



**M**aximize Your Accelerator Margin™

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- J – Hi, I'm John Cummuta
- A – And I'm Anthony Manganiello

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## A - In Session 1

- We looked ahead to how much income you can count on when you'll want to stop working.
- We looked ahead at your expected expenses at that same future date.
- We determine whether you'll have enough income to meet your expenses.

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## A - In Session 1

- If your retirement income will not be sufficient to cover your retirement expenses, we told you about the 2 levers you can move to close your income-to-expense gap.
  - Reduce your expenses
  - Increase your income

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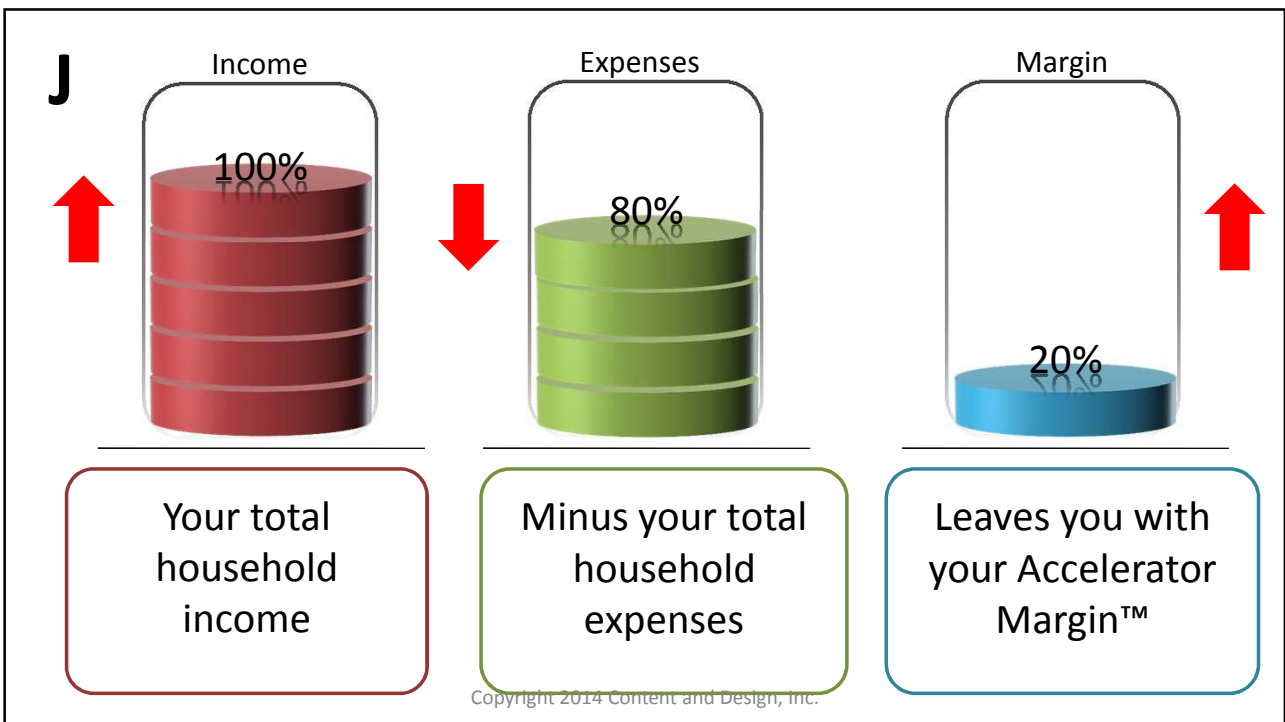
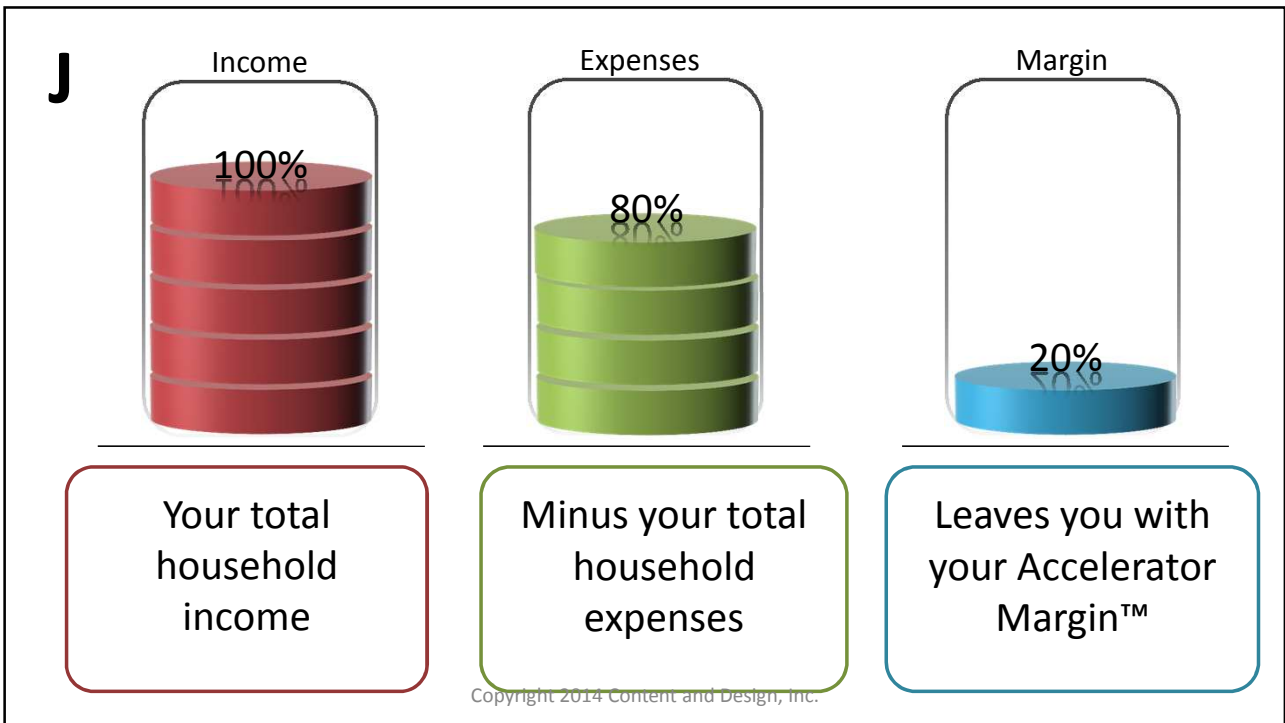
## A - In this session

