

# Financial Freedom International, Inc.

## PayAccel Plus Strategy For

### Actual Client

1111 Main St

Somewhere, USA 77777

(123) 456-7890

June 12, 2007

## **PayAccel Plus Strategy Summary**

Financial Freedom International, Inc.

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1111 Main St  
Somewhere, USA 77777

### **Interest and Time Savings Summary:**

By enrolling in the PayAccel Plus Program you will be debt-free in 4.6 years and save \$71,716.70 in interest. Your set it and forget it monthly payment is \$2,966.73.

If you do not enroll in the plan it will take you more than 17 years to eliminate your debt and you will pay \$206,575.69 in principal and interest.

### **Your Personal Financial Coach:**

By participating in the PayAccel Plus Program you will be assigned a personal financial coach. Your coach will assist you with the following:

- Establish a financial goal and align your behavior with your goal
- Increase Cash Flow through spending plan training (on average our coaches find \$200 - \$300 a month in our clients budgets)
- Ensure follow through and optimal implementation of your plan
- Teach, train, motivate, hold accountable and encourage financial success

### **Please review the following to ensure accuracy:**

- Creditors listed on Where you Stand Page (Name, balance, Interest rate, Payment & that all debts are included)
- Personal demographic information (Name, address and phone)

If corrections or changes to plan are needed, please inform your representative and a new proposal will be submitted to you.

To get started please sign the contract and begin accumulating the documents listed on the checklist.

### **General Disclaimer:**

Interest Savings and Debt Free Dates provided in this proposal are based on the accuracy of the information we have been provided in your application. Results may vary depending on changes to your financial situation, market changes, and your commitment and implementation of plan.

# Where You Stand



Your current debt:	<b>\$110,771.72</b>
Currently, you will pay off this debt in:	<b>17 Yr 6 Mo</b>
Number of monthly debt payments remaining:	<b>210</b>
Your total debt bondage is:	<b>\$206,575.69</b>

**46.38%** of your payments is interest only!

## Current Situation

Account Name	APR	Balance	Payment	Payoff Term	Interest Paid
N. American Hunting	0.00%	\$106.30	\$25.94	0 Yr 8 Mo	\$0.00
N. American Hunting	0.00%	\$198.95	\$28.41	1 Yr 2 Mo	\$0.00
Fingerhut	24.99%	\$353.94	\$42.98	1 Yr 11 Mo	\$65.14
Capital One	17.15%	\$390.01	\$90.01	1 Yr 2 Mo	\$24.62
Fingerhut	24.90%	\$419.22	\$16.99	5 Yr 2 Mo	\$283.53
Wal-Mart	27.49%	\$697.84	\$52.00	4 Yr 0 Mo	\$278.20
J C Penny	24.99%	\$959.15	\$138.00	2 Yr 4 Mo	\$156.94
Aspire	28.75%	\$1,037.13	\$228.13	1 Yr 8 Mo	\$124.45
J. C. Penny	17.38%	\$1,050.02	\$100.00	3 Yr 3 Mo	\$179.21
Friedmans Jewelers	6.99%	\$1,102.80	\$110.28	0 Yr 10 Mo	\$35.64
Capital One	16.74%	\$1,127.32	\$127.32	2 Yr 10 Mo	\$153.00
J & J Sales	0.00%	\$1,358.82	\$95.70	1 Yr 2 Mo	\$0.00
Merrick	26.45%	\$1,910.99	\$166.00	4 Yr 8 Mo	\$629.78
Personal Finance	0.00%	\$4,834.20	\$138.12	2 Yr 11 Mo	\$0.00
Heights Finance	0.00%	\$5,180.43	\$140.43	3 Yr 1 Mo	\$0.00
Road Loans	21.00%	\$12,723.97	\$344.76	5 Yr 0 Mo	\$7,929.60
Citifinancial Serv	12.00%	\$12,753.96	\$222.64	7 Yr 1 Mo	\$6,239.22
Citifinancial Serv	14.50%	\$16,486.25	\$250.06	11 Yr 1 Mo	\$16,732.36
Option One	11.38%	\$48,080.42	\$529.01	17 Yr 6 Mo	\$62,972.28
<b>Total</b>		<b>\$110,771.72</b>	<b>\$2,846.78</b>		<b>\$95,803.97</b>

