

DANI JOHNSON

*Become Debt-Free Including
Your Home Mortgage Within
5-7 Years or Less!*

WAR ON DEBT™

WORKBOOK

 **MDS - Module 06**
Million Dollar Success System

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Recent Praises for Dani Johnson's

WAR On Debt™

“Prior to coming to First Steps to Success, I had my priorities messed up. I had my work in front of my family and God. After coming to First Steps, I realized what was hindering me from what I was wanting to achieve. Things started falling into place after I re-arranged my priorities. In one month, we were able to trim \$1,300 in our monthly excess spending and we paid off \$13,000 in debt.”

~ *Emma Tiebens*

“I was working a full-time and two part-time jobs, about 105 hours a week. I got involved in my own business but I struggled for about 2 years. When I went to First Steps to Success, I had \$90,000 in debt. I’ve been job-free and debt-free for over 3 years. It’s absolutely worth it to come if you want to succeed not only in your finances, but also in your personal relationships.”

~ *Bill Bell*

“I’ve been able to clear up about \$1.7 Million in debt by cutting the ‘fat’, selling things, and negotiating with people using the skills that Dani teaches. You can’t explain what it’s all about. You have to come and see Dani. What she does here is totally incredible and it’s a life-changing experience.”

~ *Brent Nelson*

“I got introduced to Dani Johnson’s War On Debt, found \$10,000 in excess spending and paid off over \$70,000 in debt in less than 24 months.”

~ **Jefferson Santos**

“Plugging into the seminar has been huge! It’s allowed us to re-evaluate what we were spending money on and be able to pay off a huge amount of debt in just 6 short months!”

~ **Kathy Fry**

“I had \$400 of ‘fat’ in my budget and by applying Dani’s War On Debt training, I paid off \$59,000 in debt in 18 months.”

~ **Isaminely Couvertier**

“I came to Dani Johnson’s First Steps to Success seminar and applied the War On Debt™ training I got there. I found \$600 in excess spending in our budget and paid off \$18,000 in debt. Not only did we do that, but I also quadrupled my income by coming to multiple events and using Dani’s techniques she teaches at First Steps to Success™. I was blessed enough to be able to buy my first house in Southern California.”

~ **Kristina**

“I found out that I was spending \$330/month in excess above my budget, and I paid off \$16,900 in debt in 9 months.”

~ **Catherine Rupp**

“Since my first First Steps to Success with Dani Johnson, I was shocked and I found \$1,200/month in excess spending in my budget and in just 6 months, I’ve paid off \$8,200 of debt and will be debt-free this year!”

~ **Travis**

“We were so broke that we were convinced that we were just poor and didn’t have any ‘fat’ in our budget, and that Dani’s War On Debt™ training didn’t apply to us. Then we started actually going through and found almost \$2,000/month of excess spending in our budget (\$250 a month in coffee and drinks was part of that). Since then, we’ve paid off \$60,000 in debt.”

~ **Nate Ridgeway**

“Because of the training I got from Dani Johnson, I found \$8,200 of ‘fat’ in my budget and have to-date, paid off \$149,700 in debt.”

~ **Tracy Steinke**

“In 7 weeks, we’ve paid off \$25,000 in debt and found \$60 in excess spending in our family budget! Thank you Dani!”

~ **Greg and Cricket Elden**

“We paid off \$5,000 in debt in 10 months since coming to Dani. I thought we lived very frugally, but I still loved my cup of coffee every day. I stopped going to the coffee shop and cut out about \$10/day out of my spending. Last month, I also took my stock money that I was ‘gambling’ with a little bit and used it to pay off a credit card for another \$7,000!”

~ **Wolfgang Hermann**

“Plugging into Dani Johnson, we’ve trimmed our budget by \$500/month; we’ve paid off \$2,300 worth of credit card debt in just 2 months following! That’s something we would never have done without the training that Dani taught us. We’ve had a complete paradigm shift, not only in our finances and business, but in our family life with our children and our marriage!”

~ **Shawn & Alisa Ditmar**

“I wanted to be free of debt; to have that weight off my shoulders and Dani showed me the way to do it! I took her system, went home and 30 days later, I trimmed my budget and shaved off \$670/month of excess spending that I found (of which, I didn’t think I had any because I don’t even make that much money!) I humbled myself and got rid of my beautiful car and was able to then pay off \$15,000 in debt right away! If you want to get out of debt, come to First Steps to Success™! You will get out, and you will get out fast!”

~ **Kimberly Keyton**

“We found \$800/month in excess spending and paid off \$22,000 in debt in 6 months!”

~ **Jamie and Shawn Scheppele**

“I came to Dani Johnson and it changed my life! In the past month, I’ve paid off \$12,000 in debt, and I increased my income by \$3,000 a month!”

~ **Scott Garcia**

“After I learned the skills that Dani Johnson taught me about getting rid of debt at First Steps to Success, I eliminated \$26,000 of debt in the first week following! Four months later, I’ve gotten rid of a total of \$33,000 of debt! Even though I haven’t increased my income, it feels like I have because I found that I have money that I’ve been using in places that didn’t matter and now I’m saving more money, using it properly instead of blowing it on useless garbage!”

~ **Matt Gonzales**

“I found \$210/month in excess spending and I paid off \$1,800 in credit card debt in 3 months! I’m also saving money because I’m still eating out of my stocked pantry for the 3rd month in a row!”

~ **Andrea Clark**

“I didn’t listen to Dani Johnson at first when I heard about the Debt system, but I am now. And, I found \$1,202 in fat that we cut from our budget monthly. And, since, in the past 4 months, we paid off \$32,012 in debt!”

~ **Janie Leek**

“Like most people, we hated debt, yet over 11 years of marriage, we found ourselves paying off credit cards, swearing to never go into debt again, only to get into an even larger debt! We heard Dani and Hans teach about getting out of debt and in the last 3 months we’ve paid off \$18,000 of debt, cut \$600/month of excess spending out of our budget and we actually live on a budget now for the first time ever! Now we’re training our children up to do the same!”

~ **Shari Snyder**

“I continued to come to Dani Johnson and saw personal growth improvements in my life. After the last seminar I was at with Dani, I had someone come to me because of the personal growth and people skills that I learned from Dani, and he decided to eliminate \$28,724 of debt in one day for me.”

~ **Monique Sparks**

“Because of Dani Johnson, I found \$400 in fat in my budget and paid off \$13,000 in debt in 6 months after carrying that debt for the past 6 years because of procrastination. Also, I was able to accumulate about \$25,000 in savings in the past year WHILE paying off debt which included selling about \$4,000 in music gear that was just sitting around!”

~ **Jeribai Tascoe**

“I paid off \$894,000 in debt in 3 weeks! Thank you, Dani Johnson!”

