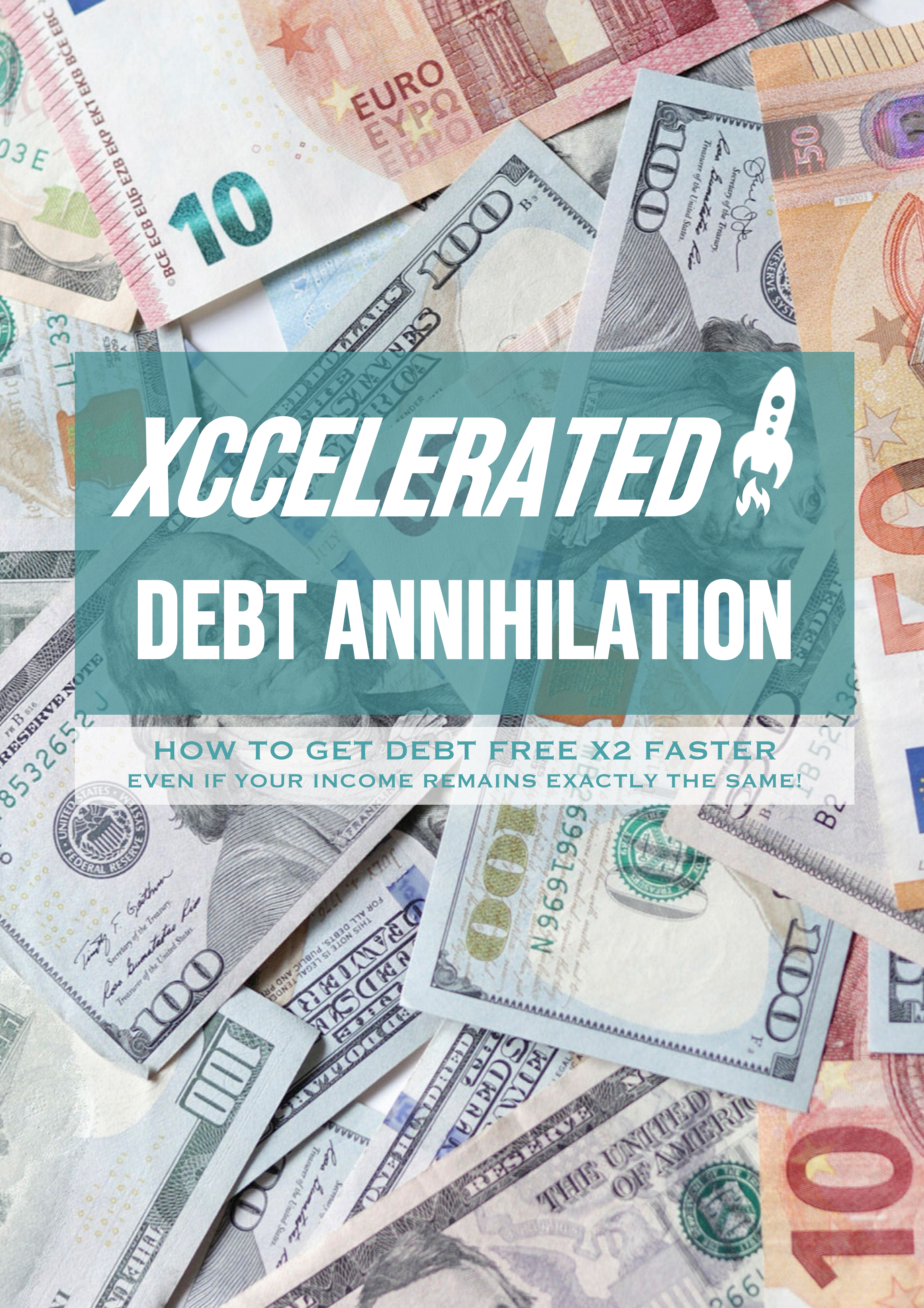

XCCELERATED DEBT ANNIHILATION

HOW TO GET DEBT FREE X2 FASTER

EVEN IF YOUR INCOME REMAINS EXACTLY THE SAME!

Publishers Page

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All scriptures are taken from the King James Version unless otherwise stated.

