

# DebtFree Summary

Provided by: DebtFree & Prosperous Living, Inc.

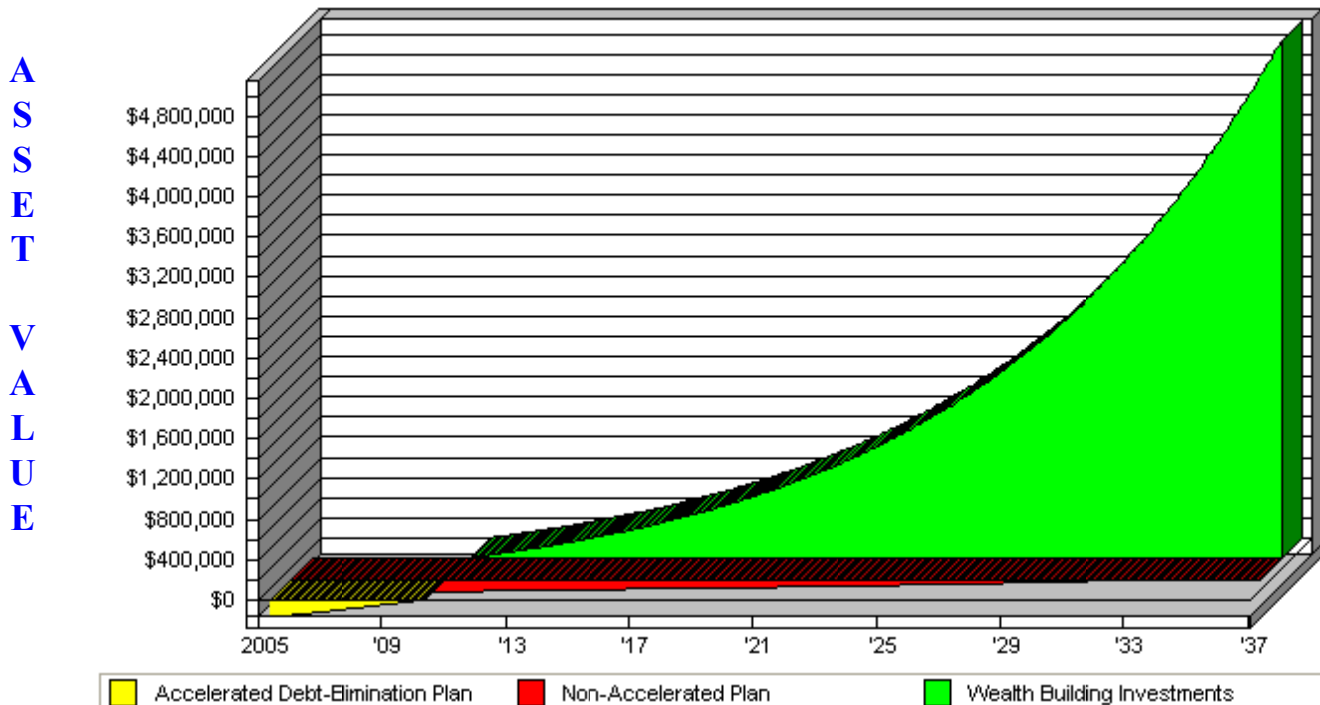
\*PERSONAL USE ONLY for: Jeff Gutowski

Memo: My Debt Freedom Date is May 2010



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## Cash Assets -- From Debt to Wealth



Using your accelerated Debt-FREE & Prosperous Living(R) Debt-Elimination Plan, you will be financially free within 5 years. This is 26 years and 5 months sooner than if you had tried to pay your debts off the way that most people do -- slowly and with no particular strategy. More than that, you will have saved a total of \$110,574!

Your debt can now be turned into real wealth!

If you invested the money you're now wasting on debt payments, (\$3,354 per month), for the 26 years and 5 months that our debt-elimination system saved you, and with a modest 10.000% annual interest rate, you will build up a retirement fund worth \$5,185,460.

