

Sue Copening

VIDEOS: www.WorthClient.com

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A+ rating:

Better Business Bureau

Q: How does it work?

A: We call it a “Financial GPS” ... it looks at your cash flow, income, debts, interest rates and types of debt and calculates the fastest way to zero debt paying the least in interest. It does the same for building wealth.

It works GREAT! Our average client pays off all their debt, including their mortgage, in as little as 7-11 years *withOUT changing their budget*. They are saving (on average) over \$100,000 dollars in interest as well. If you amortize that savings over the time to get debt free it works out to more than \$900 per month – on average.

In fact, if you look 30 years down the road, you’ll see the average Worth client has the potential to be a HALF MILLION dollars (or more) better off using the program, then doing what they were currently doing.

Q: Does the client KNOW what their potential savings could be?

A: YES. As part of your decision process, you are entitled to a FREE Savings Analysis. That will show you EXACTLY when you can be out of debt and exactly what your savings potential is. The Worth Coaches will also do a demo for you to show you how the program works.

Q: How EASY is the program to follow?

A: It’s VERY easy. This program is a TOOL that keeps you laser focused on your financial goals in a way that is FUN and easy! In fact, that is probably why we have so, SO many of our clients that “stick to” the program. See, most people, on their own, are not that “financially disciplined” – in fact only 14% of people, on average, will stick to a financial plan for an entire year. By year two, that drops to 11%. However WORTH is SO easy to stick to that, even after 4 years of use, over 95% of our clients had “stuck to” the program. More than HALF were getting much better results than expected too... on average more than 20% better results!

Q: How much does it cost?

A: Well... the consultation and the Savings Analysis are FREE... and the program has a pricing “range.” We discount it depending on what your savings are... it generally works out to be a **maximum of 3 and a half %**, to as low as just **one HALF of 1%**, of what your savings are. We also have financing with as little as \$99 down.

I bet you are like me. You’d spend \$3 if it were guaranteed to save you \$100 – right? The “return on investment” of this program is impressive!

Of course... your Worth Account is also **potentially “free”** – because of our **“refer and earn”** marketing system – just like we pay a financial planner, or other professional, a referral fee... we will also pay a CLIENT. So, if you just remember to talk about what savings YOU are achieving... and refer a few folks over the years... 3-5 referrals will earn you more in referral fees than you invested in the program.

Ultimately though you want to determine what your savings will be first. Keep in mind that not everyone qualifies for this system, but if you do, ultimately you are getting a system that can not only make you a great “money manager,” keep you on track with financial goals and save tens of thousands in interest, but you are also getting a simple “vehicle” which can put hundreds, or thousands, more dollars in your pocket EVERY MONTH ... without getting a second job.

Q: You said “guarantee” – is there a guarantee?

A: Yes, this is absolutely a “NO RISK” product. We have a money back guarantee that the program will perform as expected, based on your Savings Analysis. We have an A+ rating in the **Better Business Bureau**... our clients are HAPPY!

BTW: Ask, and we will email you a copy of the guarantee!



Q: What information is needed to do a Savings Analysis?

A: They only need your “generic” numbers... the balances, interest rates and monthly payments for your debts and loans. For your mortgage they also need to know how much goes to escrow. These numbers will all be on your monthly statements – so just put them in a pile in front of you. Then the only other thing they need is your income (averages are fine) and an idea how much discretionary income you have left over at the end of the month... whether that is \$10 or \$1000 – doesn’t matter. They do NOT need any “personal identifying” info like account numbers or even where your mortgage is held and you don’t have to worry about itemizing any household or daily expenses. It’s really quite simple and takes just 5-10 minutes to give them the numbers they need to run your savings report.

Q: If I’m going to refer someone – what should I say to them?

A: First... don’t try to “explain” the program, but feel free to direct them to WorthClient.com to see the VIDEOS.

The company will do a complete presentation and DEMO as part of the FREE Savings Analysis. Everyone is a LOT more motivated to pay attention once they see how much they will save. And, if they are one of those rare persons that this is not going to help – why waste their time and get their hopes up? Instead... just say this...

“Worth is a “financial GPS” system. It looks at your income, debt, interest rates, type of loan, payment amounts and calculates the quickest way to zero debt, paying the least in interest. Most clients save over 50% of the interest on their mortgage!”

“If you could get out of debt in 1/2 to 1/3 the time... if you could save tens of thousands of dollars – maybe over \$100,000... AND... if it was EASY to do and you didn’t have to change your budget or lifestyle ... would you want to learn more?”

*“The first step is to get a FREE Savings Analysis to see if this will work for you. The Savings Analysis and coaching session are free. There is a cost involved in the program itself, if you choose to move forward with it... but it’s only a % of what your guaranteed savings is projected to be. This company has an **“A” rating in the Better Business Bureau**, they **have over 70,000 clients** and they have won numerous AWARDS for this program – so you can feel confident you are looking at a good program.*

Again, the Savings Analysis is FREE ... would you like someone to contact you by email or phone so you can learn more?”



BULLETS:

- Over TEN years on the market – A+ rating Better Business Bureau!
- AWARD Winning – Ernst & Young, and Personal Real Estate Investor Magazine
- Improves Credit Scores!
- NO refinancing
- NO change to your current lifestyle or budget
- A “Financial GPS” - fastest way to ZERO debt, spending least in interest.
- NOT an accounting program – it’s a cash flow MANAGEMENT system.
- Average client is paying off their 30 year mortgage (and ALL their debt) in as little as 7-11 years and saving over \$100,000 on the FRONT end.
- On the “back end, our average client ends up being \$500,000, or more, AHEAD of where they would have been had they not used this program.
- AVERAGE Savings works out to be more than \$900 PER MONTH.
- 95% of our clients STICK to this program – over 50% get BETTER results than projected.
- Average client is getting 20% BETTER results than their savings analysis originally projected.
- TAXES made EASY! Reporting features separate out personal finances from deductible business expenses. Print reports for your tax professional.
- True Cost – Will tell you what that \$200 BBQ REALLY costs in terms of your personal financial debt load. Make smart financial choices.
- Educational tool – learn the effect of every expense on your financial picture, use it to make better financial decisions and teach your children how to manage money.
- Automatic updates – integrated with over 13,000 financial institutions – put your finances on “auto-pilot” and save TIME (time is money too!).
- UNLIMITED Coaching – UNLIMITED Customer Support
- FREE upgrades – as new features are added – general program upgrades are yours free. Currently we are on Version 5. Version 6 has a “wealth building” feature.

