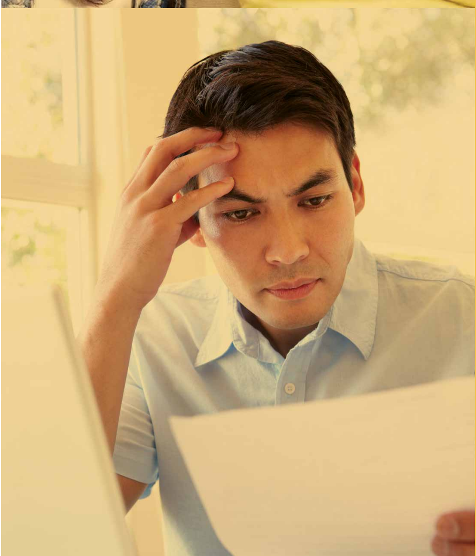
THE MONEY FINDER



CASE STUDY SERIES

VOL. 3 YOUNG FAMILY

BEHAVIOURAL CASH FLOW PLANNING™
CASE STUDIES

CAN BEHAVIOURAL CASH FLOW PLANNING™ BENEFIT A YOUNG FAMILY?

Yes.

It might seem easy to find money for your clients that are in the later stages of life. Their kids are out of diapers and they've got some seniority in their pay cheque, but Behavioural Cash Flow Planning™ is for all stages of life!

Young families who have experienced a reduction in income due to maternity/ parental leave or the strain of paying off a wedding are ideal candidates for a Behavioural Cash Flow Plan™. In fact, they are often the ones that need it the most!

Take a look at James and Anna's Details.

Behavioural Cash Flow Planning™ FINDS BIG MONEY For Young Families Too!

THE DETAILS

James is an architect and Anna is a teacher. They have two young children with a third on the way. A few years ago they lucked out and bought a fixer-upper at a fraction of the price that most homes in the area go for. They are feeling strapped every single month and feel like they really needed to do something before they got in over their heads. Travel is important to them but they haven't been able to do much of that lately because of their limited cash flow.