- We're going to begin reducing your expenses to maximize your Accelerator Margin™.
- We'll:
  - Explain what your Accelerator Margin™ is.
  - Show how to manage your spending.
  - Explain who is opposing your spending management.
  - Find your Accelerator Margin™

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## J - What's your Accelerator Margin™?

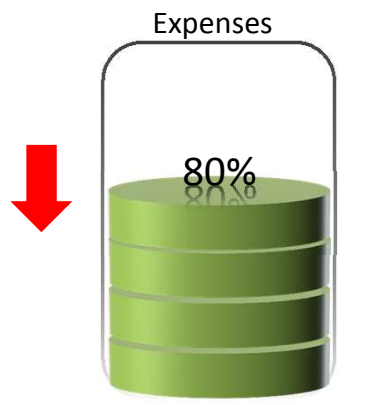
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**J**

## In this session

- We're going to focus on minimizing your expenses.
- To maximize your Private Bank



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**J**

Minimizing your expenses means  
managing your spending

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## A - Manage Spending

- Spending with your brain versus your emotions
- Defending your mind from the Coalition of Four

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## A - Discretionary spending is EMOTIONAL

- We most often buy non-necessities because we *want* them.
- We often mislabel *desires* as necessities.
- We go through an emotional process called AIDA as we move towards buying.