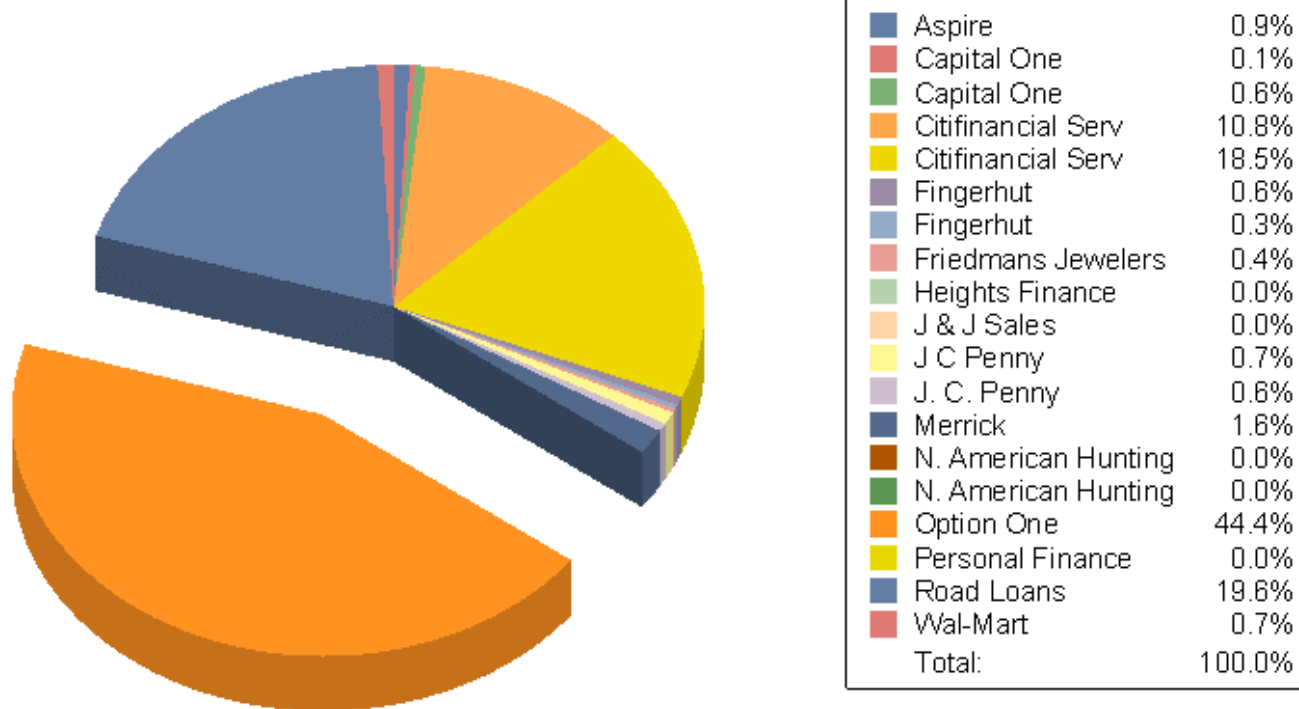
Actual Client

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# Where Does It All Go?

PayAccel™

Here is who you are working for. They are now in control of your money!