~ **Iza Kaplan**

“I paid off \$325,000 in debt in one day and in my 52 years, I’m completely debt-free! But it doesn’t stop there; we’ve been blessed enough to where my wife and I have given away over \$160,000 in the last 9 months!!”

~ **Ben Coleman**

“Prior to coming to First Steps to Success I was drowning in debt with a poverty mindset. My family and I were spending \$836/month in stupid money that was going nowhere. Before I came to Dani Johnson, I didn’t think there was a way out, but after coming to Dani, she showed me step-by-step of what we could do to get out of debt! I went home to my husband and we implemented the system and were able to pay off \$5,300 in debt in 3 months! So if you’re drowning in debt and you don’t think that there’s any way out, get to First Steps to Success™ and Dani will show you the way out!”

~ **Sherri Hanson**

“Since coming to Dani, I’ve been able to pay off \$38,000 in debt and trimmed about \$300 off of my monthly budget! It’s unreal what she’s done for me! Also, my business is growing, which is a plus! Thank you, Dani!”

~ **Alan Holcomb**

“Prior to attending one of Dani Johnson’s seminars, I was spending money in ways that were financially detrimental to my family. Since then, I learned that I should pass our finances over to my husband who is much more capable of handling them. Our marriage is better for it now and we are paying off debt!”

~ **Jennifer Cherry**

“My wife and I came to Dani Johnson and found a whopping \$5,000/month in ‘fatty fat’ excess spending in our budget! We took this and applied it to debt and were able to pay off \$80,000 of debt in 18 months. Beyond that, I was burnt out in my business and because of Dani Johnson, I got re-energized in my business and am now well on my way to earning a 7 figure income!”

~ **Rick Hinnant**

“I originally came to First Steps to Success because I was searching for something. My husband and I experienced rejuvenation in our marriage and got our plan together. We found \$800/month in excess spending in our budget and in 2 months we paid off \$5,500 in debt! We’re now on track to getting out of debt!”

~ **Maria Cristina Tollens**

“After coming to see Dani Johnson, we found \$1500/month in ‘fat’ and 4 months later my husband and I have paid off \$31,000 in debt and we tithe now. As well, at the same time, we’ve accumulated over \$10,000 in our savings!”

~ **Anonymous**

Dani Johnson's
War On Debt™

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WHY WAGE WAR ON DEBT?

The truth is that you might have the desire to pay off your DEBT and to succeed. However, that is really just a “surface” desire. As much as you may want to, you typically will not take steps to make it happen. People typically don’t make the changes that are necessary and have “EGO” issues tied up with all their spending.

You have to confront your excuses!

You have to confront the issues of your EGO trips!

Why do you buy what you buy?

Why are you drawn to doing these things?

If you don’t confront these issues, you are going to wind up in a financial position that’s worse a year, two years and five years from now.

At First Steps to Success™, we deal with those issues for two days. **Our aim is to create an eager desire in you to make the decisions necessary to become financially responsible.** What I’ve noticed after working with tens of thousands of people all over the world concerning finances, is that there really is a very personal, internal hindrance they cling to without even realizing it.

There are 3 reasons for being in DEBT:

- A) Being sucked into consumerism and conveniences.
- B) Finding great satisfaction out of spending money for egotistical reasons.
- C) Possible generational curses and bad habits that have been passed down from parents.

Conveniences and consumerism are by far the biggest reason, in my opinion, for DEBT.

Also, some people find great satisfaction out of spending money! This is an internal issue. Some people just like the independence and the self-gratification that comes along with spending. They find great power within themselves by saying, “I like that \$100 item or I want another pair of this or that.”

Not only this, but there is a spiritual component to the generational curses of poverty, greed, consumerism and conveniences, which are bad habits passed down from parents and fall under the banner of the Kingdom of Self.

It's feeding the big, old dragon within:

"Feed me, feed me, feed me!"

"I want my fast food."

"I want my conveniences of drive-through coffee at 5 bucks a cup."

"I want my conveniences of the internet and shopping hundreds of stores at the click of a button."

"I see something on someone else and I want it."

"I see that great shirt and I want it."

All Of This Is Spiritual Warfare!

I also truly believe that making money is spiritual warfare! I believe that the enemy has worked double time to keep the body of Christ broke. If the body of Christ is broke, what can it do for the Kingdom of Heaven?

The government that was set up for finances cannot operate to the fullest of its capacity if the body of Christ is completely broke or entangled with consumerism, conveniences and the Kingdom of Self. (**"I WANT... I WANT... I WANT... AND I WANT IT NOW BECAUSE I CAN!"**)

The spiritual component of greed is also a root issue, as are the spirits of poverty, selfishness and a hardened heart. All of these spirits have a voice and their voices cry out to be fed.

This is truly what some of the root issues are! **So, the challenge to you is to really look at your heart.**

I can show you how to get out of DEBT. I can show you through this home study program the exact steps that you need to take. But does that mean that you are going to take these steps? Not by any stretch of the imagination! Either you are going to take this home study program and line it up under your bed with the other 12 that you've bought, or you'll place it on your bookshelf with the other 20 financial books that you have. It will wind up collecting dust like everything else!

Again, the reason is this: if you don't deal with the inner man concerning your finances all that's going to happen is a change in your behavior for a moment. But you need more than a moment to become debt-free and financially independent!

You need more than a moment to be used wildly out there in the marketplace as an influencer for money, instead of the marketplace influencing and controlling you to make unnecessary purchases. You'll now be used to set captives free that are in financial bondage.

I believe that there will be a remnant who will use this home study program; who will plug into First Steps to Success™ and Creating a Dynasty™; who will get themselves to the place where they are using these new strategies and techniques to impact their finances and the

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overall Financial Kingdom. I believe that this program is in your hands for a reason—and it is not to collect dust! It is not to wind up being something that you give an opinion about.

If you are in DEBT and not on top financially, then you don't have the right to your own opinions concerning finances—period, end of story! Lay your opinions and your suggestions down.

Don't look for typos. That is NOT going to help you pay off your DEBT and become financially independent! It's only going to fatten up your EGO even more, which will continue to keep you broke.

So, we need to look at these exact issues:

Are you truly ready to pay off your DEBT?

Are you truly ready to become financially independent?

These are questions that only you can answer. I can't answer these questions for you. I can't make you say "Yes." We all know that when we try to change our behaviors, it is only temporary and will fail.

DEBT has nothing to do with how much money you make. DEBT is a bad habit that must be broken from the very core of your being. Something has to change in order for you to be free from DEBT! **It's not about how much you earn; it's about how much you keep!**

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If we look at the world today, we see that we are in a massive financial crisis. How have we gotten there? The Kingdom of Self, conveniences, consumerism, greed, gluttony, lack of knowledge, skill and ignorance have gotten us into this financial crisis. It is the "NOW" dragon within us crying out, "Feed me NOW...and I want what I want NOW!"

