

From "oh Hell!" to "A-Ha!" with...

The Freedom Formula



ELIMINATE YOUR DEBT... painlessly



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CHAPTER ONE

What They Don't Want You to Know

Debt is the primary reason the poor stay poorer and the rich get richer. Those in debt are stuck in bondage paying out interest for years to come. Banks and other institutions need places to invest their money so that they can earn a good return and continue to grow richer. *Have you ever noticed that the banks have the biggest and nicest buildings in town? Where does all that money come from? Where are they getting such a great return on their money?* They have leveraged most of Americans. In other words, they have turned Americans into their residual paycheck, you are the bank's investment, and your hard earned dollars are going to the banks to make them even more money.

The bank's number one goal

Get this right – the bank's number one goal is to be able to make sure that their investments keep on paying for as long as possible. This results in them doing everything they can to entice you to finance your purchases and then refinance your debts from time-to-time keeping you as their lifetime investment. Banks have been quite successful at this considering that consumer debt in America has grown to a staggering sum of over sixteen trillion dollars. They are currently raking in over nine hundred billion dollars per year in interest. It's no wonder that they can afford to give top executives bonus's soaring into the millions every year.

Look at your own life

Take a look at your own mortgage. *How much of that payment is going just to interest?* If you were the one receiving that check every month, would you want it to stop, of course not! The banking system has been structured so that no matter what happens or who loses the bank still wins. A good example of this took place not too long ago. Think back to when the banks were bailed out, when they went through the financial crisis whose money did they lose?

You're right, they lost our money. They lost our retirement funds and the equity in our homes. But whose money were the banks bailed out with, the taxpayers, so

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our money again. Now whose money are the banks using to make money, our money again? They are hitting us from every direction. They have Americans trapped in this never-ending cycle. We call this cycle the Leverage Trend.

For clients who qualify, our program provides a way to break out of this cycle and turn the tables on the banks.

The main qualification for our program is that you have enough income to make your minimum debt payments as well as your living expenses. This doesn't count if you have to dip into your savings or use your credit cards to make ends meet. Our program is designed to benefit anyone with a mortgage, whether your only debt is your mortgage, or you have one hundred thousand dollars in other debts, our program has a solution for you.



Now ask yourself, the way things are going right now, am I really going to be debt free in the time I want to be? In the last five years have I paid off as much debt as I should have? If not ask yourself, is getting on a secure path to financial freedom as soon as possible important to me? If the answer is yes, you might find it interesting to learn that for over a decade our company's track record using our program has a ninety-five percent success rate

helping Americans along a mathematically guaranteed proven path to financial freedom.

Thousands of Americans...

... in all fifty states have already trusted Lane Family Financial and our program to help them reach their financial goals. If you qualify there'll be no guesswork or worrying. **For those who want it, help is here.** The fastest way to find out how our program would work for you is by calling the number on the front of your CD to speak with one of our personal finance analysts to setup your complimentary financial analysis.

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In Lewis Carol's classic *Alice in Wonderland*, Alice comes to a fork in the road with two paths leading in different directions. Confronted by the Cheshire cat she asks "Which path should I take?" The response from the Cheshire cat was "Well that



depends on where you want to end up." Alice hadn't given any thought to where she wanted to end up, so the Cheshire cat continued with a very profound statement. He said, "If you don't know where you want to go, it doesn't matter which path you take."

So the first step to financial success is to realize that there are two very different paths you can choose and they lead to two very different destinations. Let's decide right now which path takes you to the destination that you want.

You have two choices:

One: The Freedom Formula with a smart financial plan that leads to financial security and a comfortable retirement.

Two: The bondage path with no particular plan but leads to financial bondage

If, like Alice, you don't make a conscious choice you, will most likely be swept along with so many fellow Americans onto the bondage path of remaining in debt. Remember, you are the bank's investment.

Even our founding fathers of this great country recognized the bondage path and fought not only for our political freedom but also for our economic freedom from the banks of the British Empire.

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In the book titled "*His Excellency*," Joseph J. Ellis quotes George Washington saying “conspiracy will not die as long as banks continue to profit and we fail to stand up and fight against the tyranny that is designed to assure our dependency and keep us on the bondage path.”

Today many have found themselves on the bondage path. Many Americans have a home mortgage. In French the word *mortgage* means 'death pledge'. It came from the days when French peasants worked until they died for the privilege of owning a house.

Today banks want to keep you paying them interest until you die. The one thing I can promise you is that if you're still paying on your mortgage when retirement comes you will not enjoy retirement as much as you would have if you owned your home free and clear.

Over ninety percent of Americans who reach retirement age still need to work out of financial necessity or else be dependent on family, charity, or the government for their assistance because they fail to break free of the bondage path.

In more extreme cases Americans have entered into a vicious cycle of refinancing their home, securing short term non-mortgage debts onto their home in the form of long term mortgage debt, only to repeat the cycle every few years, running up the credit card again and accepting the local banks invitation to use more of their home equity, in effect, pyramiding their debt higher and higher over the years.

We all know people who have done this. You can continue this cycle only as long as your home keeps appreciating and your income keeps going up. This path eventually leads to a monthly paycheck that is completely spoken for the very day you receive it or worse. Some find themselves strapped with monthly obligations they can't afford, going even faster in debt by using credit cards or home equity lines of credit to cover their debt payments. This leaves no room for emergency

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cash reserves or retirement savings. This bondage path is the surest way to kiss any hope of a comfortable retirement goodbye.

The Freedom Formula path requires the effective execution of a long term financial goal over time. To get on this path you must create an effective plan, implement your plan, and follow through with it. Your plan needs to be well-conceived and based on sound financial principles. Along this The Freedom Formula you can take care of all your family's needs and many of their wants as well. If structured properly your plan will automatically keep you within set spending boundaries that pretty much guarantee you will reach your most important financial goals.



