INCOME = _____

FINANCIAL INDEPENDENCE

FIN NUMBER _____ COST PER MONTH _____

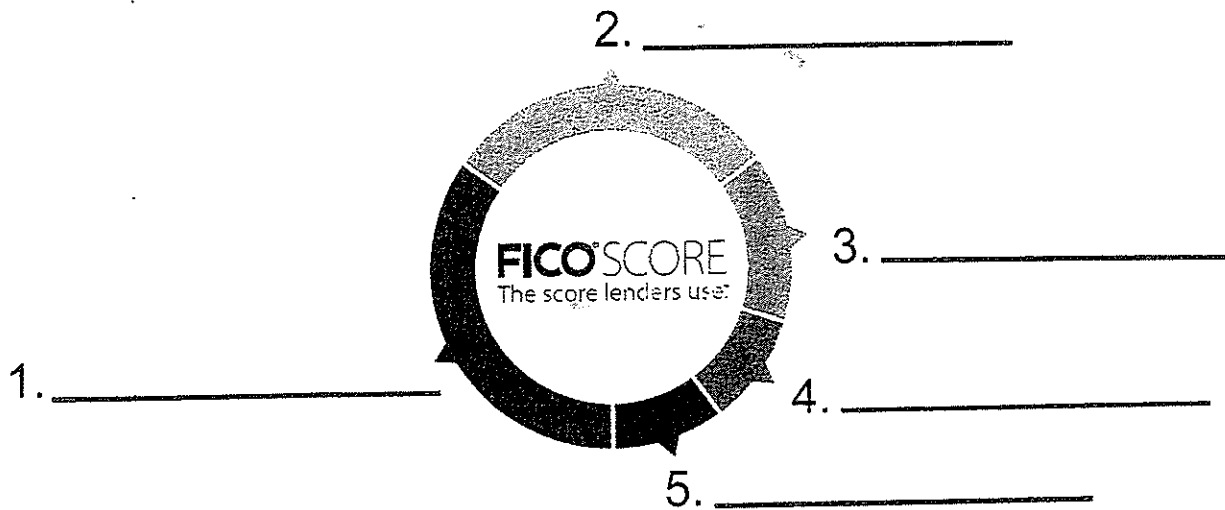
EMERGENCY FUND:

How many months left _____ Total Amount: _____ Monthly Amount: _____

(Compound interest rates are hypothetical illustration only and is not intended to constitute a guarantee of any savings program)

DIY Credit Repair Worksheet

5 Factors and Score Percentages



- Improve your credit by focusing on the _____ score.
- Credit Score Range
 - Excellent is _____ to _____
 - Good is _____ to _____
 - Fair is _____ to _____
 - Poor is _____ to _____
 - Bad is _____ to _____
- Poor credit is often the _____ of _____.

DEBT ELIMINATION FRESH START

REFINANCE



Today

Tomorrow

Market Value _____
Mtg Balance _____
Mtg Payment _____
IR _____
Consumer Debt _____
Consumer Payment _____
Total Monthly Payment _____
Monthly Cashflow _____

Market Value _____
Loan Amount/LTV _____
Escrow _____
IR _____
Investment _____
Mtg Acceleration _____
Est. Closing Expenses _____
Cashback to HO _____
Monthly Payment _____
Monthly Cashflow _____

Recommendations:

1. _____
2. _____
3. _____
4. _____

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NMLS 1851084

Free Yourself Mastery Presentation

"Help The Client First and The Company Second.
The Best Way To Do Business."

1. Mission & Vision Statement
2. What We Do (House)
 - Opportunity
 - Company
 - Product/Services
 - Benefits
 - Tools
 - Compensation
3. What We Provide