May God BOMBARD You with EVERY Blessing
Until You Can Take No More!!!

Disclaimer

First let me begin by making one thing very clear! I am NOT a financial advisor, it is illegal for me to give you financial advice! Please seek the counsel of a qualified practitioner, for anything you hear me say. I don't know your individual circumstances, it would be wise to have a professional look into your situation personally.

What I'm sharing here is what God's Word says about debt, borrowing and lending. I can only speak in hypothetical terms, I'm just telling you what I would do, having learned strategies from very wise people who are much more qualified than myself to give advice!

HOW TO GET DEBT FREE X2 FASTER

EVEN IF YOUR INCOME REMAINS EXACTLY THE SAME!

You will be annihilating debts in RECORD BREAKING time!!! You will be absolutely astounded out how simple this is. It may not be easy (change seldom is) you will need to implement some discipline. But it is so simple to understand. You will SEE how it is absolutely more than possible for ANY body to pay off debt WITHOUT making any more money than you do right now.

You start by make things right with your creator.

God says, 14 If my people, which are called by my name, shall humble themselves, and pray, and seek my face, and turn from their wicked ways; then will I hear from heaven, and will forgive their sin, and will heal their land. **2 Chronicles 7:14**

Humble yourself, ask Him to forgive the foolish mistakes you made. Turn from the wicked way of spending more than you earn. Commit to never doing that again. You can't just say, 'Oh I'll leave it to God and not do anything' that's not faith, you may think it is, but it's not. Faith without works is dead, God has made it clear; it is what you DO that prospers. When you seek His guidance and DO what He guides you to do, **then** you leave it to Him. He will work with you and see your vision fulfilled when you construct a plan.

If you let time slip by and make NO effort to repay, you will always be in bondage, a slave to money troubles perpetuated by YOURSELF. It shows you do not respect yourself; you can't truly respect yourself if you're not paying your debts. Your debt becomes your enemy and it grows stronger against you, the longer you leave it.

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5 COMMITMENTs

1. **Remember Your Money Is GOD's Money** | You are His Steward He Entrusted His resources to, commit to being a responsible manager.

2. **Promise FREEDOM** 5-7 Years including mortgage I'm so happy and grateful now that it's XX/XX/XXXX and I owe no one anything.
3. **Produce More than You Consume** (Create a gap) Live on less or increase income or BOTH
4. **Never go back into BAD debt**, (other than leverage for income growth)
5. **Help Me Inspire Others with YOUR Story** support@theepiclife.co.uk

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The question you need to answer is, 'Do you really have a STRONG desire to be free of debt?' If the answer is yes. The next question is always, 'Are you willing to do what it takes to become debt free?' YES!!! Good!!!

It only takes one thing… REPAY WHAT YOU OWE!!!

As a person thinks, so they ARE! If you think of yourself as a free person then you are. But you must think the way a free person thinks and act the way a free person acts to BECOME **free**. If you want to become debt **free** and you are thinking like a free person, you will be thinking of repaying, not running away.

Slaves run away, thinking they are free, they can run all they want but they will always be a slave to the person that owns them until their owner is paid in full for the slave's freedom. A free person looks at life as a series of problems waiting to be solved and does exactly that, solves them. Free people are decisive about what they want and they begin doing, immediately...

It is the will of God for you to be free of bad debts, you were not called to be a slave of the world economic system or a slave to money (**Matthew 6:24**). If you are an E.P.I.C. Life Kingdom Citizen. You have been made a royal priesthood (**1 Peter 2:9**) Kings and Priests (**Revelation5:10**) You are royalty therefore you are meant to reign in life (**Romans 5:17**). You are to be the head not the tail, above ONLY not beneath, blessed ABOVE all people He has made you the lender not the borrower (**Deuteronomy 7:14 & 28:12-13**)

Adherence to the principles of God's word will bring these great blessings to you, just like God's people in the time of David and Solomon.

God our creator in His wisdom said, 'the borrower is servant to the lender' and 'the rich rule over the poor' (**Proverbs 22:7**). He also said, 'owe no man anything but to love him.' (**Romans13:8)** So, then it is clear God doesn't want His children being enslaved by this world's economic system to be ruled over. He wants **His** children to rule, why? 'When the **righteous** are in authority, <u>the people rejoice</u>: but when the **wicked** beareth rule, <u>the people mourn</u>.' **Proverbs 29:2**

That is His Will, therefore there IS a WAY.