## The amount of your net monthly income your creditors now demand!

The amount of your net monthly income that goes towards interest. **14.16%**

The amount of your net monthly income that goes towards debt. **59.79%**

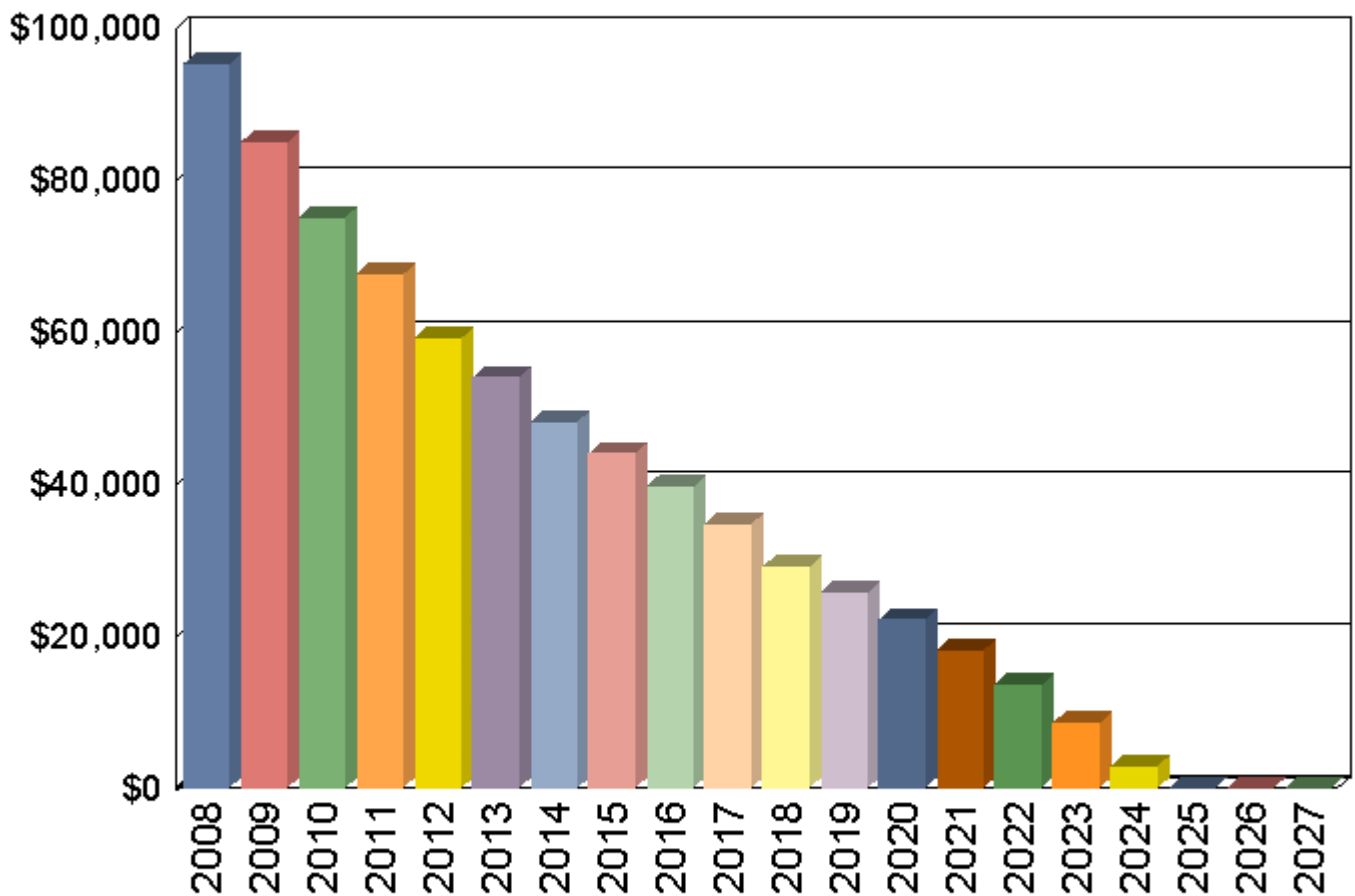
(Includes principal, interest, escrows, and any leases)

# How Do Things Look Now?



If you do nothing to manage your debt portfolio, in 20 years you will have \$0.00

## 20 Year Forecast



# PayAccel Plus Strategy



## What you can save with Pay Accel:

Current Payoff Term:	<b>17 Yr 6 Mo</b>
Recommended Payoff Term:	<b>4 Yr 6 Mo</b>
Net Program Savings:	<b>\$71,716.70</b>
No. of Monthly Debt Payments Saved:	<b>156</b>
Percentage of Total Interest Saved:	<b>74.86%</b>
Monthly Cost of Delaying Enrollment:	<b>\$459.72</b>

## Proposed Plan

Account Name	APR	Payoff Term	Proposed Payoff	Effective APR
N. American Hunting	0.00%	0 Yr 8 Mo	0 Yr 4 Mo	0.00%
Capital One	17.15%	1 Yr 2 Mo	0 Yr 5 Mo	11.76%
Aspire	28.75%	1 Yr 8 Mo	0 Yr 5 Mo	17.49%
N. American Hunting	0.00%	1 Yr 2 Mo	0 Yr 6 Mo	0.00%
J C Penny	24.99%	2 Yr 4 Mo	0 Yr 7 Mo	12.98%
Fingerhut	24.99%	1 Yr 11 Mo	0 Yr 8 Mo	13.03%
Friedmans Jewelers	6.99%	0 Yr 10 Mo	0 Yr 9 Mo	6.35%
Capital One	16.74%	2 Yr 10 Mo	0 Yr 10 Mo	9.66%
J. C. Penny	17.38%	3 Yr 3 Mo	0 Yr 11 Mo	9.06%
Merrick	26.45%	4 Yr 8 Mo	1 Yr 0 Mo	11.96%
J & J Sales	0.00%	1 Yr 2 Mo	1 Yr 1 Mo	0.00%
Wal-Mart	27.49%	4 Yr 0 Mo	1 Yr 2 Mo	12.43%
Fingerhut	24.90%	5 Yr 2 Mo	1 Yr 3 Mo	6.40%
Personal Finance	0.00%	2 Yr 11 Mo	1 Yr 5 Mo	0.00%
Heights Finance	0.00%	3 Yr 1 Mo	1 Yr 7 Mo	0.00%
Road Loans	21.00%	5 Yr 0 Mo	2 Yr 3 Mo	8.81%
Citifinancial Serv	12.00%	7 Yr 1 Mo	2 Yr 8 Mo	4.23%
Citifinancial Serv	14.50%	11 Yr 1 Mo	3 Yr 2 Mo	3.60%
Option One	11.38%	17 Yr 6 Mo	4 Yr 6 Mo	2.44%
<b>Total</b>	<b>14.46%</b>	<b>\$116,771.72</b>		<b>6.85%</b>

