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**The Secret System For Getting Completely Out of Debt and Reaching Financial Independence on Your Present Income, in 3 Easy Steps**

**By Henri G. Schauffler**

**The Secret System For Getting Completely Out of Debt and Reaching Financial Independence on Your Present Income, in 3 Easy Steps**

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All families and home biz owners have to think about debt, finances, bills and income almost every day. There is no reason to be overwhelmed by something that can actually be CHANGED. How?

This article will show you how to: Eliminate all of your debt (including your mortgage) in 5 – 7 years  
Take control of your finances Become financially independent (the dream of most Americans) by retirement.

The First Step is to get a copy of your CREDIT REPORT. In it you will find your entire credit history. It may be shocking to you, but it will be revealing. I suggest that you do it today. At the bottom of this report is a link to help you get started.

The Second Step is to make a list of all the debts you have using the

"ROLL DOWN SYSTEM." This is a powerful but little known system that will allow you to pay off all your debts, including your mortgage, in half the time or less than you may have thought possible.

Start by calculating the entire amount you are spending on all debt payments each month, including your mortgage. Then list the credit cards, credit lines, car loans and other short term debt, from the smallest to the largest. From this time forward, simply spend the same amount each month to service your debt you have always spent. Here's the secret to accelerated payoff...

Once you have completely paid off your first debt, DO NOT begin spending the amount of the payment - add it to the payment of the next debt on the list! As each debt pays off, continue this process. In a year or two, you will get to...

Your MORTGAGE! But now you have considerable extra money to pay each month. Using this strategy, you should be able to pay off all your debts, including your mortgage, in 5 - 7 years! So, after you pay off everything, you can begin living the life of Riley, right? NO!

Now it's time for Step Three. You simply take the ENTIRE AMOUNT you were using to pay off your debts and begin INVESTING it in sensible mutual funds. This will be a considerable sum, and will allow you to reach that enviable state of FINANCIAL INDEPENDENCE that most Americans truly want to reach.

Here are two bonus strategies to create wealth even faster... Add as much as you can to your monthly debt payment from the beginning. The more you can add, the sooner all will be paid off and the sooner you can begin investing. Start a sensible home business to add extra income to your budget, but use its profits in this plan, not for high priced "fun." Added attraction - having a home business offers numerous tax benefits for even more savings.

For many people, doing all of this seems a little complicated and difficult. That's why most have not implemented such strategies in the past. Many of these things can be done automatically with the right service. WealthLink is one such service which I highly recommend. It helps you get your credit report, analyze it, creates your debt payoff plan, helps you make a sensible investment plan and even offers an excellent business opportunity by giving you your own website to promote the service. Here's the link:

Good luck on the road to financial independence!

Henri Schaffler publishes Family Home Business Tips, a fresh and informative newsletter dedicated to supporting people like YOU! If you're looking for family-friendly \*best rated\* home business opportunities, the latest free and low-cost tools and helpful support from an honest friend in the business, come by and grab a F-R-E-E subscription today at:

Learn more about this red hot topic, please bookmark and read "[Secret Website Building System](#)" now. (Amazing Search Engine Optimized Website Income Builder. Learn more, [click here!](#))

## **Need to reduce or eliminate your credit card debt?**

**By Richard Townsend**

So you've managed to accumulate some credit card debt?

You took that really nice vacation to Tahiti last winter, you've got a sweet car, and you had a few feasts at some great restaurants? Or maybe your use of credit wasn't quite so exciting? You had a few unexpected expenses like medical bills, a broken window, or that painful root canal?

It's easy to do. Lenders have made their funds so freely available you almost tend to rely on them being there whenever you need them for whatever you desire.

There is, however, one way to get out of credit card debt. You have to make more money than you spend and spend less than you make.

Simple, eh? The good news is there are a lot of products and services that can help reduce or eliminate credit card debt.

One thing you should consider is that financial freedom doesn't come from having a large income, it comes from managing the money that you earn. You can discover the key to reaching financial freedom by using an effective money management system.

Here a few important steps to get you going...

- 1) Set a specific financial goal with a specific timeframe.
- 2) Start watching your spending.
- 3) Use a budget!
- 4) Save, save, save...
- 5) Get started now!

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Richard Townsend

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Need to reduce or eliminate your credit card debt?

Here You're Going To Learn Several Ways To Save Money Every Month By Lowering Your Monthly Bills.

Building The Foundation For Wealth

Discover How the Debt Free, Stay Debt Free!

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