Let me explain something quickly because this workbook is about *War on Debt*. The truth is you cannot declare *War on Debt* if you're not girded up for battle!

There is a battlefield ahead of you, there's no question about it!

So, here's what I know to be true from working with and helping tens of thousands of people pay off tens of millions of dollars of DEBT in a ridiculously short period of time—**through First Steps to Success™ they were able to confront their inner man issues.**

The truth is this: our belief system is the result of past experiences! What we believe is how we act.

The bottom line is this: first comes a thought. The thought comes from an experience—an experience that may be rooted in THE truth or in an experiential truth.

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What's an experiential truth? The personal, experiential truth that I had was that I was fat, ugly and stupid; that I would never do anything right and never amount to anything. It was an experiential truth put on me by my father. I was programmed to believe that I was useless and worthless, would never be loved or amount to anything, so why even try? That was my experiential truth, but that was not THE truth.

The TRUTH is rooted in the Word of God. I now choose to believe that I was created by the Creator of the Heavens and Earth and that when He created me and knitted me in my mother's womb, He said, "It was good."

I choose to believe this, so now this becomes my new experiential truth! This truth gives me confidence, hope and a promise to a better future rather than choosing to believe that I came from a guppy. My life is not based on chance, an accident or a Big Bang Theory. But my future is based on a planned-out process, a future that ends in "Yes, and Amen."

What is your experiential truth in your finances? Have you said: "Our family has always been poor so ..." or, "It's hard to make it financially!"

If that's your experiential truth, there is your behavior! Whatever you believe, your behavior will follow that belief. So, if you believe you'll be broke and in DEBT because your family was, then you'll behave like

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a broke and indebted slave. You will make choices that a broke indebted slave makes.

If you have said this to yourself, "I've tried to get out of DEBT before, but it didn't work." Well, there you go! That would be your belief, therefore, you won't try again or your behavior will be that you'll try again and fail. Why? You didn't deal with the root issue.

If you're only trying to change the behavior, it'll never work. You have to deal with the root issue, the spiritual issue, the belief issue and the physical issue of finances and DEBT.

- Is your experiential truth about your finances that it's hard to pay off DEBT?
- Is your experiential truth, "Well, my family's always been broke. I come from poverty, so therefore, I'm going to be impoverished"?
- Is your experiential truth that you're hoping to win the lottery someday?
- Is your experiential truth that hopefully someday you're going to get a lucky break?

If that, my friend, is your experiential truth, that is called a fantasy. And the last time I checked, scripture says, *he who chases fantasies has poverty waiting for him.*

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I'm sorry, but that experiential truth also lines up with the "Guppy Theory." It's all based on chance! I'd rather not live my life on chance.

I'd much rather live it on the promises that are fulfilled by a faithful God who is faithful to His Word; that if you obey His Word, He makes it happen—period, end of story, regardless of what you think or say!

I can speak with absolute authority on this because, yes, I was making a lot of money earlier in my career, but I was spending more than I was making! This is true for a lot of people—if they made more money they still wouldn't be debt-free. Instead, their DEBT would increase because DEBT is a bad habit.

In this consumer-based society, we have become spoiled-rotten with "luxuries" that we now call "necessities." We've got to redefine the words "luxury" and "necessity."

Look at this:

- A few generations ago they didn't finance anything.
If they couldn't pay for it, they didn't buy it!
- Then the next generation went head-first into DEBT.
- And now, my generation—this is all we know!
With this generation, the very lifestyle is "DEBT."

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Now, think about how scary this is for the generation that's being raised right now. It's frightening! We've been immature when it comes to finances and we have to change.

In this *War On Debt™ Workbook*, I'm going to give you some strategies on how to change the way you handle your finances.

DEBT is slavery and bondage. It has shackles around your hands, feet and mind. Conquering DEBT is about wise spending versus foolish spending, and we will define the difference.

By the way, all of the principles in this home study program can be applied for losing weight, managing your time, raising your kids and succeeding in every area of your life. These success principles are foundational for winning your *War on Debt!*

The war is on!...



Dani Johnson

BACKGROUND:

I was living in a huge house that was almost 6,000 square feet. My bedroom suite was 1,500 square feet. It had a tennis court, pool, 10 acres, and was filled with beautiful furnishing—the best of everything! My spending habit was \$25,000 a month on whatever I wanted.

Some of you are doing the same, exact thing even though you don't have the budget I had. You have the same ratio of spending, only you're doing it in Wal-mart instead of Saks Fifth Avenue.

But you have to be willing to see where your finances are so you can change it and move forward. Are you ready and mature enough to take a good, honest, hard look at where you are so you can move forward?

So, I'm sitting in my bedroom suite and I heard this question in my spirit. The question was: *"Who is this all for?"*

I answered, *"Well, it's not for Hans because he could live in a shack and be happy...and it's definitely not for my kids."* So, now I'm running out of people! (Do you know that I had myself deceived to think that I needed all this stuff to glorify God?) But this time I knew it was really God asking the question and I had to be truthful.

My house was all about glorifying "Dani." The huge home was my big, fat, EGO trip! It was all about **my Kingdom of Self.**

The voice said, "Sell your things and follow me."

I began crying like a baby because no matter how much money I made, I still didn't feel successful! Now, I'm seeing price tags on my \$2,000 antiques, picture frames, couches, expensive artwork and the 20 tables around my house, including my clothes and my furniture. There were price tags all over my house!

I began to get sick to my stomach. I was the one who swore I didn't have a problem with greed because "I was homeless once and I could walk away from all of this with no problem"—until I was asked to!

I walked downstairs to my husband's office; it was enormous! I told him I'd just heard from the Lord and we needed to sell the house. It had been a test on my greed—something I didn't think I had and God wanted to set me free from it.

So, we put our house on the market and only one buyer came. In order for her to buy our house, she needed to sell hers. Her house was 2,400 square feet in some normal, average, American neighborhood. I went to look at her house and was disgusted! (*This was me—a spoiled-rotten, pride-filled brat, who forgot where she came from!*)

The business culture I came from supported my lifestyle. They said: “Go buy a big, fancy house so you can show off your success!” But the question I should have asked myself was “why?” Why I should I sign up for a \$7,000 monthly house payment with all the stress and all the burden of that DEBT? What’s the point? Is this real success or a facade?

So, we bought her house and sold ours to her. Do you know that within 11 months we made \$100,000 in a *down* market? God honors obedience and always fulfills His Word. Because of our obedience, our God blessed us! We bought her house \$50,000 under market and today it's worth around \$170,000 more than what we paid for it! Why? Because obedience gets a blessing!