The Freedom Formula

This path requires that you take your destiny into your own hands. Most of us can no longer depend on a company retirement plan or social security to provide a comfortable retirement. The Freedom Formula requires us to plan and prepare for our retirement. Unfortunately most of us find ourselves headed well down the bondage path before we wake up and realize that we are running out of time to

achieve any reasonable financial objectives.

Instead we find ourselves in a debt hole that we need to climb out of before we can begin making any significant progress with our finances.

So what are your financial goals?

First how old are you and how many more years do you have left on your current mortgage? Add those two numbers together to see how old you will be when you have finally paid off your mortgage. Envision yourself at that age. Will you still have the health and vitality to enjoy the type of retirement you envision? Will you still need to be working to make ends meet?

CHAPTER TWO

Your Future is at Stake

So how do you reach the goal of a happy and fulfilling retirement? You do it by planning ahead to make sure that you get to the point where your income from your investments ends up being greater than your living expenses. This is where the freedom path will take you. Let me repeat this. You need to get to the point where the income from your investments is greater than your living expenses.

Social Security will hopefully be part of your retirement income but it will be nowhere near what you need to enjoy a happy and fulfilling retirement. The only sure way to accomplish this is by saving money as early as possible and allowing it to grow with the power of compound interest.

Compound Interest – the key

Now compound interest has been referred to as the Eighth Wonder of the World, and for good reasons. Albert Einstein was quoted as saying one of the most powerful principles in the universe is the principle of compound interest. Now those that truly understand interest earn it, those who don't pay it. This powerful principle will work for you when you invest your savings or it will work against you as long as you are in debt.

It is the power of compound interest that pays for the banks to have the nicest buildings in town.

It's the power of compound interest that can cause consumers to pay double or even triple for the items they purchase, everything from a loaf of bread to their home because they are purchasing them on credit. It is a terrible waste of your purchasing power and we can show you how to stop living that way. On the positive side we can help you get the power of compound interest on your side working for you. The first order of business is to strategically eliminate your debt

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as quickly as possible so that you can use this power as leverage to build some serious wealth.

To illustrate how powerful compound interest can be when it's working for you imagine twin brothers Sam and John. Throughout their lives they had the very same earnings. They were both taught by their father to take one hundred dollars every month before making any other expenditure and put it in their retirement account. By the way, your kids will thank you if you're one of the few parents who actually teaches them this principle. But as we know kids are not always so great at following their parent's advice.



Sam listened to his dad.

At age 18 he began socking way one hundred dollars every month. But Sam quit saving money at age 25 when he married a cute gal who was focused more on spending for present needs and wants than giving thought

for the future. Can't you just picture her?

From his wedding day on, Sam never put another dollar into his retirement account. Now his twin brother John did not listen to his father in his youth. He spent everything he made as fast as he received it, that is until he got married on the same day as his brother.

His bride was a bright and beautiful gal that encouraged him to listen to his dad. As soon as they were married she began putting away one hundred dollars every month for their future and they continued to do so, putting away one hundred

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dollars a month for 40 years until both he and his brother retired at age 65. You probably know whether your spouse is more like the spender Sam married or more like the saver that John married.

So come retirement at age 65, Sam's eight years of pre-marriage contributions to his retirement came to a total of just nine thousand six hundred dollars. John's post-marriage discipline of faithfully investing for 40 years resulted in his investing a total of \$48,000 dollars into his retirement account. So you might be surprised who won this race. Actually they both won.

Thanks to the advice of their dad they had invested in a conservative mutual fund that ended up giving them an average annual return of 10%.

John who was the most disciplined throughout his life beginning at age 25 ended up with \$442,000 in his retirement. But Sam who started his savings at age 18 and quit just eight years later ended up with \$453,000.

It was \$11,000 more than his brother even though his brother had invested five times as much. The key was that he had started earlier and had the **power of compound interest** working for him eight years longer. The fact that Sam started early more than made up for the fact that he skipped 40 years of saving money.

So they both thanked their dad for his advice and a few years later they both split the substantial estate their financially prudent father left them when he passed on. The key lesson from Sam and John is that the sooner you get started with your financial plan the better. Now John could have retired with almost a \$1 million dollars if he had started when his brother did.

The eight years he delayed cost him nearly half a million dollars in retirement. Breaking it down, this caused him almost five thousand dollars in his retirement for every single month he delayed. Because of the power of compound interest you are most likely losing out on thousands of dollars for every month you delay getting a financial plan in place. It's time to get started and we encourage you to get started now.

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So how do you get where you've decided you want to go? If most of your income is going to your debt payments and living expenses, you'll find it impossible to set aside an emergency fund or even begin to save for the retirement you can't even get started.

What if you were completely debt free, able to pay cash for your needs and wants along the way. And somewhere between 20 to 40 percent of your monthly income was available to set aside for your retirement, how would your life be different?

Eliminating your debt quickly is the key to securing a comfortable retirement.

So the comfortable retirement formula comes down to this: eliminate your interest expenses and then you use a good portion of your income to build a retirement income. This is what I call, 'getting life structured in your favor.' How do we eliminate interest expenses? To eliminate interest expenses we need to eliminate our debt. The sooner we do this the better.



CHAPTER THREE

This Financial Opportunity is YOURS!

There is a great financial opportunity out there, and it is just for YOU, and it is right at your doorstep. Everyone is interested in financial opportunities these days. The hope is that it will bring financial freedom.

But the truth is, true financial freedom can never be achieved by paying three or four or 10 or 20 times more than you need to.

Madison Avenue’s version of financial freedom is one where you buy a lot of stuff, usually on credit. They are using every trick in the book to convince you that you must keep up with the latest products and services... that minute! True Financial Freedom is not about just owning “stuff.”

**True Financial Freedom is achieved when
you own your life, your time and your future!**

For most of us today, money is the most important consideration when making most decisions. This happens when we are close to the limit on our monthly budgets and have as much money going out each month as we have coming in.

If you could eliminate one of your largest expenses and end up with “extra” money each month, your financial decisions would be much easier, wouldn’t they?