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## J - AIDA

- Awareness
- Interest
- Desire
- Action

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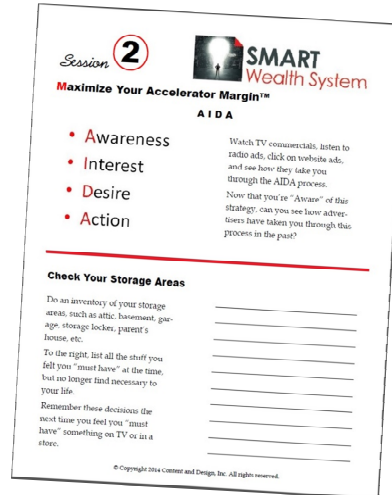
## J

- Note that the 3 steps before “Action” are emotional.
  - You’re Aware (your senses are paying attention)
  - You’re Interested (emotional attraction)
  - You Desire (emotional passion)
  - You Act (money leaves your life)

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J

## Time to download your worksheet



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## A - Check your storage areas

- Most of last year's emotional purchases are now in your garage, basement, attic, closets, or storage lockers.
- You periodically clean them out to make room for this year's "must-have" emotional purchases.

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# A

- This is money you're wasting.
- This is money you're stealing from the future You we talked about in Session 1.
- The future You won't have the energy to recover from this theft.

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## A - So, who's manipulating your spending?

- Who knows how to push your emotional buttons to get you all the way through the AIDA process?

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## J - The Coalition of Four

- Advertising industry
- Media
- Merchants
- The Banks

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## J - The Coalition is Manipulating You

- Driven by advertising, popular culture, and peer competition, you desire to buy...
  - A big house
  - A new car
  - Fancy, expensive vacations
  - Every new convenience, toy, fashion
- You end up wasting money trying to look or feel rich

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## J - They Use Your Weaknesses

- **People**
  - Those you care about most...or those you wish to impress, keep up with, or compete with can cause you to spend excessively.
  - “Car → Girl”
- **Places**
  - Frequent vacations, entertainment, or recreational shopping.
  - Your favorite after-work stop-off.
- **Things**
  - Unplanned purchases – impulse buying – can quickly get our spending out of hand.
- Your best weapon against this temptation is **delay**.

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## A - They've Trained You to be a Good Consumer

- “Consume” means to destroy.
  - When a house is consumed by a fire, it is destroyed.
- When you consume your wealth, you are a wealth destroyer.
- Consumer = Wealth Destroyer

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## A - They've Trained You to Think Monthly

- The Monthly Payment Trap!
  - We are taught to think in terms of monthly payments, not total long-term cost.
- We only consider two numbers:
  - Our monthly income
  - Our total monthly bills

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## A

- If a new “monthly payment” fits into our monthly income...we buy!
  - That's the wrong way to look at it.
- The total of a debt's lifetime payments is how much our lifetime wealth is reduced!

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## J - Here's how the Coalition operates

- The Advertising industry knows how to make us want to buy things.
  - \$19.97 junk on TV commercials
  - \$199 non-necessities in infomercials
  - \$499 entertainment systems
  - \$1,999 3D TVs and vacations
  - \$29,999 cars

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## J

- The Media works with Advertisers to covertly and overtly seduce you into wanting things their Merchant partners are selling.
- It's called "Product Placement" and celebrity overt and implied endorsements.

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## J

- Merchants, who you might suspect run the show, are primarily in the Coalition of Four to supply more “stuff” for their Advertising industry partners to seduce you into wanting.
- That’s why much of the stuff they’re selling you today is the same stuff they sold you a few years ago or a few decades ago.