My friends, I know firsthand what it means to be a glutton. I walked in it. So, please don't argue with me about money. You have a choice with what I'm about to teach you. You have a choice to obey and get blessed or to rebel and wind up in financial ruin.

Would you like to learn how to become financially independent WITHOUT making any more money than you are right now? Can you imagine your life without DEBT...without living paycheck to paycheck.... Imagine having your child tell you they want to go to Stanford or Harvard and you're ABLE to provide for them....

Key Questions

To Ask Yourself & Answer:

Take four minutes to answer the following questions:

1. In three sentences or less, articulate what you would like to get out of this training.
2. In three sentences or less, articulate what needs to happen to you in order to get the most out of this training.

THREE INVESTMENTS YOU CAN MAKE

(1) STOCK MARKET

Have you *made* money in the stock market?

Have you *lost* money in the stock market?

You want to know why? Because you have no control over the _____ of the _____.

The marketplace _____ whether the dollar grows or not. It determines the value of an investment and the value of stock.

This is why the stock market is a risky investment. Even on the “low risk” stuff, you still have no control over the dollar—that’s the bottom line! So, therefore, the stock market has a high risk even on the low risk stock. You have no control over the dollars that you invest!

If you do not possess _____, _____ and BELIEF, you will not grow wealth. This applies to every profession on the planet, including ministry!

REMEMBER...

The Stock Market is the highest risk place you can put your money because you have no control over the value of the dollar.

(2) REAL ESTATE

Throughout history, _____ has always proven itself to be one of the better investments. Depending on the market that you live in, it has been the safest and most reliable. In California, in years past, you used to be able to buy a house today and within a year, sell it and make money on it. But that’s not the case in South Dakota.

If you know how to play the real estate game, you can make some good money. But if you do not have the skill sets or knowledge to do so, it can be very dangerous for you.

The first house I bought, I lost money on it because I bought it at the top of the market. So, I had to stay in that house for five years and pay a very high mortgage payment before I could sell it. I could have saved \$16,000 by renting the same house.

Even so, Hans and I have made seven figures in real estate. If you want to make money in real estate you must learn how to play that game.

Real estate takes _____ income. Disposable income is income that you don’t need. It’s income that you can live without. You need to have disposable income in order to invest in real estate (unless you’re buying your own home.) This disposable income is necessary to have in case your tenant doesn’t pay rent for a month or so.

GUIDANCE TIP...

Find out what everybody else is doing, then do the exact opposite!

If you are smart, you'll know what to buy and when to buy.

No one has a way of predicting accurately when the market has reached the top or even when it hits the bottom. Realtors don't even know the exact moment the market changes—and these guys study that stuff! There's a few that say they do, but in reality, those gurus disappear suddenly when things go bad!

Another thing to keep in mind is that 98% of the population will go into the nicer neighborhoods and find the nicest house to buy. That is called "EGO" and "No Bank Account." They are buying the nicest house for the "Kingdom of Self."

KEEP IN MIND:

- Don't ever buy the house that _____ the neighborhood.
- Buy the _____ on the block!

Now, you want to be smart. A house full of termites is not what you want! You want something that will with a little cosmetics like paint or new handles, increase its value and beauty.

(3) YOURSELF**SKILL SET/PERSONAL DEVELOPMENT**

This is the **only investment that we have never lost on!** This is the _____ **that we have never regretted.** The cost of ignorance is endless but this investment has made us _____ over and over again.

The investment we have made in ourselves is the only guaranteed investment. It is the one you have *complete control over.*

I spent \$25,000 when I first got started on my education, traveling and flying to seminars to learn how to succeed in business. That was 18 years ago. That \$25,000 has made me a millionaire several times over!

Over the years, we have spent more than six figures on our education—not only to make millions, but to sustain it. The only investment that's a guarantee is the one you make in yourself because you determine what you do with what you've learned.

Let's say you invested like Carmen did in attending a live *First Steps To Success*TM seminar. She increased her skill sets in business, personal development, people skills, time management and many other marketing skills. Because she increased her skill sets, she took her business from \$750,000 to \$3.7 million in 18 months. So it was worth the investment she made into her skill set.

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She invested thousands of dollar but she made millions!
That is a return on the investment.

REMEMBER...

*The investment you make in yourself is the ONLY
 guaranteed investment.*

This will help prevent you from:

- wanting to _____ your _____ habits
- wanting to defend your _____ posi-
tion

Financial Law:

*If you can be trusted with the portion you have right
 now, then you will be given more.*

*If you respond willingly and with full abandon to
 obedience, you escape the judgment.*

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Exercise A

Take some time and answer the following questions:

1) When you first entered the work force (your very first job), how much money were you making?

2) Are you making more money today than you did when you first started in the work force?

3) Are you making more BUT further in debt than when you first started in the work force?

Question: What does that show us?

Answer: It shows us you have a financial plan, if you answered *Yes* to the above questions..

- It also shows us that you have a financial plan that is failing.
- It shows us that the more you make the further in DEBT you go.

Exercise B

Take some time and answer the following questions:

- 1) Have you received a raise on a job before?
- 2) Do you know where the extra money from that raise went?
- 3) Have you received a bonus on your job before? Where did it go?
- 4) Did you go out and buy yourself something with the money?
- 5) Have you ever paid off a credit card before? Where did the payment go that you had been making?

NOTE: *Some of you spent your bonus on a vacation or clothes and luxury items. But if you take your bonus and invest it into yourself, you are now in a position to create wealth.*

Exercise C

Make a list of all the different sources of income you have, anything you can think of: salary, rental property, investments, spouse's income, etc.

Below is an example. Insert your amounts on the next page.

SOURCES OF INCOME:

1. \$2,000 salary
2. \$3,000 rental property
- 3.
- 4.
- 5.
- 6.

Total all the amounts above.
Now write your current monthly income below.

For example: Monthly Income: \$5,000

Your monthly income is your **Seed**.

NOTES

SOURCES OF INCOME:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

Total all the amounts above.
Now write your current monthly income below.

Monthly Income: _____

Your monthly income is your **Seed**.

NOTES

SEED ANALOGY

What we have been taught to do is eat all of our Seed. If a farmer plants Seed and eats it or sells it all, how much does he have to grow next year? Nothing! He will not make any money next year because he ate all the _____ or he sold it to someone else who ate all the Seed. So therefore, he will not have a way to grow more in the future.

The point of the _____, which is what you make monthly, is to make it reproduce itself. All Seed comes with the ability to reproduce itself again and again and again.

Let's take for example an apple. What's in an apple? Seeds! Would you say that there are a few seeds in an apple? Well, you're wrong! There are thousands upon thousands upon thousands of _____ and there are thousands upon thousands upon thousands of _____.

