

## **Lane Family Financial – March Blogs**

### **Blog #1**

## **You Think You Can – But Have You?**

It was so easy getting into debt, that it is shocking how difficult it has been to change the course of your financial picture. Believe me, we understand. We hear it from all of our clients. The reality is that financial institutions do everything in their power to keep you where you are. After all, that is how they make their money, so they make it their mission to be one step ahead.

According to a personal finance survey published by CreditCards.com (2014), nearly one in five Americans assumes they will stay in debt for the rest of their lives. Eight percent don't think it is possible to pay off their debt until they are 71-years-old or more. Thirteen percent don't think they will ever be without debt.

Yet, many people don't even want to think about the reality of the situation.

If you aren't sure what to expect, ask yourself these 4 questions:

1. Do you know the best strategy to becoming debt free?
2. Do you currently pay more than minimum payments on all of your debts?
3. Do your balances noticeably decrease?
4. Do you have extra money at the end of each month?

If you answered "NO" to all four questions, then it is not likely that you will be debt-free in a reasonable amount of time, if ever.

### **Take a look at the choices you are making**

What makes little financial sense is opting to pay interest rather than use a debt elimination professional who can analyze, strategize and develop the most direct path to becoming debt-free!

It makes little sense. Think about the total amount of money you owe. Then add up how much you are paying in fees and interest, which ends up being about four or five times more than the original cost! What are you getting for all of that extra money? ZERO.

Therefore, by the time you are finished paying for something bought on sale – you have paid more than its pre-sale price.

Can you imagine how different your life would be If you were able to keep most of that additional money? Savings, investments, vacations and an emergency stash are all generally high on everyone's list.

### **Take action, change your financial condition**

Albert Einstein once said, *“The definition of insanity is doing something over and over again and expecting a different result.”*

Taking action and changing one’s course does take a bit of courage. Yet, after the first step is taken the road becomes easier and easier. It’s a wonder it is so hard to take that first step! In the case of becoming debt free, it doesn’t have to be that difficult. Putting trust in a professional is the most advantageous way of changing the outcome.

Most people will pay their accountant, attorney, hair-stylist, handyman and more – without hesitation. Why? Because they are all trained specialists. Then it makes great sense to trust a financially-trained debt-elimination specialist to analyze and strategize the best route to changing one’s personal financial situation. This type of professional will actually SAVE much more than the cost of the fee.

Taking action will put money back in your pocket and alleviate the stress that accompanies financial worries.

### **Let’s develop YOUR plan**

I’ll help you take the first step. Schedule a FREE debt elimination strategy session and let’s see exactly where you stand. I’ll find the most direct way out, without advising you to budget yourself into a life of hotdogs and hamburgers. In fact, the plan I will develop won’t cost you any more than you are currently paying out per month.

There will still be a fee involved, if we mutually decide to go forward together. However, it really won’t cost you anything in the long run when you add up the large amount of money I will save you. I call that a win-win situation, don’t you?

### **The best news**

You will be protected by our 100% unconditional Money-Back Guarantee if you don’t see the results we promised. You have nothing to lose!

**GET STARTED TODAY BUTTON or the QUICK START APP**

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## **Blog #2**

### **Are you still making the banks rich?**

Few people stop to analyze why it is so comfortable to pay high fees and interest rates to financial institutions that loan money. Typical interest rates for unsecured personal loans range from 19.84% to 28.64%, which is basically 20 to 30 cents on the dollar. Credit card debt is about the same, depending on the financial institution and your FICO score.

Here's the shocking reality: If you owe \$5,000 with an 18.9% interest rate and you pay the monthly minimum of \$200, it will take 11.41 years and cost an extra \$3,109... for a total of \$8,109.

You might not think that is a big deal over the life of the loan. However, the average American owes over \$15,800 in credit card debt alone!

### **Check out these numbers**

Let's take a look at the typical scenario: With a minimum monthly payment of \$632, it will take 15.3 years and cost an additional \$10,123 in interest for a grand total of \$25,923.

That doesn't even add in other debts, such as a car loan, mortgage loan or student loan! The numbers from a typical mortgage loan will knock your socks off.

If a home costs \$360,000 with a down payment of \$60,000 and the balance of the loan is for 30 years at an annual interest rate of 4.07%, the minimum monthly payment would be \$1,432. That doesn't sound too bad... until you take a deeper look.

By the time the home is paid off, the bank will have collected \$515,608, which is \$212,608 that will have been paid in interest. That is without adding in home insurance and property taxes. Can you honestly say you would not prefer to keep that extra \$200,000 for yourself?

### **Other tricks the banks use**

The financial institutions know exactly how to keep you in debt. They offer balance transfers, refinancing, bonus points, airline credits, cash-back and more, just to keep you on their side. You are likely confused into thinking these benefits outweigh the interest and fees that is being paid out.

Think about it. Is it likely a for-profit company is going to offer deals that don't bring in revenue? They have shareholders to whom they must answer and losing money is not ever a part of the plan.

Even though Bank of America posted a bit of a slowdown in 2016, the company still reported net revenues in the billions!

### **The choice is YOURS**

Right now, in this very moment, you have the option to take back your power and money. Do you want to continue to work for the banks (for free) or do you follow a plan that keeps most of your money in your pocket?

The choice really is simple, isn't it?

### **Using professional help**

The bottom line is that you need a system and a plan. Getting out of debt in the fastest way possible is do-able, but not likely. Statistically speaking, the majority of people who start a long-term undertaking like this get derailed within months. An emergency comes up... or they forgot about annual fees like

property taxes, insurances and memberships. Then they are off-track and remain there until the next New Year's resolution comes around or something comes up to scare them into action.

Using a debt elimination professional is more cost-effective than just about any other professional that gets hired without question. Even though there will be a fee attached to the service, hundreds of thousands of dollars will be saved in the process. The fee is paid for by the savings. It makes sense, doesn't it?

### **How to get started**

Isn't it time to change your financial course and stop making the banks rich? All you have to do is take the first step and schedule a one-on-one financial strategy session. It is FREE! You will receive an action plan and whether or not you go forward, you will have a better understanding of your options.

I have helped thousands of people across the country and would love to help you take that first step.

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