Your Company Information

Name _____

Address _____

Phone _____

www. _____

Love Test

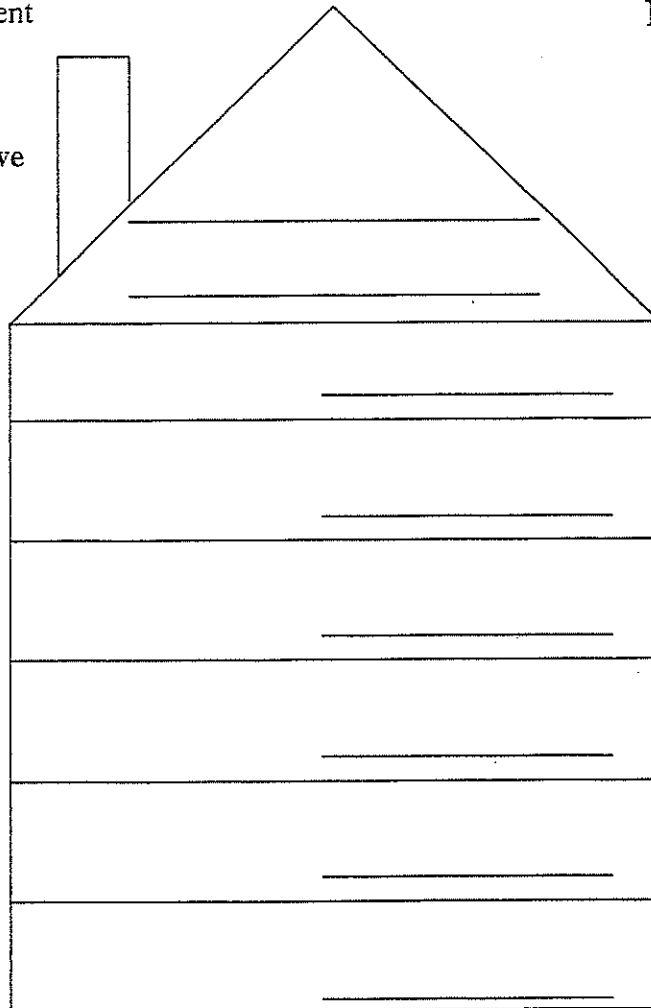
F _____

U _____

N _____

4. Business Investment
5. What We Need
6. Business Incentive Options

Goals & Dreams



TAXES / VACATION

RETIREMENT

REAL ESTATE
(Home / Investment)

Emergency Fund

COLLEGE

DEBT

#1 ASSET

Business Incentive Options \$ _____
\$ _____
\$ _____ X 10

The Foundation

Clients = \$ _____

Business Start-up \$ _____
Business Investment \$ _____

MONTHLY BUDGET

<p>GROSS INCOME PER MONTH _____</p> <p>Commissions/Salary _____</p> <p>Interest _____</p> <p>Dividends _____</p> <p>Other _____</p> <p>LESS:</p> <p>1. Tax (Est., Fed., State., FICA)* _____</p> <p>2. Other (401k, union dues, etc.)* _____</p> <p>3. Savings/Investments* _____</p> <p>NET SPENDABLE INCOME _____</p> <p>1. Housing</p> <p> Mortgage/rent* _____</p> <p> Property Ins.* _____</p> <p> Property Taxes* _____</p> <p> Electricity _____</p> <p> Gas _____</p> <p> Water _____</p> <p> Telephone _____</p> <p> Maintenance _____</p> <p> Other _____</p> <p>2. Groceries _____</p> <p>3. Automobile(s)</p> <p> Payments* _____</p> <p> Gas & Oil _____</p> <p> Insurance* _____</p> <p> License/Taxes* _____</p> <p> Maint./repair _____</p> <p>4. Insurance</p> <p> Life _____</p> <p> Health _____</p> <p> Other _____</p> <p>5. Entertainment/Recreation _____</p> <p> Eating Out _____</p> <p> Baby-sitters _____</p> <p> Activities/Trips _____</p> <p> Vacation _____</p> <p> Other _____</p>	<p>6. Clothing _____</p> <p>7. Medical Expenses</p> <p> Doctor _____</p> <p> Dentist _____</p> <p> Drugs _____</p> <p> Other _____</p> <p>8. Miscellaneous</p> <p> Toiletry, cosmetics _____</p> <p> Beauty, barber _____</p> <p> Laundry/cleaning _____</p> <p> Allowances, lunches _____</p> <p> Subscriptions _____</p> <p> Gifts (incl. holiday) _____</p> <p> Other _____</p> <p>9. School/Child Care</p> <p> Tuition* _____</p> <p> Transportation _____</p> <p> Day Care* _____</p> <p> Lessons/sports _____</p> <p> Materials/Supplies _____</p> <p>10. Contributions</p> <p> Religious _____</p> <p> Other _____</p> <p> Charitable _____</p> <p>11. Debts</p> <p> Credit Card _____</p> <p> Loans* _____</p> <p>TOTAL EXPENSES _____</p> <p>INCOME VS. EXPENSES</p> <p> Net Spendable Income _____</p> <p> Less Expenses _____</p> <p>TOTAL _____</p>
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* Fixed Expense



FREEDOM BRICK THEORY - 7 PERSONAL CASHFLOW PLAN (PCP) WORKSHEET

The Personal Cashflow Plan is our detailed plan on how to apply extra cashflow to your finances each month to attain financial success. Minor arguments can be made about our plan versus another, but the main point is a quality, written, executed plan is infinitely better than no plan. Additionally, our plan is great because it helps you get extra cashflow to begin getting positive movement in your finances.