Most of you are just looking at five seeds in an apple. That is wrong thinking. Each seed has the potential to grow a whole other tree that produces hundreds and hundreds of apples. These apples also have seeds inside that also have the potential to grow another tree that produces hundreds.

So that Seed, your monthly income, is supposed to _____ and reproduce.

NOTES

It's been said that most of us *live* paycheck to paycheck. The truth is we _____ paycheck to paycheck.

- Do you spend it on DSL?
- Do you spend it on two cell phones in the house, plus a land line?
- Do you spend it on satellite TV?
- Do you spend it on TiVo?
- Do you spend it on new clothes when you have a closet full with price tags still on them?
- Do you spend it on more food when you have uneaten food in your pantry, refrigerator, freezer or second freezer?
- Do you spend it on toys that you get bored with or that break?
- Do you spend it on entertainment magazines?
- Do you spend it on Blockbuster Video rentals and Netflix?
- Do you spend it on coffee?
- Do you spend it on bargain sales that are irresistible so you buy 3 or 5 or 10 items?
- Do you have more cars than drivers?
- Do you go to the grocery store more than once a week?

Your Seed is suppose to _____ itself. It is not supposed to be eaten up by consumerism.

NOTES

Exercise D

Take some time and answer the following questions:

- 1) Would you be honest to say that you definitely have spent money on foolish things?
- 2) Is your stuff worth getting into financial bondage?
- 3) Why do you need it?
- 4) Who is this for?
- 5) Do you find satisfaction in your stuff?
- 6) Do you cling to it? If yes, why?
- 7) Is what you're spending your money on going to help you reach your goals and get you out of DEBT?
- 8) Is cable TV worth the money you pay monthly? What is the real cost of your TV?

NOTE: Time is the only commodity you can't ever get back so it's priceless. TV costs thousands of dollars a year and thousands of dollars of your time, not to mention the thousands of dollars spent on items that are advertised to you. Calculate what your time is worth. For example, what does your time cost hourly in your profession?

WHAT IS FAT?

Let me tell you what **FAT** is! It's _____ spending in foolish areas. It's spending money on things that are not necessary. It's spending money on luxuries like expensive coffee. You may call it a necessity but 20 years ago, it wasn't even in existence. Ten years ago, we didn't have a coffeehouse on every corner. Now, all of a sudden, you're addicted to the tune of \$100 to \$200 a month! We need to know the **difference** between *Necessity* and *Luxury*. This will help you find the _____ in your budget!

Below is a sample list of *Necessities* and *Luxuries*:

NECESSITY

- | | |
|----------------|-----------|
| Housing | Food |
| Utilities | Phone |
| Transportation | Insurance |

LUXURY

- | | |
|---------------|----------------------|
| Multiple cars | Entertainment |
| Starbucks | Storage Units |
| Cell phone | Shopping |
| Internet | Fitness Centers |
| Computers | Clothing |
| I-Pod | Cable/TiVo |
| Eating out | Gift Giving |
| Magazines | Mail-Order Catalogs |
| Books** | Unaffordable Housing |

Leisure or recreational books that don't increase your knowledge or skill!

Question To Ask Yourself:

Would you be honest to say that you have lots of money wasted monthly on luxuries instead of necessities?

Daily coffee is FAT in the _____, as is food being thrown away in the fridge. Food going to waste is _____ in the budget. Every time you throw away leftover steak you couldn't finish at the steakhouse, \$10 went down the drain. Why? You threw it away *because you had the money*, that's why.

FAT in your budget is food in your pantry, your second freezer and your fridge.

Activity!
Read the questions and answers below OUT LOUD!

Question Why do you have food in your pantry, your fridge, your freezer and even your second freezer, right now?

Answer Because I have the _____!

Question How many times have you gone to a restaurant with your spouse and didn't finish the food on your plate?

Answer Because I have the _____!

Question Does it turn into a science project and then ends up in the trash? Why can you do that?

Answer Because I have the _____!

Question Do you have multiple shampoo, conditioners, bath soaps, salt scrubs, lotions, hairspray and gels, all open? Why?

Answer Because I have the _____!

Because you have the money is why you can afford to throw \$10 to \$200 down the drain every single month. If you were poor and lived out of your car, is there any food that would go to waste?

Africans eat fish eyes. Why? *Because they* _____ *have the money.*

What we've done is live in a false sense of success. So, I want you to look at all the waste throughout your entire house. Search for it. Be an inspector. Go into your closets. Look under the bathroom sink. Go into your pantry.

At my house, I shop and meal plan for the week. By Sunday night, my pantry is empty except for condiments. I don't have an extra freezer in my garage full of meat. All I have in my freezer is the food we're going to eat that week. My vegetable bin contains the vegetables we're eating for the week.

You may ask, "*Dani, how is that possible? You have all this money.*" You're right, and guess why I have that money? I'm a good steward of it.

Have you wanted to go on a vacation and waited for a long time? Have you had a dream to go to places like Bora Bora or Fiji or Italy or Europe or Hawaii?

Well, you actually have the money to go to these places but it gets thrown away with the wasted food. It gets tossed out from the lack of responsibility and the lack of meal planning by going to the grocery store two and three times a week.

POINTS TO CONSIDER:

- Your _____ vacation is in your pantry.
- Your kids college _____ is under the bathroom counter.
- Your _____ independence is in your closet.
- The _____ you have right now, is on loan from God. It isn't yours.

You may say, "There's no way that my kids college fund or my dream vacation or financial independence is in the closet, pantry and bathroom sink!"

But it is! It's all the years of wasted money and the bad habit of spending on little frivolous things.

And the way that the _____ works is like this: whatever you can be trusted with, you'll receive more.

So, if the amount that has been allotted to you is \$2,000 or \$3,000 or \$10,000 or \$100,000 a month, how you govern that amount will determine the growth of your business and income. You can't _____ more until you've been _____ with what you have.

REMEMBER...

If you can be trusted with the portion you have right now, then you will be given more.

If you respond willingly and with full abandon to obedience, you escape the judgment.

Below are assignments. Please follow the instructions and see how much money you save. **ATTACK** your spending viciously.

Assignment 1:

Go through your check register or whatever you use to track your spending and determine what your FAT is.

Assignment 2:

Don't go to the grocery store until all the food in your house is gone. When you have to eat the food that's been sitting on your shelf for a while, you'll think twice before buying it again.

Use **everything** in your:

- cupboards
- kitchen
- pantry
- under the sink
- refrigerator
- freezer
- laundry room
- bathroom
- garage
- etc.