So as with any objective that is to be accomplished, there needs to be a **vision** which you are determined and fuelled with passion to SEE achieved. Followed by a practical plan, that can **begin** to be implemented from where you are NOW…

Following the XDA **Predetermined Money Rule #1 | The 10-10-10-70 Execution Plan** WILL lead *any* honest and disciplined individual out of debt and into financial abundance along with a healthy respect for themselves and they will be respected by others.

- The first 10% of our money is set aside for God
- The second 10% goes into our Wealth account
- The third 10% is a Debt accelerator that goes towards debt repayment (if you want allocate 20% of your income to this to Hyper Accelerate your way to freedom.
- The remaining 70% is for our Bills, the money we use for daily living and related expenses

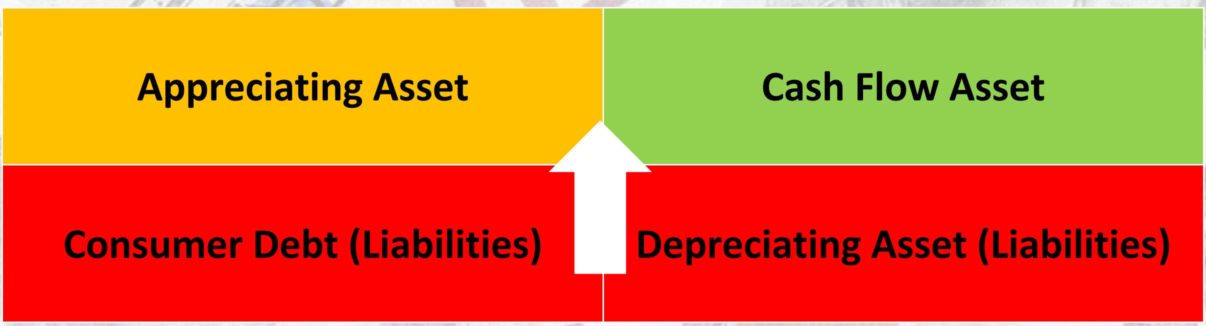
You MUST take care of the needs of yourself and family, for them to respect you and for you to respect yourself. "But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel." **1 Timothy 5:8**

Make sure NO more than 70% is spent on living expenses. You MUST live on this percentage and NEVER more, do not buy anything you can't pay for out of this portion.

How to Accelerate Debt Annihilation with Compounding POWER

As mentioned, 10% of all your earned income goes into your Debt Annihilation Account. This 10% will be your monthly "accelerator" payment and will fund your **Xccelerated Debt Annihilation (XDA) System**. Once all of your debt is eliminated, you will reallocate the 10% you were using to annihilate debt and put it into your Wealth account to accelerate and compound your cash-flow assets, but first you use the money to get rid of your debt.

Consumers are slaves to money who have debt's compound interest working against them. The **Ultra-Wealthy** are masters who have it working for them.



So, we're going to accelerator our way from the bottom of the Wealth Quadrant to the top, with the 10% money you place in your XDA.

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Debt	Balance	Minimum Payments	# Payments Remaining	Priority	Accelerator Payments	New # Payments Remaining
Credit Card 1	$ 2,000.00	$ 50.00	40	2	$ 950.00	2
Credit Card 2	$ 7,000.00	$ 150.00	47	4	$ 1,600.00	4
Car 1	$ 10,000.00	$ 400.00	25	1	$ 900.00	11
Car 2	$ 21,000.00	$ 500.00	42	3	$ 1,450.00	14
Student Loan	$ 25,000.00	$ 300.00	83	5	$ 1,900.00	13
Mortgage	$ 160,000.00	$ 1,500.00	107	6	$ 3,400.00	47
TOTALS	$ 225,000.00		344			

Income Example $5,000/mo. | Accelerator = $500/mo.

Here's how it works:

You start by calculating your monthly gross income. As an example, let's say it's $5,000. 10% of $5,000 is $500, which is the amount of money you will put into your Debt account each month. Your monthly debt accelerator payment is now $500.