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## J

- Finally, after the Advertisers, Media, and Merchants have wooed you into spending all the money you make each month...
- Their Bank partners step up to offer you credit, “easy monthly payments.”
- OPM

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## A - The banks are controlling the game

- We'll elaborate on the Coalition of Four's tactics in Session 4.

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## A - You live in their "pod"

- Just like in the Matrix movie, you exist only to expend your energy providing fuel (money) for the Coalition of Four.
- They don't care about your wellbeing.
- They only care about your money.

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## A - But in the “real world”

- You CANNOT consume your wealth *and* retire on it.
- You CANNOT service debt and build sufficient wealth at the same time.
- Financing your current lifestyle with frivolous spending and debt will likely cost you your future.

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## J - Here's some good news

- Median U.S. family household income: \$64,053
- Average working life: 40 years
- Lifetime household income: \$2,562,120
- The question:
  - Are you going to keep it?
  - Are you going to give it to the Coalition of Four?

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## J - Spend With Your Brain

- Strive to let reason outvote emotion when spending.
- Look in your garage, attic, closets, basement, storage locker for the emotionally-purchased “have-to-have” things from previous years that you’re just storing now.
  - A garage sale, EBay, Craig’s list, turn it into \$.

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J - Ask the “Old You”  
if they think they’ll need it.



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## A

- The ability to spend with your brain turned on will, more than any other single thing under your control, determine your financial outcome.
- OK...it's time to get specific. REAL specific

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## A - Where does your money go?

- Download ***Income and Expense Statement*** from this Session 2 Lesson area
- This is a much more detailed and accurate tool than the *Household Monthly Budget* spreadsheet we used in Session 1 to estimate our future expenses.

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# A

- This exercise will precisely identify your Accelerator Margin™, the money you will use to build your Private Bank in the next Session.
- This exercise is a must.

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# J - Income and Expense Statement

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	<b>Worksheet B-1</b>	<b>Summary of Monthly Expenses</b>											
2		Month											
3		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
4	<b>Living Expenses:</b>												
5													
6	Household (from A-1)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
7	Rest, Food, Groceries (from A-2)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
8	Autos (from A-3)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
9	Insurance and Medical (from A-4)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
10	Education Expenses (from A-5)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
11	Clothing (from A-6)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
12	Major Purchases (from A-7)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
13	Recreation (from A-8)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
14	Other (from A-9)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
15	Cash Spent (from A-10)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16													
17													
18													
19	<b>Total Living Expenses</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
20													
21	<i>Total Living Expenses are entered onto Worksheet C entitled "Personal Financial Statement Summary."</i>												
22													

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# J - Household Income

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Worksheet B-2	Summary of Monthly Income											
2		Month											
3		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
4													
5	Take-Home Pay #1												
6	Take-Home Pay #2												
7	Take-Home Pay #3												
8	Take-Home Pay #4												
9	Take-Home Pay #5												
10	Take-Home Pay #6												
11	Take-Home Pay #7												
12	Social Security												
13	Pension												
14	Interest Income												
15	Interest Income												
16	Other												
17	Other												
18													
19													
20													
21	Total Income	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
22	Total Income is entered onto Worksheet C entitled "Personal Financial Statement Summary."												
23													
24													

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# J - Reserve for Infrequent Expenses

	A	B	C	D	E	F	G	H
3		Real			Other	Total		
4		Estate			Infrequent	Infrequent	Monthly	
5	Month Of Year	Taxes	Insurance	Tuition	Expenses	Expenses <sup>(1)</sup>	Set-Aside <sup>(2)</sup>	
7	January					\$ -	\$ -	
8	February					\$ -	\$ -	
9	March					\$ -	\$ -	
10	April					\$ -	\$ -	
11	May					\$ -	\$ -	
12	June					\$ -	\$ -	
13	July					\$ -	\$ -	
14	August					\$ -	\$ -	
15	September					\$ -	\$ -	
16	October					\$ -	\$ -	
17	November					\$ -	\$ -	
18	December					\$ -	\$ -	
19								
20	Totals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

(1) Totals of amounts from previous four columns.