First off, this book is not based simply on the “thinking” of some “self-appointed” expert who decided to write a book. Walk into any bookstore, check out Amazon.com or go to your local library and you will find many books from self-proclaimed “financial gurus”. But how much of

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what they teach goes beyond theory and how much is actually based on their personal “real world” experience? **The practical advice included in this book is based on my past experiences and those of the thousands of clients I have helped through the years.**

Often, when people first read my books, take my classes or hear about my clients’ successes, there is skepticism. So if you are unsure that I can show you the way to financial freedom by using The Freedom Formula, let me begin by eliminating any skepticism you may have.

Are you thinking some of these thoughts?

- *“There’s no way I can get out of debt on my current income.”*
- *“It’s impossible to pay off a 30-year mortgage in five to eight years.”*
- *“You can’t achieve financial success without other people’s money.”*

These are typical thoughts people have when first learning the Freedom Formula. But if you think about it, these thoughts are old-fashioned and straight from the “gospel” of conventional wisdom. We welcome the skepticism. Most of us once felt the same way.

People come into our classes all charged up thinking “by golly who do they think they are, getting people’s hopes up about getting out of debt. I’ll show them. I’ll prove they’re wrong!” **They are expecting a “catch.**

When people are unable to imagine how something can happen, they look for the “smoke and mirrors.”

Well folks, let’s be clear on this point. There really is no catch or smoke and mirrors. The Freedom Formula was built on simple mathematics. And you will easily understand how the math works. It will make sense.

You will realize that there is no magic, just a different way of looking at things. It really is common sense.

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The key to financial freedom is to invest in your debt, so you can get your own risk-free, guaranteed, net of taxes 37.13% rate of return! A-HA!

COMMON SENSE

In the book *The Millionaire Next Door*, we learn that financially successful people, who are millionaires, own their homes outright and don't lease their cars. If you too say “yes” to financial freedom, then you must start acting like those who have already achieved it. You need to act like “the millionaire next door.”

Please understand that our purpose is not to condemn anyone's financial situation or comment on the costly mistakes they have made. But when you consider that even though personal income is higher, people are having a harder time making ends meet and saving for retirement or college.

Bankruptcy rates are skyrocketing again. We believe that with consumer debt at an all time high, car leases growing at astronomical rates and less than 2% of the population actually **owning** their houses, debt is having a devastating effect on typical families.

THE GOOD NEWS!

Yes, this is good news... actually, great news! For most of us, all the money we need to live a comfortable and financially free life already exists. You just need to channel it in a different way than the way you have been taught by the financial system. I know ... I know ... it sounds too good to be true! **But it is true!**

The Freedom Formula will show you how to change your “OH HELL!” into the “A-HA!” of your life! You just simply need to decide how badly you want

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to change your current financial situation. If true financial freedom is important to you, then this is THE solution.

Years of exposure to advertising have shaped our picture of financial freedom. From the “Madison Avenue” perspective, we have come to believe that we can have any and everything whenever we want it if we just use credit to get it. The promise of debt is that it will allow us to have the good life NOW. ***The irony of this promise is that in order to have everything we want now, we have to promise our future wealth to our creditors.***

The idea behind credit is the answer to be able to buy when you don’t have enough cash for the purchase, but you do have enough cash to make “low monthly payments.” Think about how counterintuitive that is to the idea of building wealth.

REPEAT THIS OVER AND OVER!

True financial freedom can never be achieved by paying three or four or 10 or 20 times more than you need to.

WHICH IS WHY “THE FREEDOM FORMULA” SAYS...

- Pay your banker first (usually all the bankers stand and cheer when they hear this).
- If you don’t have a six-month safety net by now, forget about the safety net until you are debt free.
- Your house is your biggest liability (until you pay it off!).
- The mortgage tax deduction is the worst reason in the world to keep your mortgage.
- Credit cards always cost you more than cash.
- The first step in investing is to invest any extra money you have in your debt!
- Once debt has been eliminated then invest any extra money you have in your 401K, IRA, mutual funds, etc.

CHAPTER FOUR

How “The Freedom Formula” Works

Let’s get into the process, explain it, dissect and give you time to digest it. I want you to see how it is absolutely mathematically possible for you to use debt as your biggest investment opportunity. Of course, to make the possibility of debt elimination a reality, you need to go beyond the math, but the math is our starting point. You can eliminate your debt much faster than you ever imagined by simply investing in it.

Best of all, you can do it all on your current income.

Here is an overview of the debt investing process.

The Freedom Formula

We start with the process in its simplest terms. The actual mathematical equations and formula is much more complicated. We recommend using our automated system for the most effective results.

STEP 1 - Pay off your smallest debt as fast as you can.

STEP 2 - Take the money you had been using to pay your smallest debt and **ADD** this money to the payment you are making on your second-smallest debt.

STEP 3 - When the second debt is paid off, take the payment money from the first and second debt, and add it to the payment you are making on your third-smallest debt.

STEP 4 - Continue this process until all your debts are paid, which will be much faster than you ever imagined.

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How can this happen?

The key aspect that allows you to wipe out your debt FAST is **dedication to the outcome... especially if you are trying to do it yourself.**

FOCUS and continuity are critical elements of The Freedom Formula!

That means keeping the money you are currently spending on debt **FOCUSED on debt until your debt is eliminated.** In other words, even when that first debt gets paid off, you must continue using the monthly payment from the first debt to move on down the list. This means the total amount you pay on your debt remains the same, even though you have one less debt now that the first is paid off.

We also concentrate on one debt at a time: which does not mean only paying on the one debt. In order to “maximize your payment” on a debt you need to invest any “extra” money you have by adding it to the regular payment.

So where does this “extra” money come from? One of the places “extra” money comes from is payments you are making on other debt. When you pay off a debt, the money you had been using for payments on that debt is now “extra” money! What should you do with this newly found “extra” money? Invest it in your next debt!