This fund would then pay you a monthly income of \$43,212 -- for the rest of your life. Now that's real wealth!

### THINGS TO THINK ABOUT

This version of DebtFree(tm) for Windows software is intended for personal use of the licensed owner only. Use of this software for business purposes is expressly forbidden, and is in violation of your license agreement. If you are interested in a home-based business opportunity that could allow you to accelerate your way to financial freedom, contact the person who gave you this software package.

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For more information about Debt-FREE & Prosperous Living(R) products, consult the person who gave you this software package or call Customer Service - 800-281-4550.

## Other Interesting Facts

**Fact #1** -- If you had not implemented the Debt-FREE & Prosperous Living(R) Debt-Elimination Plan, on your Debt Freedom Date (May 2010) you would still have \$117,267 of debt left to pay off.

**Fact #2** -- By using the Accelerated Plan you will pay \$28,640 in interest out of total payments of \$200,726. That means that over the entire life of all your debts, \*14.27% of your payments will be interest. This is called a "*Debt-Life Interest Rate.*" The Debt-Life Interest Rate for your non-accelerated plan would have been 44.81% because you would have paid \$139,710 in interest out of a total of \$311,797!

**Fact #3** -- Your Debt-to-Wealth Ratio will be \$1 of debt to \$30.17 of wealth! That means that for every \$1 of debt you have now, you can have \$30.17 of wealth when you complete your Wealth Building Plan. Now that's turning debt into wealth!

**Fact #4** -- Each month that you delay implementing your debt-elimination plan, you lose \$1,843, on an average, in interest savings and \$46,623 in retirement wealth (assuming a 10.000% return). Can you really afford to wait?

## THINGS TO THINK ABOUT

The principles for the analysis of your debt are based on the material in the Debt-FREE & Prosperous Living(R) Basic Course text book. This book is jam-packed with down-to-earth get-real ways for you to "blow away" your debt. Ask the person who gave you this software package for the Basic Course and any other ways that you can achieve your goals.

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## Summary Details

Start Date Jun 2005  
Accelerator Margin \$500.00  
Earnings Growth % .000%  
Acceleration Method: Fully Optimized

Debt Name	Balance	Monthly Payment	Annual Rate	Total Payments	Total Interest	Payoff Date
Sears Credit car	401	18	23.150%	409	8	Jun 2005
Vegas Timeshare	6,390	108	14.900%	6,893	503	Apr 2006
Chase	15,098	306	11.150%	17,227	2,129	Jan 2007
M & T Credit	8,175	293	7.890%	8,955	779	Mar 2007
Countrywide	111,778	704	6.130%	134,884	23,106	Apr 2010
401K	13,264	900	5.000%	13,718	454	Sep 2006
Capital One	15,991	500	4.060%	17,574	1,583	May 2010
Sears Mastercard	989	25	2.900%	1,067	78	May 2010
=====	=====	=====	=====	=====	=====	=====
8 Debts	172,086	2,854	*6.68%	200,726	28,640	May 2010

Debt Name	Debt-To-Income Ratio	*Debt-Life Interest Rt	NonAccelerated Balance	**Wealth Building Impact	Total Savings
Sears Credit car	.400%	1.893%	0	46,814	198
Vegas Timeshare	2.395%	7.301%	3,820	813,831	4,746
Chase	6.792%	12.359%	7,712	175,222	9,935
M & T Credit	6.513%	8.704%	0	28,929	106
Countrywide	15.649%	17.130%	102,271	4,091,420	95,246
401K	20.000%	3.307%	0	0	0
Capital One	11.111%	9.010%	2,849	28,245	337
Sears Mastercard	.556%	7.295%	197	998	6
=====	=====	=====	=====	=====	=====
8 Debts	63.416%	*14.27%	116,850	5,185,460	110,574

\* Debt-Life Interest Rate is the percent of total payments on a debt that are interest.

\*\* The Wealth-Building Impact is the impact of each debt will have on your overall wealth after being paid off.

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