(2) Take the total from the bottom of the previous column (Total Infrequent Expenses), divide by 12, and record the result in each Monthly Set-Aside box for each month. This represents the amount which must be held back each month to cover your infrequent expenses. Transfer this monthly amount to each month's "Reserve" box on Summary worksheet C.

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# J - Household Expenses

Worksheet A-1	Household											
	Month											
Payee	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Checks Written:												
Rent												
Real Estate Taxes												
Electric Company												
Gas Company												
Telephone Company												
Telephone Company												
Telephone Company												
Water/Sewer												
Cable Company												
Other												
Other Bank Charges:												
Other												
Other												
Other												
Totals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Totals will automatically be entered to Worksheet B-1 entitled "Summary of Monthly Expenses."  
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# A - Restaurant, Food, and Groceries

Worksheet A-2	Restaurant, Food, Groceries											
	Month											
Payee	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Checks Written:												
Grocery Store												
Grocery Store												
Grocery Store												
Restaurant												
Restaurant												
Restaurant												
Other												
Other Bank Charges:												
Other												
Other												
Other												
Totals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Totals will automatically be entered to Worksheet B-1 entitled "Summary of Monthly Expenses."  
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# A - Auto

Worksheet A-3	Autos											
	Month											
Payee	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Automobile #1:												
Gasoline												
Gasoline												
Gasoline												
Maintenance												
Maintenance												
Automobile #2:												
Gasoline												
Gasoline												
Gasoline												
Maintenance												
Maintenance												
Automobile #3:												
Gasoline												
Gasoline												
Gasoline												
Maintenance												
Maintenance												
Totals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Totals will automatically be entered to Worksheet B-1 entitled "Summary of Monthly Expenses."  
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# A - Insurance and Medical

Worksheet A-4	Insurance and Medical											
	Month											
Payee	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Checks Written:												
Homeowners Insurance												
Renters Insurance												
Insurance Auto #1												
Insurance Auto #2												
Insurance Auto #3												
Health Insurance												
Dental Insurance												
Life Insurance												
Other Bank Charges:												
Medical Insurance												
Reimbursements:												
Totals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Totals will automatically be entered to Worksheet B-1 entitled "Summary of Monthly Expenses."  
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# A - Education Expenses

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	<b>Worksheet A-5 Education Expenses</b>												
2	Month												
3	Payee	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
4	Checks Written:												
5	Tuition												
6	Tuition												
7	Tuition												
8	Room and Board												
9	Room and Board												
10	Room and Board												
11	Books												
12	Books												
13	Books												
14	Other												
15	Other												
16	Other												
17	Other												
18	Other												
19													
20	Other Bank Charges:												
21													
22													
23													
24													
25	Totals	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
26	<i>Totals will automatically be entered to Worksheet B-1 entitled "Summary of Monthly Expenses."</i>												
27	Copyright 2014 Content and Design, Inc.												

# J - Clothing

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	<b>Worksheet A-6 Clothing</b>												
2	Month												
3	Payee	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
4	Checks Written:												
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
16	Other Bank Charges:												
17													
18													
19													
20													
21													
22													
23													
24													
25	Totals	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
26	<i>Totals will automatically be entered to Worksheet B-1 entitled "Summary of Monthly Expenses."</i>												
27	Copyright 2014 Content and Design, Inc.												