PUT FUTURE INTEREST PAYMENTS IN YOUR POCKET

When you pay significantly more on a debt by increasing your payment with payment money from other paid-off debts, you “short-circuit” the power of negative compound interest. Remember though, these increased payments aren’t extra money coming out of your pocket – they are money shifted from other debt payments – money that you were already spending on debt. When you shift this money to other debts is when you truly begin to see a HUGE change in your balances!

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MONTHLY PAYMENT TRAP

Unfortunately, for most people, when one debt gets paid off, they usually create a new debt and a new payment. or that same money gets spent in any number of ways. When you pay off a debt, you will have to resist using that payment amount as “now-available-to-spend” money. If you typically have a habit of finding ways to spend extra money, then you will be better off using our automated Freedom Formula system to tackle this critical and life-changing system.

You have to be able to avoid the temptation. Think of it as a debt jail that you want to get out of.

Obviously, we need to break the habit of our willingness to create new debt, once an old debt is paid off, if we want to become debt free. So the first rule of The Freedom Formula is:

If you typically have a habit of finding ways to spend extra money, then you will be better off using our AUTOMATED Freedom Formula system to tackle this critical and life-changing system.

By doing this, you are taking the potential for failure out of the equation.

Or do you think you can follow through to ZERO debt? In a few pages, we will show you how to calculate how quickly you can get out of debt. It may seem complicated at first, but if you understand formulas, it will make sense. For the time being, let’s focus on why this can work for you.

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CAN YOU STICK TO IT?

Assuming you are currently making at least minimum payments, to begin The Freedom Formula process all you need to do is make a commitment to take the same total monthly debt payment that you are currently making and invest it in your debt until your debts are gone. Could you do this for five years, eight years, or even 10 years if you had to? That’s where people have the biggest problem... commitment and continuity.

If that seems intimidating and a super long time, think about this. You’ve probably been spending a fairly large amount of money on debt payments each month for some time now haven’t you? In fact, your total monthly debt payment has probably not stayed the same, but, in fact increased over the last few years, hasn’t it? All we’re suggesting you do is to continue with the payments you have already been making.

You may have heard of similar processes sometimes called “snowballing” your debt or “accelerating” your debt or “rolling up” your debt. Although The Freedom Formula uses a proprietary system, the basic concept has been around. It’s just that no financial institution likes to promote it. Easier to keep you in “Oh Hell”, while we want to get you to “A-HA!”

**If you can stick to it – GREAT! If you can’t, consider using our
AUTOMATED FREEDOM FORMULA SYSTEM!**

When we pay off a debt, all of a sudden that money that had been going towards the payment is burning a hole in our pocket. It feels like we have extra money in our monthly budget. Many people are so excited when they pay off a debt, perhaps one they had been paying on for years that they feel the need to celebrate!

It’s not much different than going on a diet. You either quit before losing all of the weight or you lose it and gain it back again. Talk about FRUSTRATING!

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While there is certainly nothing wrong with celebrating a paid-off debt (in fact you will see that we encourage it), unfortunately many people celebrate by “splurging” and making a big purchase on credit! Obviously, if we create new debt as soon as we pay off an old debt, we will never get ahead financially. *Therefore, you probably will not be surprised to learn that **second rule** of The Freedom Formula is...*

To become debt free, you must first stop creating new debt!

This means that if you really want to get out of debt, if you really want to achieve true financial freedom, you need to live on a cash basis. This leads us to the third rule...

You should only buy those things that you can afford to buy with cash!

WOW! That sure seems drastic doesn't it? Life without credit – “impossible” many say. It is very possible... if you use The Freedom



Formula process. With this program, you can stop using credit cards, **even when emergencies happen.** With The Freedom Formula, the next time you

buy a car you will know how to buy it with cash! You will learn how to break the home equity loan cycle that has crippled the financial future of so many families.

CHAPTER FIVE

What They Don't Want You to Know

For most, learning about The Freedom Formula is an epiphany – they suddenly “see the light!” Oddly enough, once people agree that the program makes sense however, there is still some resistance. Many people feel uncertain about whether they can really do it.

If you feel this way, don't worry... we can help. The Freedom Formula sounds good on paper and it is good in real life. In fact, doesn't it almost seem like it is “too good to be true?” When something sounds too good to be true, we tend to be skeptical, don't we? But since we are backing it up with our expertise, you have nothing to lose.

We are on a mission to free this planet from debt. So we mean it when we say, we want to help you achieve true financial freedom. Understand however, our plan is only a small part of the picture. ***The most important component of the program is your attitude and ability to stick-with-it!***



You see, you are on the verge of beginning a journey to true financial freedom. Think about that for a moment. If you really believe financial freedom is within your grasp, if you really believe you have the chance to own your life again, you are not going to let anything stand in your way?

Sadly, people who attempt this on their own, often give up before they achieve results.

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ARE YOU READY TO GET OUT OF DEBT?

Most people, at least initially, don't completely believe they can achieve financial freedom. So until you reach the point where you have absolute confidence in this program, we want to help you avoid excuses for failure.

**Yeah sure... The Freedom Formula sounds good...but CAN IT WORK FOR ME?
I never have any extra money!**

We understand this reaction. In our experience having had tens of thousands of people attend our workshops, YOU NEED TO UNDERSTAND...

Everyone can find a 10% extra! The real question is “Will you?” not “Can you?”

Life is about choices as is this program. Do you choose to find 10 cents out of every dollar you earn to change the financial direction in your life or do you choose to continue your current financial path?

It's human nature to take the path of least resistance. To do whatever is easiest. Do you inherently resist change? Implementing this program requires a few choices and changes. The easiest choice is to make no changes. We don't want you to fall into this tempting trap. Therefore we want you to understand...

You get to decide how quickly you will get out of debt and how much wealth you will build based on the size of THE EXTRA \$ TO INVEST you choose to find.

I'm going to show you a couple great examples that will probably BLOW YOUR MIND! You already know that as long as you choose to invest in your debt, even without finding ANY extra money, you are way ahead of the game. But every dollar you add to your Freedom Formula Factor has a significant impact on the IYD process.

