

How To Be Totally Debt Free in 3 to 5 year, Maybe Sooner – YES Including Your Mortgage!

(No MLM or Purchasing An eCourse Required)

By David Ogunnaike

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1. Stop Bad Debt (\$10,000 Min Payment of \$150/mth at 18% = 24 years To Pay Off)
2. List of all Debts Home/CC/Car Payment/Other Bad Debts down one page
3. Next to each item, have 3 columns with headings Amount Owed, Min Monthly Payments, # of Months (Divide Amount Owed/Min Payments)
4. Based ONLY on # of months, rank debt from Lowest to Highest Month (put 1 on lowest month, then 2 for next one etc) Reason, is because you want your first win quickly. ;-)
5. Come up with \$150 - \$250/month (Be serious, or else coming out of debt is VERY SLIM - you have to cut down on coffee, movie, cable, buying lunch **READ BELOW - 25 Things To Help You Stop Bad Debt**)
6. Pay MIN except #1 pay min + \$150/\$250 until paid off. Scratch from list.
7. Congratulate Yourself – You Deserve It
8. Pay min of all except #2 min + whatever #1 was + \$150/\$250 (EG. #2 is \$60 + #1 was \$50 + \$150)
9. Congrats Yourself – You Deserve It
10. Continue with next payment till paid off
11. Now you have huge cash, start saving then you'll learn where to Start Investing

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25 Things To Help You Stop Bad Debt

1. Don't buy on impulse – wait 30 days
2. Shop with a list and stick to it
3. Does your bank charge high fees? Move/Change your account!
4. Consider higher deductibles for your home and auto insurance
5. Look for lower premiums on your insurance policies
6. If you must carry a credit card balance, shop around for a card with a lower rate
7. Rent – never buy something you'll only use a few times
8. Have a Garage Sale
9. Switch long distance carriers, use a flat rate
10. Skip the movies – rent a video instead
11. Eat in instead of dining out
12. Pack a lunch
13. Don't buy that book! Exercise your library card or use the internet
14. Cancel magazine subscription you never read
15. Turn your car into a “chat room” – carpool to work
16. Watch out for “convenience” foods – they're expensive and not as healthy
17. Cut back on trips to Starbucks/Tim Horton's
18. Avoid “pricey” specialty stores
19. “Scan” those scanners and receipts – mistakes do happen
20. Learn to cut your kids hair
21. Cancel the premium channel you never watch – or cancel cable TV altogether
22. Take a shorter shower
23. Only run a full dishwasher
24. Time to refinance your home? Keep an eye on interest rate
25. Don't spend your next pay raise- invest that money instead

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Fictional Examples Used On Training Video

DEBTS	Amount Owed	Min Monthly Payments	# of Months	
			Before	After
9 - Home	\$280,000	\$1600 + \$979	175	108
6 - Car	\$21,000	\$400 + \$380	52	26.9
8 - Visa	\$6,600	\$89 + \$890	74	6.7
5 - BOM MasterCard	\$1,800	\$35 + \$345	51	4.7
3 - Capital One MasterCard	\$800	\$20 + \$227	40	3.2
1 - Sears	\$289	\$67 + \$150	4	1.3
2 - Canadian Tire	\$89	\$10 + \$67 + \$150	8.9	.4
4 - Future Shop	\$4,500	\$98 + \$247	45.9	13
7 - The Brick	\$7,900	\$110 + \$780	71.8	8.8
TOTAL		MONTHS	347.6	65
TOTAL		YEARS	28.9	5.4

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