

Debt Free with Mary Kay!

"We went from several thousands in debt to debt-free for over 4 years. You have to make the decision and be disciplined to pay it off instead of shopping or vacationing, etc. But MK is the only business that I know that can afford you the flexible income to make big payments!! My husband's income has been constant but I can increase my pay \$1000 in one week if needed. Do you need extra cash right now?"

Do you take your business serious enough to realize the potential sitting in your closet? Never as a MK consultant should you say, "We can't afford" BUT you can say, "I'm too lazy to work for that." Ouch! Looking at your business as a business - you should sit down and make a financial chart for your debt--how much a month you want to pay on debt -- pay off the smallest debts first or consolidate into one payment for ease -- look at your inventory level, do you have enough to pay yourself or are you still building -- if you already have a debt to pay off you may want to go ahead and increase your inventory to profit level and then **GET BOOKING!!!**

Never use your 60% restock money for personal or bills OR one morning you will wake with no store and then you'll have to charge to restock! Pay cash for orders once at Profit Level so that you never add more debt accidentally -- ONLY AFTER YOU HAVE ENOUGH STOCK AND ARE ON 'PROFIT-LEVEL'. If you need more personal advice then go to a Financial Advisor or maybe your Director can help!

MONEY MANAGEMENT by Sr. Director Judy Harvey

Buy a spiral notebook and dedicate a single page to each debt you owe. Then decide which level of Star Consultant you are going to be and take that profit weekly and make out a check and mail to the creditor and get that debt reduced quickly!!!

Here is a table to show what you do have to do in order to reduce your debt fast!!!!
YOU CAN MAKE SUPER MONEY BUILDING YOUR BUSINESS EVEN PART-TIME!

Star Consultant Levels	Retail Sales Each Week	Faces/Bookings	60% to reinvest for Section 1 & Overhead	40% Profit to pay towards debt	Monthly Amount to pay towards debt
Pearl Star	\$700	7 Faces/ 15 Bookings	\$420	\$280	\$1,120
Emerald Star	\$600	6 Faces/ 12 Bookings	\$360	\$240	\$960
Diamond Star	\$500	5 Faces/ 10 Bookings	\$300	\$200	\$800
Ruby Star	\$400	4 Faces/ 8 Bookings	\$240	\$160	\$640
Sapphire Star	\$300	3 Faces/ 5 Bookings	\$180	\$120	\$480

Look how much you can put towards a debt or bill every week and every month! It adds up so quickly! The reason some of us are not making Star Consultant happen is because we look at the entire elephant and consider taking one big bite ... however, if it is broken down...it is achievable!

McDonalds is hiring at \$11.00/hr. You would have to work 25 hours a week to gross the Pearl Star Consultant weekly profit of \$280. Are you investing 25 hours a week into building your Mary Kay business? If you were, think of just how much more you would be earning! The choice is yours!