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Extra \$ Percentage Paid Monthly	Extra Amount Pd.	Time until Debt Free!!
0%	\$0	10 years, 8 months
5%	\$214	9 years, 1 month
10%	\$427	7 years, 11 months
20%	\$854	6 years, 5 months

Though we believe everyone can find at least a 10% extra to invest, you may choose to start with 5%. That STILL gets you out of debt 1½ years sooner than if you don’t invest a single additional penny into your debt. For most, once they are out of debt, they have much more freedom in their lives.

For example, once most people are debt free, they don’t have to worry about losing their jobs. Not that anyone wants to lose their job, but if it happened, it wouldn’t be a financial catastrophe. They can work at a fast food restaurant and earn enough to pay the electric bill, put gas in the car and feed their families if they needed to.

YOUR FINANCIAL WORRIES WILL BE OVER – FOR GOOD!

Even in today’s modern workplace, thousands of good, loyal employees lose their jobs everyday through no fault of their own.

OR there’s always a chance you have outgrown your job or have a personality conflict with management or the owners. I know it’s not pleasant to think about, but these are the realities of having a job.

Wouldn’t it feel amazing to have additional choices? We’re not suggesting you quit your job before you have another, but it’s a great feeling to know you could!

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What is truly amazing about The Freedom Formula is...



You can actually begin creating great wealth about the time you would have normally paid off your mortgage!

To look at the wealth-building potential of our formula, let's calculate how much true wealth our typical family can build by

using the money they were first investing in their debt. We will have them use traditional investments during the time they pay off their debt and the time conventional wisdom would have them just paying on their mortgage.

If they didn't invest in their debt, it would take them 28 years and one month to pay off their mortgage. The sooner they complete The Freedom Formula program, the sooner they can begin building wealth with traditional investments. Because of the time value of money, the sooner you start building real wealth, the more wealth you will build.

Extra Paid Each Month	Time Needed to Eliminate Debt	Time Available for traditional investing	Wealth Created
0% - \$0	10 years, 8 months	17 years, 5 months	\$1,099,638
5% - \$214	9 years, 1 month	19 years, 7 months	\$1,472,362
10% - \$427	7 years, 11 months	20 years, 9 months	\$1,850,840
20% - \$854	6 years, 5 months	22 years, 3 months	\$2,587,303

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With a 0% Extra paid each month, you have the opportunity to build **\$1,099,638** in real wealth during the time you would have normally just been paying on your mortgage. Of course, if you can create a 10% Freedom Formula Factor, you can build \$1,850,840 in real wealth in the same amount of time. **That’s \$750,000 more in wealth!** Whether you get that extra three- quarter of a million dollars simply depends on your choices. **Ask yourself this:**

Is an extra \$751,202 enough to motivate you to do what it takes to find a \$427 Freedom Formula Factor each month?

The math is simple, and it emphasizes the power of compound interest working FOR YOU – not AGAINST YOU, like it is currently doing. Many of us easily let a few hundred bucks slip through our fingers each month. If instead you find a way to hang on to an extra \$427, you’ll be a millionaire in 23 years. Does 23 years sound like a long time? Perhaps, but consider what other options you have for becoming a millionaire in the next 23 years!

Now that you have a better idea of how much a Freedom Formula Factor can mean to your financial future, let’s look at the big question...

How To Create a Freedom Formula Factor

There are many ways to create your Freedom Formula Factor. There are general approaches you can take whose impact will vary depending on circumstances.

Before you start looking for ways to create your Freedom Formula Factor, you have to get your attitude in the right place. For most people, when you talk about ways to save money on spending, their eyes glaze over and they take the attitude that it doesn’t matter, “because it’s just a few bucks.” You need to really understand how the Freedom Formula Factor makes a significant difference in your ability to achieve true financial freedom.

From “oh hell” to “A-ha” with The Freedom Formula

You see, it’s all about leverage. There are many ways to save money on spending. You can cancel your movie channels on cable. You can brown bag lunch to work *once or twice* a week. You can raise your insurance deductible. You can cancel extended warranties. *But these ideas themselves don’t necessarily save enough money to really get people excited.* It is when you leverage the savings with The Freedom Formula Factor that things get really exciting!

Consider a few of what we call the “Spend Smart Laws of Finances.”

1. **“Most purchasing decisions are driven by emotion!”**



When you think about ways to save money on spending, it often makes us feel like we will be depriving ourselves. We don’t want to do without. You have to get past this emotion to successfully create a Freedom Formula Factor. Instead of focusing on the negative emotion of “doing without” you should focus on the positive of all the wealth you can create simply by using a Freedom Formula Factor to make all of this a reality.

From “oh hell” to “A-ha” with The Freedom Formula

Here’s another Spend Smart Law of Finances...

2. “The only way to turn Spend Smart into cash is to seize your savings!”

What we mean by this is simple. Once you do something to save money, you need to take the money you saved and “hide it.” You need to put it someplace where you won’t be tempted to spend it.

This may seem like a silly mind game. But guess what – it is another thing that our millionaire friends do.

They apply a concept known as “false economic scarcity.” How do millionaires spend a little less than they have?

They simply pretend that they have less money than they do!

We know it can be a bit of a transition to go from spending everything we make (and more) to spending less than we make. It is this type of spending behavior that has contributed to the record high debt levels. When you spend more than you make, it usually means you have to increase your debt to do so.

You may worry that you won’t be able to survive while spending less than you have been spending. If you feel that way, think about a 401(k) account for a minute. Most people who put money into a 401(k) have this money deducted from their paycheck. At first they are worried that they won’t be able to get along without the extra \$50 or \$100 in each check. But an amazing thing happens due to what is known as the elasticity of spending. This is expressed in one additional Spend Smart Law of Finances...

From “oh hell” to “A-ha” with The Freedom Formula

3. “Spending increases or decreases as available income increases or decreases!”

What we mean by this is simple. Once you do something to save money, you need to take the money you saved and “hide it.” You need to put it someplace where you won’t be tempted to spend it. Apply the “out of sight, out of mind” principle to your Freedom Formula Factor.