INCOME

$13,000/mo Net Average Income

EXPENSES

$12,500/mo

DEBT

$3000 Mortgage/mo
30-Year Amortization, Home Worth $1.2 Million

$100/mo Credit Card

$300/mo Car Loan 1

$200/mo Credit Card

$300/mo Car Loan 2

$200/mo Line of Credit

ASSETS

$0

THE TOTALS

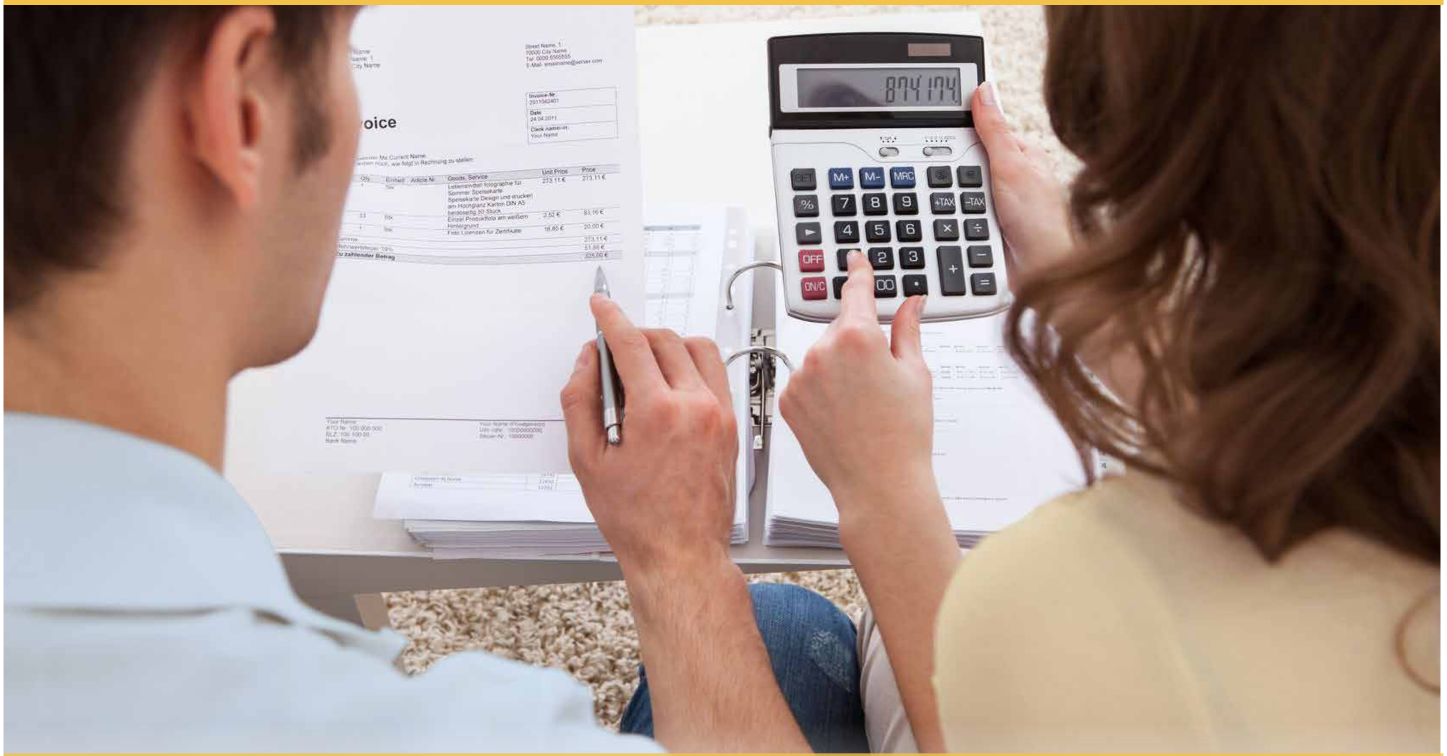
THE DEBT TREADMILL

James and Anna only had two debts when they moved into their home. But two maternity leaves, several unplanned expenses, over-budget renovations to their fixer-upper, plus two car loans they were “approved” for, and their debt has grown by bounds.

Review James and Anna’s debt totals:

TOTAL DEBT	TOTAL DEBT WITHOUT MORTGAGE	TOTAL MONTHLY PAYMENT
$654,500	**$54,500**	**$4,100**

NEXT STEPS



Wondering how two people with a combined gross income of $200,000 per year feel so strapped and are $654,500 in debt? Plenty of people are in this situation, aren't they?

THIS COULD HAPPEN TO ANYONE

After they had their mortgage in place they borrowed on credit cards, which they always meant to pay off, and purchased two cars they were convinced they could afford. As you can see, it's a lot more than they can really handle. Before they decided to get a Behavioural Cash Flow Plan™, over $4,100/month of their income was going toward debt repayment.

It was time for James and Anna to consult a Certified Cash Flow Specialist™ Financial Advisor to seek the help them reach their financial goals.

THE RESULTS

A BEHAVIOURAL CASH FLOW PLAN™ HELPED JAMES & ANNA GET BACK ON TRACK:

They refinanced their home for $625,000 and followed their Behavioural Cash Flow Plan™ to avoid racking up credit card debt. They are now on track to be debt free in 17 yrs! They've left the car loans outside of their mortgage refinance. They started saving $4,700 per month towards short and long term goals. The results of these changes also saved them over $250,000 in interest.

James an Anna were able to start taking a vacation again using saved funds to the tune of $6,200/year. Over the course of this plan, they'll put away over $350,000 and have $500 a month to cover their insurance needs. Meaning, a Behavioural Cash Flow Plan™ found $4,700 a month to help these clients fund their plan, but the total found money would be closer to $650,000. Thanks to the changes in their debt implemented by their Behavioural Cash Flow Plan™, their total expenses reduced down to $8,300/month, and James and Anna were able to reach the goals most important to them.