Instructions: Read each step and fill in the missing blanks.

Step 1 – Acquire as much _____ as possible each month. Business income, less taxes, _____ adjustment, less expenses and eliminated _____, and complete _____. MUST write out _____ for review. Apply the extra _____ to steps in the system.

Step 2 – Review _____ coverage and costs for _____ protection. Most people are _____ and _____ for coverage. Meet with a licensed professional to provide financial security and protection for your loved ones.

Step 3 – Set up a _____ emergency fund of _____. Make periodic deposits until you get to _____ and then stop. If you already have \$3,000, or once you've reached \$3000, you may want to put the money into a _____ account or a _____ fund instead of it sitting in a regular checking account or savings account. Also, you should keep the emergency fund separate from your regular _____ account, do not commingle the money. Do not go to step 4 until you complete step 3.

Step 4a – Begin investing in a _____ account of some kind (401-K, 403-B, IRA, Roth IRA, Simple IRA, SEP IRA, Annuity). If you can, put in the _____ amount on a monthly basis, but at least _____ of your income.

Step 4b – Start process of setting up your _____, _____, medical and durable _____, and any other estate planning documents. Do not go to step 5 until you have completed steps 4a and 4b.

Step 5 – If you are _____, buy a _____. Learn your debt-to-income ratio (DTIR), improve credit, get pre-_____ and pre-_____. Attend home buyer workshop.

Step 6 – Consider _____ to eliminate debt. If you own a home, consider _____ consolidation and pay off _____ (if applicable). **Do not go to step 7 until you have completed steps 6.**

Step 7 – Start building an _____ portfolio over and above your retirement accounts. You have endless options: Stocks, Bonds, Real Estate, Mutual Funds, ETFs, and Annuities etc. You should have extra cash by the time you get to this step. Also, your _____ should have increased. Consider starting and/or participating in a financial investment club, real estate investment club, or a business investment club.



FREEDOM BRICK THEORY - 7 PERSONAL CASHFLOW PLAN (PCP) ACTION PLAN

Below is the *Action Plan* for _____ (associate name).
 Follow this *Action Plan*, and you'll see yourself winning and accomplishing your financial goals.

Freedom Center/Location Freedom Trainer Phone# Email

PCP Step	Action Item	Date of Completion	Method of Completion	Trainer Signature (NA if not applicable)
Step 1	W4 Adjustment			
	Budget Review			
	Mad Money/Latte Factor Review			
	Begin Debt Elimination			
	Begin Smart Credit System			
Step 2	Review Life Insurance Coverage			
Step 3	Set up Beginner's Emergency Fund			
Step 4a	Begin/Review Retirement Savings Account			
Step 4b	Begin/Review Estate Planning			
Step 5a	Learn Debt-to-Income Ratio			
	Review Credit Score & Update Increase Plan			
	Get Pre-Approved & Pre-Qualified			
	Attend Home Buyer Workshop			
Step 5b	Home Refinance/Consolidation			
Step 6	Review Debt Elimination & Update Plan			
Step 7	Begin Investment Portfolio			

COMPLETED BY MANAGEMENT

FOLLOW-UP INTERVIEW

Day: _____

Time: _____

Date: _____

Location: _____

Please bring Call to Action Folder, all items on checklist to orientation

Name: _____

The Freedom Center

Location: _____

Phone: _____

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Credibility Index (CI)

Date: _____

Referred by: _____

Top Eight List

CI: S.T.E.A.M. (Smart, Talented, Excited, Ambitious, Money

Married: ___ Child: ___ Home: ___ Wk: ___ CI: ___

Name: _____

Address: _____

Phone: _____

Comments: _____

Married: ___ Child: ___ Home: ___ Wk: ___ CI: ___

Name: _____

Address: _____

Phone: _____

Comments: _____

Married: ___ Child: ___ Home: ___ Wk: ___ CI: ___

Name: _____

Address: _____

Phone: _____

Comments: _____

Married: ___ Child: ___ Home: ___ Wk: ___ CI: ___

Name: _____

Address: _____

Phone: _____

Comments: _____

Married: ___ Child: ___ Home: ___ Wk: ___ CI: ___

Name: _____

Address: _____

Phone: _____

Comments: _____

Married: ___ Child: ___ Home: ___ Wk: ___ CI: ___

Name: _____

Address: _____

Phone: _____

Comments: _____