This may seem like a silly mind game. But guess what – it is another thing that our millionaire friends do. How do millionaires spend a little less than they have? They simply pretend that they have less money than they do!

You know this intuitively, don’t you? In general, what happens when you have some extra money, such as a tax refund? Most people spend it! What happens to spending on optional items, like eating out, if you have some surprises expenses in a month? Spending decreases!



The bottom line is that financial freedom is a choice. Perhaps in the past you have tried to improve your financial situation by “spending smart.” You probably became frustrated because the relatively small amount of money you could save on your spending didn’t make a big difference in your life. This is where The Freedom Formula can make a difference. If you can find just a little bit of money and begin building a Freedom Formula Factor, you can leverage this relatively small amount of money into true financial freedom!

So where can we start finding Freedom Formula Factor money? Here are seven easy methods for finding Freedom Formula Factor money. Let’s take a look!

CHAPTER SIX

7 Ways to Find Your Freedom Formula Factor

1. Stop Making More Than Minimum Payments

The fastest way to get out of debt is to invest every extra dime you have into one debt at a time.

Any money you are currently paying above minimum payments on any debt is Freedom Formula Factor money!

So if you are currently making more than minimum payments, all of that more-than-minimum-payment money goes towards your Freedom Formula Factor! Now that method is pretty easy and most people feel comfortable using this method. This next one can be a little controversial though...

2. Stop Saving!

Let's clarify our terms here. What we don't mean is “stop saving on spending.” What we mean is stop putting money into savings plans, especially those that have no tax benefits like 401(k) or IRA plans have. You can do this later, after your debts are paid off!

Are you putting money into a mutual fund, a Christmas club, buying savings bonds or putting money into a bank account? If you are putting money into some type of savings plan, we certainly congratulate the effort. Unfortunately, such types of “investments” are usually very unproductive for most people.

When you use The Freedom Formula, you get a 37.13% rate of return. This return is guaranteed and net of taxes!

From “oh hell” to “A-ha” with The Freedom Formula

Now think about it – can you get this type of return on any other investment? If you have a regular savings account at the bank, you might get 1% to 3% return or growth on your savings. If you have a money market account you might get 3% to 7% return. If you have money in a great mutual fund, you will get over a 10% return in the long term. Investing in your debt beats the return on all of these.

**So if you are saving money in low return vehicles –
STOP SAVING – use the money you are putting into savings
and invest in your debt instead.**

3. Cash in your safety net

Some people have “rainy day” funds, money stuck aside for future purposes, perhaps for emergencies, other than retirement plans. This type of money is often called a “safety net.” Most of us have been taught we need a “safety net” equal to six months of living expenses. This money is usually in accounts like we talked about on the previous page, CDs, money market accounts, mutual funds, etc. Or it may be stuffed under a mattress!

People in our classes often ask “I have \$5000 in a bank account – should I invest that money in my debt?” Our answer is ABSOLUTELY YES! If you have money in any type of liquid account, accounts other than a 401(k) or an IRA or any other tax-qualified plan, you should consider investing that money in your debt. Giving your Freedom program a jump-start by investing a lump sum of money in your debt at the beginning of the process can make a huge difference.

How much of a difference can it make? Let’s look at what would happen with the family if they had a \$5000 safety net and they chose to invest it in their debt. They would be debt free in just seven years and seven months, four months faster than without the \$5000 jump-start. More importantly, they can build \$1,922,994 in true wealth, \$72,154 more than they would without the \$5000 jump-start.

4. Restructuring is only good for one thing

Now this is a tricky one. We’ve all heard about debt consolidation loans. You know the ads, “Save money by consolidating your debt.” The concept is to take your high interest debt and consolidate it into lower interest debt. The desired end result is to decrease the minimum monthly payments required.



If you haven’t consolidated your debt, you probably know someone who has. They perhaps pay off their credit cards or car loans by getting a new mortgage or a home equity loan that includes cash to pay those other debts.

Conventional wisdom says this is good because they have lowered their interest rates.

While it’s true they have lowered the interest rate, the reality is that when people decrease their payments, what they are also doing is stretching out the time and total amount of money it will take to pay their debt back. Unfortunately for most people, when they use debt consolidation loans, they actually end up digging a deeper financial hole for themselves. But it gets even worse.

When people consolidate their debt, all of a sudden they feel like they have gotten a raise or “found” some extra money. What do we usually do in such cases? We spend the money! In fact many times people not only spend the money, but they add more debt. And you already know that will only take you further from true financial freedom.

The only way debt consolidation can work is if you use the money you save on minimum monthly payments and add it to your Freedom Formula Factor.

5. Resist the Wealth Worms!

No, we’re not talking about real worms that eat money! The worms we are talking about are those who eat away at the core of your current financial situation. Since they are below the surface, they are hard to see. The worst thing about the wealth worms is that they rob you of your wealth, slowly, over time, without you even realizing it! We call two of the wealth worms Easy Eddie and Pampered Patty.

These wealth worms are the reasons people buy things that they don’t necessarily need. *Please know we aren’t against spending money or having fun. Life is a matter of choices.* And now that you know how to invest in your debt, and you realize how much impact a few dollars here and there can have on your financial future, maybe you will want to make some different choices regarding the wealth worms. Let’s look at these wealth worms more closely.

EASY EDDIE – Easy Eddie wants you to do things that save you time or makes your life easier. Grabbing lunch at the fast food restaurant is a good example of Easy Eddie. You could make lunch and bring it to work, but hitting the drive-thru is so much easier!

The typical worker spends \$100 each month eating out for lunch. But it’s your choice – you can eat out at lunch, or you can brown bag it just once a week and invest the money you save. Over our working lifetime (40 years), eating out one day less a week allows you to accumulate an additional \$126,482 of wealth. Which would you rather have – one extra burger and fries each week, or an extra \$126,482 of wealth at retirement?