# J - Major Purchases

Worksheet A-7	Major Purchases											
	Month											
Payee	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Checks Written:												
Vacation												
Vacation												
Vacation												
Vacation												
Auto Purchase												
Major Improvements												
Furniture Purchase												
Other												
Other												
Other												
Other Bank Charges:												
Totals	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

Totals will automatically be entered to Worksheet B-1 entitled "Summary of Monthly Expenses."  
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# J - Recreation

Worksheet A-8	Recreation											
	Month											
Payee	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Checks Written:												
Other Bank Charges:												
Totals	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

Totals will automatically be entered to Worksheet B-1 entitled "Summary of Monthly Expenses."  
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# J - Other Expenses

Worksheet A-9	Other Expenses											
	Month											
Payee	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Checks Written:												
Other Bank Charges:												
Totals	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

Totals will automatically be entered to Worksheet B-1 entitled "Summary of Monthly Expenses."  
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# A - Cash Expenses

Worksheet A-10	Cash Expenses											
	Month											
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Cash Withdrawal Made												
Cash Withdrawal Made												
Cash Withdrawal Made												
Cash Withdrawal Made												
Cash Withdrawal Made												
Cash Withdrawal Made												
Cash Withdrawal Made												
Cash Withdrawal Made												
Cash Spent	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

Totals will automatically be entered to Worksheet B-1 entitled "Summary of Monthly Expenses."  
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# A - Debt Payments

	A	B	C	D	E	F	G	H	I	J	K	L	M
4	Principal and Interest:												
5	Mortgage												
6	Second Mortgage												
7	Auto Loan #1												
8	Auto Loan #2												
9	Student Loan												
10													
11													
12													
13													
14													
15													
16	Payments Made On:												
17	Credit Card #1												
18	Credit Card #2												
19	Credit Card #3												
20	Credit Card #4												
21	Credit Card #5												
22													
23	Totals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
24													
25	Totals are entered onto Worksheet C entitled "Personal Financial Statement Summary."												

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# A - Summary of Monthly Expenses

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	Worksheet B-1	Summary of Monthly Expenses											
2		Month											
3		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
4	Living Expenses:												
5													
6	Household (from A-1)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
7	Rest, Food, Groceries (from A-2)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
8	Autos (from A-3)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
9	Insurance and Medical (from A-4)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
10	Education Expenses (from A-5)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
11	Clothing (from A-6)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
12	Major Purchases (from A-7)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
13	Recreation (from A-8)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
14	Other (from A-9)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
15	Cash Spent (from A-10)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16													
17													
18													
19	Total Living Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
20													
21	Total Living Expenses are entered onto Worksheet C entitled "Personal Financial Statement Summary."												
22													

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## J - Summary

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	<b>Worksheet C</b>	<b>Income and Expense Statement Summary</b>											
2		Month											
3		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
4													
5													
6													
7	<b>Total Income</b> (from B-2)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
8													
9	<b>Total Living Expenses</b> (from B-1)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
10													
11	<b>Reserve for Infrequent</b>												
12	<b>Expenses</b> (from B-3)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
13													
14	<b>Disposable Income</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
15													
16	<b>Debt Payments</b> (from A-11)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
17													
18	<b>Accelerator Margin</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
19													

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## J - Summary

- In this session:
  - What your Accelerator Margin™ is
  - How to manage your spending
  - Who is opposing your spending management
  - Finding your Accelerator Margin™

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## A - This Process is Your Prosperity Gateway

- The dollars you free up to build your Accelerator Margin™ will be used in the next session to *Activate Your Private Bank*.
- **Your Private Bank will be the foundation of all your debt elimination and wealth building efforts for the rest of your life.**

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A - So maximizing your  
Accelerator Margin™  
is **Critical**

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## A - Specificity Matters

- Filling out your Income and Expense Statement sheets may seem tedious.
- But there is gold in that vein that can yield wealth in your future years when it's used to capitalize your Private Bank.
- We'll explain that, in detail, in the next session.

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## J - Your homework this week

- Fill out your ***Income and Expense*** forms.
- Deal with your reality.
- If you don't, it **WON'T** just work out.

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## J - Enjoy the Session 2 bonuses

- Audio: Finding Your Accelerator Margin™
- Audio: Manage Your Spending

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## J - We'll see you in Session 3

- **A**ctivate your Private Bank.

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