Assignment 3:

1. If you live in a home that's above your means, sell it and move!
2. Have a garage sale.
3. Sell your stuff on Ebay.
4. Clean out all the stuff you haven't used in the last 2 years.
5. If you have extra cars—sell them.
6. If there is something you must have, wait 30 days and see if you still want it. Then use your fun money to purchase it.
7. Next time you go to a store for supplies, ie. Wal-mart, leave the cart full, step away and go home.
8. Stop shopping at Costco.
9. Cancel obvious luxuries, ie., extra phones, TV, etc.
10. Cut eating-out by 75% and split meals.

WISE SPENDING vs. FOOLISH SPENDING

Now there is a difference between _____ *spending*
and _____ *spending*.

Wise spending is investing into something that will give you a return.

- Paying off your credit cards. There is an 18.9% return guaranteed.
- Living below your means.
- Going to the grocery store once a week and only purchasing what you will eat for the week, saves on gas, time and unnecessary purchases.
- A training seminar can help increase your skill and give you a return. (Not all trainings are created equal, nor do they give the same results.)

Foolish spending is investing in something that will not give you a return.

- A new outfit.
- The twelfth pair of black shoes.
- The wasted money on food.
- Watching TV. (It costs you money and time.)

Wise Spending: Will give you a return!
Foolish Spending: Won't give you a return!

Exercise E

Test Yourself. Circle Wise or Foolish.

1. Going home, sitting on the couch watching TV and purchasing exercise equipment.

Wise or Foolish

2. Going to Walmart and purchasing four items on sale!

Wise or Foolish

3. Investing in a training program that increases your skill set like *First Steps To Success™ Training Seminar*.

Wise or Foolish

4. Going to Starbucks everyday.

Wise or Foolish

Budget for FUN Money/Monthly Reward

When you make the switch from consumerism and foolish spending addictions to becoming financially responsible, there needs to be a bridge.

The bridge for me was having a budget for *Fun* or *Reward* money on a monthly basis. I found that having this bridge was very helpful. I gave myself \$100 a month to spend anyway I wanted to. I could either buy 5 shirts at Wal-mart or save it for 5 months and buy a pair of shoes at Nordstrom. This prevented me from buying several pairs of shoes at Nordstrom every month.

So, pick out a monthly budget amount that will keep you from going shopping everyday and every week or getting online for things.

Instead of spending this *Fun* or *Reward* money, save it! You can even save \$100 a month for a whole year and put it towards a vacation!

I found that this bridge helped me not feel overwhelmed or in bondage while crossing over from **excess to responsibility**.

DEBT ANNIHILATION FORMULA

First, you must trim the **FAT** in your budget! All you need to do is look at your checkbook and see where every single dime is being spent.

Examine your budget and see how much is unnecessary. Don't justify your spending. When you get wise and responsible with your income, all of a sudden, you will see success begin to grow. God will begin to multiply it because He can trust you with the amount that He has given you. Since you can be trusted with what you have, now He'll multiply your efforts. It works! I'm living proof of it.

Now, I'm going to show you how to pay off your DEBT in five to seven years, including your mortgage!

Step-By-Step Instructions

Use the War On Debt™ Example Worksheet on page 54 as your guide when reading through these instructions. Make a copy of both worksheets or download free copies at www.DaniJohnson.com/warondebt.

After you've gone through the steps and reviewed the sample worksheet, use the blank War On Debt™ WORKSHEET on page 55 to fill in your own debts.

Step 1 - In **Column A & Column B** list all your debt and balances from smallest to largest. This includes credit cards, auto loans, personal loans, mortgage, etc.

Step 2 - In **Column C** list the **Minimum Monthly Payment** for each debt.

Step 3 - In **Column D** list the monthly **FAT** that you found in your budget per month. (In our example, the **FAT** amount is \$500. *This is the average amount that we've found over the years.*)

Step 4 - In **Column E** take the **FAT** (*column D*) + **Minimum Monthly Payment** (*column C*) and apply it to the debt balance for **Debt 1**.

Then, *roll over* the total amount (**Monthly FAT + Minimum Monthly Payment of Debt 1**) and apply it to the next **Debt 2**, and so on for each debt listed.

For example:

Debt 1. On the first credit card, there's a balance of **\$500** and **Minimum Monthly Payment** of \$10.

Add the **FAT** which is $\$500 + \$10 = \$510$ (*column E*). **Your new monthly payment is \$510.** This is money that was going to foolish things and waste but now going to declare War on your Debt!

Result: *You will pay off the first debt in 1 month! (column F)*

*Once you pay off the first debt, roll over the **FAT** and the **Minimum Monthly Payment** from the first debt and add it to the second debt.*

Debt 2. Now take the **\$510 + Minimum Monthly Payment** from your **Debt 2** amount.

It should look like this: $\$510 + \$20 = \$530$ (*column E*). **Your new monthly payment for Debt 2 is \$530.**

Result: *In our example, the second debt amount will be paid off in two months! (column F)*

*Once you pay off the second debt, roll over the **FAT** and the **Minimum Monthly Payment** from the first and second debt and add it to the third debt.*

NOTES

Debt 3. Now take the **\$530 + Minimum Monthly Payment** from your **Debt 3** amount.

It should look like this: **\$530 + \$25 = \$555** (column E). *Your new monthly payment for Debt 3 is \$555.*

Result: The third debt will be paid off in 3 months. (column F)

Once you pay off the third debt, roll over the FAT and the Minimum Monthly Payment from the first, second and third debt and add it to the fourth debt.

Now it starts to get FUN and you start to aggressively attack the evil enemy of DEBT!

Debt 4. Now take the **\$555 + Minimum Monthly Payment** from your **Debt 4** amount.

It should look like this: **\$555 + \$100 = \$655** (column E). *Your new monthly payment for Debt 4 is \$655.*

Result: The fourth debt will be paid off in 4 months. (column F)

Once you pay off the fourth debt, roll over the FAT and the Minimum Monthly Payment from the first, second, third, and fourth debt and add it to the fifth debt.

NOTES

Debt 5. Now take the **\$655 + Minimum Monthly Payment** from your **Debt 5** amount.

It should look like this: **\$655 + \$150 = \$805** (column E). *Your new monthly payment for Debt 5 is \$805.*

Result: The fifth debt will be paid off in 7 months. (column F)

After you have gone through the steps and reviewed the sample worksheet, use the blank War On Debt™ Worksheet on page 55 to fill in your own debts.

YOUR NEXT STEP...

To learn how to convert your debt into wealth visit: DaniJohnson.com/warondebt and click on the Wealth product link to sign up for the product pre-notification today!