PAMPERED PATTY – Pampered Patty likes to indulge in only the finest things. Sometimes it is important to pamper yourself to recharge your batteries and relax. A good example is “designer” ice cream. You know– the stuff made from pure cream and lots of sugar. The stuff that has more fat grams in a pint than most people get in a whole day!

From “oh hell” to “A-ha” with The Freedom Formula

Do you think you could choose to look at the things you indulge in and find maybe \$20 a month that you could save on spending and still find ways to pamper yourself a little? That \$20 each month helps our typical family get out of debt two months sooner. It also allows them to build \$33,774 more in wealth than they could without a Freedom Formula Factor in the same time they would have normally just been struggling to pay off their mortgage.

6. Throw out your Credit Cards!

Now don't get nervous about giving up the beloved credit cards – we will show you how to live on a cash basis even when emergencies strike – you won't need credit cards! Let's simply look at how getting rid of credit cards increases your Freedom Formula Factor.



We all know that when someone uses a credit card, they spend more money than they would if they used cash. You know what we mean. When you slap down the plastic, **it just doesn't feel like money!** If you had a choice of walking into your favorite

store with just cash or just a credit card, which situation do you think you would spend more money? With the credit card of course!

So how much more money do people tend to spend when they use credit cards instead of cash? Studies have shown that people will spend up to twice as much when they use credit cards. The bottom line is you will spend less money when you use cash. **Cash is self-policing.**

7. Spending Review

As humans, we are creatures of habit. We get comfortable doing things in a certain way. This comfort can lead to inertia or a resistance to change. This resistance to change is not always bad. For example, one thing we definitely want you to get comfortable with is investing in your debt!

Sometimes however, we get comfortable with spending habits that are not helpful to the goal of achieving true financial freedom. When habits are formed, we tend to forget about them and they become automatic. There are many ways you can increase your Freedom Formula Factor by slightly changing some habits. But you need to review your spending habits in order to recognize which habits may be worth less than true financial freedom.

Review the choices you make in different spending areas. Make some decisions. Which spending habits do you want to continue and which are you willing to trade to help you invest in your debt and achieve true financial freedom.

Think about it. *Do you really need all 200 cable channels?* Now that you have the ability to create financial freedom, what’s the point of buying lottery



tickets? Do you really have to dine out every night? (If you do, your clothing expenses will increase as your waistline does!) Are there ways you can save money in your current spending that won’t make you feel like you are depriving yourself, but instead make you feel like you are taking positive steps towards achieving your financial goals and dreams?

TAKE BABY STEPS!

CHAPTER SEVEN

BE HONEST!

Can you Resist, Persist and Succeed?

The Freedom Formula can change your life. It is what you’ve been looking for. The questions you have to ask yourself are:

- Can you resist spending money you don’t have?
- Can you stick with the plan even during one of life’s hiccups?
- Can you stick with the plan until you reach ZERO debt?
- How would you feel if you failed and found yourself in the same situation as you are today? Wasted time. Depressed. Still in debt.



Sure, we know you’ll get off to a GREAT START!!! Like most of our clients, once you get started and feel determined, you will keep it up...

Until... there’s a hiccup in your life... something unexpected necessary

purchase that upsets the apple cart.

We recognize that most everyone will “cheat a little” every once in a while. Recognize the effects of that slip, make the adjustment, and move on. The important thing is can you keep your eye on the prize – freedom from all debt and **True Financial Freedom?**

Let’s take a look at how this can work...

Be Realistic...

Can you do it yourself... or you can take us up on our offer to guide you out of the doldrums of debt for good!

The bottom line is most people never look at debt as an avenue to their financial success so they continue to turn a blind eye, ignore the signs and secretly hope they will win the lotto or receive a very large inheritance.

The chances of either of those events happening are slim to none.

When you look at the outstanding results you will receive when using The Freedom Formula – it’s a no-brainer. The only question you have to ask yourself is...

CAN YOU DO IT YOURSELF and STICK TO IT?

I have just given you some of the most effective financial advice you will ever receive. You NOW have the opportunity to turn things around.

You can go from one who pays compound interest to one who earns compound interest. Think of all the money you send out the door each month in the form of car payments, credit card payments, mortgage payments, loan payments, etc.



How much better would your financial situation be if you could instead keep all that payment money for yourself? How would you be doing on your current income if you were debt free? Take the quiz on the following page to see the route that is best for YOU!!

SUMMARY & NEXT STEPS

Chapter One: What the Banks Don't Want You to Know

- Being in debt is the reason the poor stay poorer and the rich get richer.
- Banks' number one goal is to make sure you keep paying interest and fees.
- Look at your Mortgage and realize you are paying a staggering amount compared to the selling price.
- The Freedom Formula that Lane Financial offers has helped thousands of Americans.
- You have a choice – No plan... or a smart financial plan that leads to security and comfort.
- Over 90 percent of American reaching retirement still have to work, depend on family or the government for assistance.
- Make sure you have financial goals

Chapter Two: Your Future is at Stake

- Compound interest is KEY – considered the 8th Wonder of the World by many.
- Banks use compound interest to earn even more from you.
- The story of Sam and John – shows that compound interest makes even more money than saving every, single year.
- Eliminating your debt is the key to securing a comfortable retirement.
- Then investing with compound interest is the greatest way to go.

Chapter Three: The Financial Opportunity that is YOURS

- Financial freedom is when you don't owe anything to anyone.
- Financial freedom is when YOU own your life, your time and your future!
- Skeptical thinking debunked and rerouted. Conventional thinking is outdated and doesn't work!
- When you invest in your debt – it is risk-free, guaranteed and net of taxes!
- When you invest in your debt - a 37.13% rate of return!!

From “oh hell” to “A-ha” with The Freedom Formula

- Stop spending on credit!
- Stop listening to advertising!
- You already have enough money to do whatever you want – you just have to stop spending money on interest and fees.
- The Freedom Formula will show you how to do it all!