**Your monthly payment will be \$2,966.73**

June 12, 2007

# Would You Like to Retire Sooner?



**If you use PayAccel to manage your debt portfolio, in 4 Yr 6 Mo you will be completely debt free.**

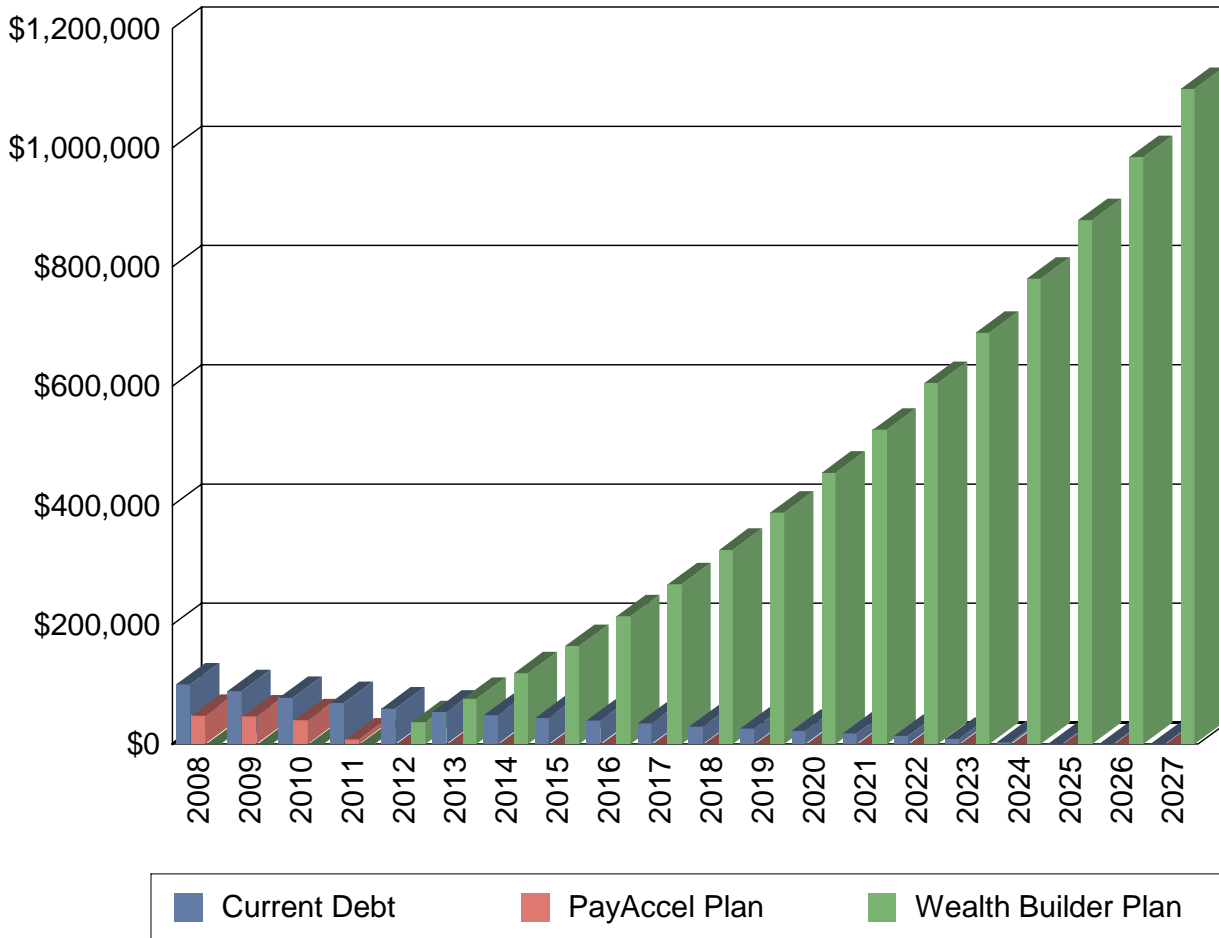
**And in 20 years, instead of still owing \$0.00**

**you could have \$1,098,414.36 in cash!**

Assuming 7.90% return on the investment funds.

All payment terms are estimates based on the information provided by Actual Client

## 20 Year Forecast



June 12, 2007

Actual Client