War On Debt™
EXAMPLE - Worksheet

Column A	Column B	Column C	Column D	Column E	Column F
DEBT NAME (smallest - largest)	DEBT Balance	Minimum Monthly Payment (MMP)	Monthly FAT	Monthly FAT + MMP	# of Months Until Paid Off
1. PERSONAL LOAN	\$500	\$10	\$500	\$510 [FAT + 1 MMP]	1
2. CC #1	\$1,000	\$20	\$500	\$530 [FAT + 1 & 2 MMP]	2
3. CC #2	\$1,200	\$25	\$500	\$555 [FAT + 1,2 & 3 MMP]	3
4. CC #3	\$2,000	\$100	\$500	\$655 [FAT + 1,2,3 & 4 MMP]	4
5. CC #4	\$5,000	\$150	\$500	\$805 [FAT + 1,2,3,4 & 5 MMP]	7
TOTAL: \$9,700.00					17 Months

*You can insert your Home Mortgage and Car Loans after you have listed all your Personal Loans & your Credit Cards!

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War On Debt™
WORKSHEET

Column A	Column B	Column C	Column D	Column E	Column F
DEBT NAME (smallest - largest)	DEBT Balance	Minimum Monthly Payment (MMP)	Monthly FAT	Monthly FAT + MMP	# of Months Until Paid Off
1.					
2.					
3.					
4.					
5.					
TOTAL:					

*You can insert your Home Mortgage and Car Loans after you have listed all your Personal Loans & your Credit Cards!

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WHAT CREATES WEALTH?

- Diligence & excellence unto God
- Prospering where you are planted
- Generosity in giving to God's work: feeding the poor, widows and children.
 - *In His name counts for Heaven*
 - *In your name counts for YOU and has no eternal reward*
- Good stewardship and wise choices
- Gratefulness to God
- Increasing skill and ability

WHAT CREATES POVERTY?

- Laziness
- Gluttony
- Stinginess
- Foolish choices with time and money
(*chasing fantasies*)
- Being prideful & haughty during times of prosperity
- Having money as your "god"
- Being fearful

*Fear of success is tied to the subconscious mind—
knowing that the more you make, the bigger the burden of
DEBT becomes!*

BONUS MATERIAL

50 Ways To Save An Easy \$100 a Month or A LOT More!

1. Don't buy on impulse—wait 30 days.
2. Shop with a list and stick to it.
3. Wait until your cupboards are nearly empty to go shopping; don't buy multiple options of the same item (5 boxes of cereal, 4 different loaves of bread, etc.)
4. Say NO to ATM's with fees. Plan ahead for your cash needs.
5. Does your bank charge high fees? Move your account!
6. Pay off your credit card balance.
7. If you must carry a credit card balance, shop around for a card with a lower rate.
8. Look for lower premiums on your insurance policies.
9. Consider higher deductibles for your home and auto insurance.
10. Do you have private mortgage insurance? If you've built up 20% equity in your home, you can cancel it.
11. Use mail-order pharmacy for long-term prescriptions; buy generic.
12. Check all medical and hospital bills for errors. Many insurance companies offer rewards.
13. Rent—never buy something you'll only use a few times.
14. Have a rummage sale.
15. Switch long-distance carriers, use a flat rate.

NOTES

16. Cancel those add-on phone services you don't need.
17. Skip the movies. Rent a video instead.
18. Eat-in instead of dining out.
19. Pack a lunch.
20. Don't buy that book! Exercise your library card or use the internet.
21. Free up space in your mailbox. Cancel that magazine subscription you never read.
22. Watch a parade or have a picnic. Free entertainment is often the best.
23. Turn your car into a "chat room"—carpool to work.
24. Buy airline tickets in advance and always stay through Saturday. You'll have more fun and it's a lot cheaper too!
25. Quit that health club. Join the local gym instead.
26. Use "Coupons" & "Double coupon" days.
27. What's in a name? Buy generic instead.
28. Skip the paper towels. Wash your cloth ones instead.
29. Watch out for "convenience" foods. They're expensive and not as healthy anyway.
30. Cut back on trips to Starbucks!
31. "Scan" those scanners and receipts. Mistakes do happen.
32. Avoid "pricey" specialty stores.
33. Comparison shop "online."
34. Learn to cut your kids hair!
35. Premium gas? Most cars run fine without it.
36. Forget the words "automatic car wash." Do it yourself and get some fresh air.
37. Use that quick-change oil & lube service on the corner instead of a full-service garage.

NOTES

38. Never pay extra for service contracts or extended warranties. The manufacturer's warranty is usually sufficient.
39. Cancel that premium channel you never watch or cancel cable TV altogether.
40. Don't touch that thermostat. Put on a sweater instead.
41. Take a shorter shower.
42. Only run a full dishwasher.
43. Have an energy audit done on your home. Some companies offer them for free.
44. Never pay extra for car rental insurance. You're probably already covered by your credit card or regular car insurance.
45. Don't play the lottery. The odds of getting hit by lightning are better than your chances of winning.
46. Time to refinance your home? Keep an eye on interest rates.
47. Pay yourself first! Set aside a dollar a day.
48. Buy a "piggy bank" for all the spare change you keep finding in your couch.
49. Don't spend your next pay raise. Invest that money instead.
50. Negotiate large or regular purchases and business expenses.

THE AMERICAN MINDSET

Our culture, and other countries as well, have cultivated greed and gluttony. We have far many more options than we will ever be able to need or use. There's so many options and ways to spend money—and we have to have it all!

We have options for:

Clothing: thousands of brands, colors, styles, accessories, shoes, expensive, non-expensive, fabrics, designer, & new every season.

Homes: expensive, non-expensive, with land, without land, on the lake, in the forest, in the mountains, in the city, in the country, in a neighborhood, apartments, duplexes, condos, cabins, with a deck, with a view, near the highway, etc.

Food: fast food, organic, store-bought, American, Chinese, Italian, Lebanese, African, Japanese, Irish, Greek, Indian, Russian, German, Taiwanese, Swiss, Hawaiian, and many more that you can find within a 10-block radius in most cities. We wake up and depending on what we're craving, we buy and eat it.

Cell Phones: I don't even have to list this one; you've been in a cell phone store!

Bath Soaps: Vanilla, Strawberry, Cocoa Butter, scrub for dry skin, for oily skin, whipped silk, Dove, Dial, organic, etc. Just look in a Bath & Body Works store!!

Cars: Toyota, Ford, Honda, GMC, Volkswagen, Hyundai, Saab, Suzuki, Ferrari, Bentley, Subaru, Jaguar, Nissan,

Lexus, Isuzu, Lamborghini, Land Rover, Oldsmobile, Chevrolet, Cadillac, Pontiac, Audi, Saturn, BMW, etc.