Chapter Four: How “The Freedom Formula” works

- Pay off smallest debt as quickly as possible.
- Take that payment amount and add to payment you are already making and apply to next smallest debt.
- When second debt is paid off, take the money from first two debts and add to payment you are already making on your third debt and pay until third debt is paid off.
- And so on...
- You need FOCUS and DETERMINATION to do this on your own.
- You will be able to put future interest payments in your pocket.
- Resist the temptation to spend the extra money as debts get paid off.
- If you can stick to it – GREAT. If you can't, let us help you!
- Only buy things you can afford to buy with cash!

Chapter Five: The Journey of True Financial Freedom

- We are on a mission to free the planet from debt.
- Attitude and stick-with-it is paramount to success if DIY
- It's easy to make the journey go even faster when you add the Freedom Formula Factor
- Remember the examples? You could be paying off your debt in less than 8 years!
- Your financial worries will be over for good!
- Building wealth will become a reality.
- How to create a Freedom Formula Factor
- Remember the Spend Smart Laws of Finances that say:

From “oh hell” to “A-ha” with The Freedom Formula

- Most purchasing is driven by emotion
- Seize your savings and turn it into cash
- Beware: Spending increases or decreases as available income increases or decreases.

Chapter Six: 7 Ways to Find Your Freedom Formula Factor

- Stop making more than minimum payments – save the extra for Freedom Formula Factor money
- Stop saving into any savings plans for now. Investing in your debt will give you a 30+% return on your investment!
- Cash in your safety net and invest it in your debt.
- Restructure only if you can SAVE money by consolidating your debt and use the extra to pay down debt.
- Resist the wealth worms – people around you who encourage you to spend more for nothing!
- Throw out your credit cards
- Conduct a “spending review” to see where you can cut back

Chapter Seven: Can you Resist, Persist and Succeed?

- **The Freedom Formula can change your life. It is what you’ve been looking for. The questions you have to ask yourself are:**
 - Can you resist spending money you don’t have?
 - Can you stick with the plan even during one of life’s hiccups?
 - Can you stick with the plan until you reach ZERO debt?
- How would you feel if you failed and found yourself in the same situation as you are today? Wasted time. Depressed. Still in debt
- Be realistic – if you can’t do it yourself, let us help you!

TAKE THE QUIZ on the NEXT PAGE to
SEE HOW TO BEGIN WITH
THE FREEDOM FORMULA

Take this self-assessment quiz to figure out your next steps!

HOW TO PROCEED...

- 1. Are you someone who takes charge or someone who rolls along without goals in life?**
 - a. I take charge and am rarely surprised.
 - b. I take initiative when I start a new project.
 - c. I tend to do what my friends do.
 - d. I prefer to have professionals guide me.

- 2. How well did you understand The Freedom Formula?**
 - a. I understood it and am ready to roll!
 - b. I followed most of it, but have questions.
 - c. I was glad there were examples, it was hard for me to understand.
 - d. Most of it was over my head.

- 3. How likely are you to follow The Freedom Formula?**
 - a. I am ON IT! I'll start tomorrow.
 - b. I'm worried that I will start and then stop.
 - c. I'm not really sure how to start.
 - d. I want to, but am afraid I can't do it.

- 4. Do you...**
 - a. Have less than \$5,000 in total debt?
 - b. Have a mortgage and over \$10,000 in debt?
 - c. Have over \$30,000 but no mortgage?
 - d. Have a mortgage and credit card debt?

- 5. How good are you at sticking with a diet, a project, a boring book, etc?**
 - a. I am the most disciplined person I know. I finish what I start.
 - b. I only finish what I enjoy... which is rarely a diet!
 - c. I rarely finish what I start and it makes me feel awful.
 - d. I never finish anything. I procrastinate, so I rarely even start!

NEXT...

Score your Quiz and See your results on the next page...

Add up your total score and you will see how to take immediate action!

$1a = 2$

$1b = 4$

$1c = 6$

$1d = 8$

$2a = 2$

$2b = 4$

$2c = 6$

$2d = 8$

$3a = 2$

$3b = 4$

$3c = 6$

$3d = 8$

$4a = 2$

$4b = 4$

$4c = 6$

$4d = 8$

$5a = 2$

$5b = 4$

$5c = 6$

$5d = 8$

YOUR TOTAL SCORE: _____

WHAT YOUR SCORE MEANS...

If you scored 10 – 15

Congratulations! You are on your way to financial freedom. You understand the material and your answers indicated that you won't let anything or anyone hold you back! Your next step: Create a list that includes each debt – smallest to largest. Include the following columns: Total amount / Monthly minimum payment / Interest charge / Term (if there is one)

Then follow the steps outlined in this book!

If you scored 16 – 22

You are on the right track, but have a few trepidations. You seem worried you don't completely understand how to proceed and might be likely to waver in your ability to follow through to ZERO debt.

Go ahead and create a list that includes each debt – smallest to largest. List the following columns: Total amount / Monthly minimum payment / Interest charge / Term (if there is one). **Email your list to me at The Freedom Formula** and I will review it. Depending on your situation, I will either reply with my overall thoughts or **schedule a 45-60-minute phone strategy** session to discuss your best options.

If you scored 23 – 40

There is cause for concern here. Your score indicates that you are not sure you understood how to apply The Freedom Formula to your situation. It also indicates that you probably don't have the determination and focus that it takes to achieve success. I am more than happy to help you get started.

Spend time today developing your list of each debt – smallest to largest. List the following columns: Total amount / Monthly minimum payment / Interest charge / Term (if there is one). **IMMEDIATELY EMAIL TO ME AT THE FREEDOM FORMULA so I can make sure you are a priority on my schedule!** I want and can help you... so don't despair!! If you aren't someone who acts fast, make this an exception. In your case, the clock is ticking and you are losing money that would be yours, not the banks! DO NOT WASTE ANOTHER MINUTE!

Click here to schedule your 45-60-minute strategy session and send in your list!

From “oh hell” to “A-ha” with The Freedom Formula

**I hope you have enjoyed learning how to go from
“OH HELL” to “A-HA” with The Freedom Formula!!**

**Life is too short to be trapped in debt without a
financially fantastic future!**



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