

Life is not easy. The Road Less Traveled (book) states: People assume life should be easy.

There are two different kinds of struggle:

1. One will bankrupt you
2. The Other will pay you back 10 fold

1. One will take away your dreams
2. The Other will open doors you never even knew were there

1. One will tell you that you are no more than what you are right now
2. The Other will tell you that where you are is only a stepping stone to a greater, better you

1. One will tell you “why bother dreaming?”
2. The Other will tell you to Dream BIG Dreams *and* move your feet into consistent action

Are you ready to move onto the road less traveled and onto a new level of life?

YES!!! I WANT MY BIGGER REFUND CHECK!!!

- Step 1: **Call Jennifer at 410-918-0086.** Have \$350 available through your Visa, Mastercard, or bank account (need routing and transit information). Investment is per married couple and is your first tax deductible business expense.
- Step 2: Make an appointment to speak with or see your sponsor/mentor (may or may not be Jennifer directly because she coaches everyone) within 24 hours of joining FDI. For the meeting, you will need to be in front of a computer with internet access and a printer. Have the following documents/information with you:
- Credit reports for you and your spouse. Cannot be more than 6 months old. Obtain free copies at www.AnnualCreditReport.com It is best to have one from each of the three bureaus, however we can start with less.
 - Stubs from each of your debts such as: mortgages, car loans, student loans, credit cards, medical bills, etc. The stubs should be from anything you pay that can be paid off to \$0 (not utilities, etc.)
 - With your mentor’s guidance, enroll in CreditTRAX, EquityTRAX, and MoneyTRAX. Make sure your MoneyTRAX consultation includes learning the steps you need to take to adjust your withholdings so that your paycheck increases by the amount of your monthly FDI membership. This will cover your membership without adding a “bill”. Also, ask how to hire your children and how the online recordkeeping system works to track your deductible expenses.
- Step 3: Start making a written list (in Excel or on paper) of everyone you know who wants a ***bigger refund check***. Within 24 hours, there should be 100 names on your list – probably from your cell phone and email address books. Grow your list to more than 300 names by the end of the first week!
- Step 4: Work with your mentor daily to get at least 3 people on your list signed up for their ***bigger refund check***! Do this within the same calendar month you join and you’ll receive \$570!*
- Step 5: Work with your 3 new team members to guide and mentor them on achieving each of these 4 steps. Once your new team members have 3 people each and are working with them to duplicate these steps, it’s time for you to find 3 more people on your list who want a ***bigger refund check***!

*Income based on comp plan as of 11/1/2008. All deductions must be verified by a professional tax preparer.