Within those brands you have the options for:

SUVs, 2-door sedans, 4-door sedans, convertible, sports car, with leather interior, without leather interior, standard, automatic, blue, green, silver, gold, black, red, white, pink, gray, purple, with rims, without rims, sunroof, without sunroof, cd player, iPod player, TV inside, DVD player built-in, tinted windows, power locks, heated seats, OnStar, etc.

We go into DEBT to get it all. And for what reason? To be accepted by peers? To make us feel better about ourselves? We think it gives us a feeling of power to be able to buy!

So, what drives you to make these purchases? What drives you to buy stuff that you don't need and often don't even want? The proof is that you don't wear it or use it anymore. How long does the feeling last? Is it worth it?

We are a culture that has been sold conveniences that we think we need, and don't. We have become addicted to them. We are driven towards them or have become dependent on them. We have people using golf carts on school campuses because they don't want to walk; we have people spending \$3,000 on vet bills for an old dog....

What is the real cost of convenience? There is a price we pay both financially, emotionally, mentally and spiritually! We have become centered on serving ourselves.

NOTES

We can get anything we want by a touch of a finger. We can drive-thru and get just about anything else we want.

What would happen if this country went back to the way it used to be? Only basic food: bread, veggies, fruit, meats, dairy. We'd be healthier for sure!

What if there were no drive-thrus? What would your life be like? No drive-thru coffee, food or cash machines.

What has this done to us as a people? Well, we spend more on stuff that kills and poisons us, that messes with our minds and conditions us for divorce, financial problems, health problems and stress problems. It's the source for many of our problems today. All for our CONVENIENCE! All for our GREED & GLUTTONY!

In recent years, current estimates suggests that the U.S. spent:

- Pet Industry: \$41.2 Billion
- Pornography: \$13.3 Billion
- Clothing: \$130 Billion
- Fast Food: \$148.6 Billion
- Vehicles: \$675 Billion
- Entertainment: \$40 Billion

You ask how can that be? The root is ***"I WANT IT NOW!!!"*** This is the Kingdom of Self. SERVE ME... AND DO IT RIGHT...AND DO IT NOW!

What if you didn't have all these options? How much money would you save? Would you eat better? If you ate better, would you think clearer, lose weight or still have health problems?

NOTES

When our family moved up to the mountains, I lost the desire to shop. Why? There were no stores to buy from! We lived in an area where there weren't fancy cars, fancy clothes or fancy anything, really.

But the American mindset says:

- "I'm going to wait and pay off all my debt at one time."

That is gluttony and *chasing a fantasy*.

This mindset also says:

- "I'll just increase my income first, then I'll pay it off in big chunks."

If you're not paying off DEBT now, what makes you think that you will when you get more money? **ATTACK NOW! No amount of debt is too small to pay off.**

The Financial Law that has been established for thousands of years is whatever you can be trusted with now, it will increase.

The other part is that you already have a financial plan. Your financial plan is the more you increase your income, the further in debt you go.

Have you been waiting to increase your income before paying off DEBT? It doesn't work that way! Whatever you can be trusted with right now is what you'll get an increase on. You are trying to go around the law. You can fight the law if you want to or you can just obey.

NOTES

The Law of Gravity says that if I drop a pen, it falls. The Financial Law says if you start paying off DEBT with what you're trusted with right now, then you'll be trusted with more.

Don't wait, start now! It's a poverty mindset to wait until you win the lottery before you pay off your DEBT. It's nullifying the Law of Finances.

If you wait to make more money before you pay off your DEBT, what happens is you'll go further into DEBT. That's how it works!

- Have you been waiting to pay off your debt?
- If so, are you further in debt?

ATTACK NOW!

It's not an option to wait.

- You can start now.
- You can start with your pantry.
- You can start with your garage.
- You can start with your refrigerator.

It's time to step up and join the army that has declared War On Debt™!

NOTES

We Want To Hear From You

We would love to hear how Dani Johnson's *War On Debt*™ Home Study Course has helped your personal and professional life.

What's your story? We want to know. Send us an email of your success story with your family or professional life at <http://www.danijohnson.com/support>. Or, call us at 800-609-9006 Ext. 2991 and our automated system will tell you exactly what to do and how to do it.

(International callers: 678-255-2174 x2991.)

Note: By submitting your testimonial you give DaniJohnson.com permission to use all or part of it on our website or promotional materials.

Thank you!

NOTES

ANSWER KEY

THREE INVESTMENTS YOU CAN MAKE

(1) STOCK MARKET

pg. 27 Value, Dollar, Determines, WORK, SKILL

(2) REAL ESTATE

pg. 29 Real, Estate, Disposable
pg. 30 Carries, Dump

(3) YOURSELF (SKILL SET/PERSONAL DEVELOPMENT)

pg. 31 Only, Investment, Dividends
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SEED ANALOGY

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What Is FAT?

pg. 40 Excessive, FAT
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POINTS TO CONSIDER:

pg. 43 Dream, Tuition, Financial, Money
pg. 44 Financial, Laws, Receive, Trusted

WISE SPENDING VS. FOOLISH SPENDING

pg. 46 Wise, Foolish

TESTIMONIALS

"I can't tell you enough how much my life has changed since having been exposed to you. I attended First Steps To Success in L.A. and within a few weeks I cleared \$15,000 of debt that I carried around like a gorilla on my back! I never realized that the freedom of having it cleared would enable me to REALLY experience life."

- **Francis Chau**

"Dani gave me a strategy to get rid of \$24,000 in debt within 12 months. No fluff, no hype, just solid proven strategy that anyone can apply."

- **Simeon Cryer**

"In the last 4 months I've paid off over \$10,000 in debt using Dani's strategies."

- **Pam Root**

"I owned a corporate company and was making 6 figures, but was bored and unfulfilled. Since plugging into Dani Johnson I have been able to totally flip my life around and my priorities are completely re-arranged. I've paid off \$80,000 in personal debt and have invested in properties because of the training that I've received."

- **Tracy Steinke**

"I'm now completely debt free and never before have I had a savings account and I now have over \$6,000 dollars in the bank. Thank you for giving me balance in my life....."

- **Elene Campbell**



DANI JOHNSON

Dani Johnson is a world renowned author, success coach, seminar speaker and business owner. Founder and President of Call To Freedom, Int'l, Dani went from living out of her car with \$2.03 to her name to becoming a millionaire within 2 years at age 23.

As a self-made multi-millionaire, Dani knows from personal experience what it takes to turn your financial life around. Dani has become one of the most sought-after success coaches in the world today. Her easy to follow, proven success strategies have equipped thousands from all walks of life to achieve extraordinary results in their business and personal lives.

In War On Debt™, Dani presents a proven, easy to follow strategy to eliminate your debt, identify excess spending and make wise investments. You will gain insight into the steps it takes to become financially independent and once and for all, live a debt-free life of freedom!

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