Next, you create a spreadsheet or grid of rows and columns that lists all of your debts.

In the **first column**, you list the types of debt you have, such as car loans, student loans, mortgages, credit cards, etc.

The **second column** lists the balance remaining on each debt.

In **column three**, you list the minimum monthly payment you must make for each debt.

In **column four**, you list the number of payments you have left in order to pay off the debt by dividing the minimum payment amount into the balance due, which in our illustration ranges from twenty-five to 107 payments. For example, the minimum payment for credit card #1 is $50. Divide the balance due for card #1, which is $2,000, by $50 and you end up with forty-two payments left to make. The total of all the balances due is $225,000, and the total number of payments left to make is 344.

In **column five** you assign a priority number for each debt. As humans we tend to be more motivated the faster, we see progress. So, with this in mind, you assign a priority to each debt according to how quickly you can pay off the debt. You make the debt with the fewest remaining payments the top priority. In the example above, the number one priority is car loan #1, which requires only twenty-five payments in order to pay it off. Next is credit card #1, with forty remaining payments.

In **column six** is the accelerator payment which will increase in size when each debt is eliminated. This is where the compounding kicks in and it shows the new number of payments based on implementing the accelerator system.

Please Note: Every month you continue to make the minimum payments on all of your other debts from your 70% bills or operating account.

Your 10% Xccelerator payment is ADDED to the debt you are annihilating first.

In our example 10% of the $5,000 income is $500 so the starting debt **Xccelerator** payment is $500. So, you take the entire $500 and ADD it to the monthly payment for the debt with the number one priority, which in this case is car loan #1. You add the $500 accelerator payment to the monthly car payment of $400 for a total monthly payment of $900.

Because you are now paying $900 a month for car loan #1, thanks to the addition of the debt accelerator payment, it will now take only eleven payments instead of twenty-five to pay off car loan #1. Make sense?

Once car loan #1 is paid off, you go to the second priority, which in our example is credit card #1. The minimum monthly payment for credit card #1 is $50. Now we take the $900 that had been used to pay off the car loan and apply it to the credit card #1 payment. So instead of paying $50 a month, we are able to make a monthly payment of $950 on the credit card. That means it will only take two months instead of forty to pay off credit card #1. Are you starting to see the power of compounding now?

Soon, we're on to priority debt number three, which is car loan #2. Instead of paying $500 each month, there is now $1,450 available (the $950 that is freed up from credit card #1 and car loan #1 plus the $400 we would normally use to make the payment). Now things are starting to speed up. Momentum begins to build, which is why we call it an Xccelerator payment.

The fourth priority is credit card #2, and the amount of the monthly payment has risen to $1,600. So it will only require four payments to pay off credit card #2. And by the time you attack the last priority, the mortgage, the accelerated payment has reached $3,400 a month, and the number of payments needed to pay off the mortgage is reduced to forty-seven from 107.

In our example, all debts are paid off within seven years, including the mortgage!

So that is how the XDA system works. This example doesn't take interest and amortization of the debt, into account which will affect the exact numbers marginally, but it's simple, and works because you are compounding the money for debt annihilation instead of being the slave of compounded interest on the debt.

Some people believe it's better to pay off high-interest-rate debt first, but that's not necessarily the case. Sometimes it's not only slower but adds complexity. In XDA we prioritise speed, because nothing motivates more than visual progress and nothing works better than simplicity! That's what makes the XDA system so powerful is its psychology predisposed to make sure you see it through to completion.

Things to Remember…

Don't let your creditors chase you ever, make it a point to chase them. You will feel encouraged and empowered with this plan. People will begin to respect you, your every word and integrity is attached to your name.

Keep a record of everything… debt reduction/elimination. Rejoice that each and every payment to yourself and your creditors, has increased your net worth (the difference between and your assets and liabilities) wealth and reduced your debt and has taken you even closer to freedom. Now you can truly say freedom is only a matter of time and nothing else. This practical plan truly is incalculable in value.

When you make your last payment for each debt and especially the very last debt. Document it and praise God for helping you become Free once and for all. Then see to it, you do not indulge again to purchase things, with borrowed money unless it is an investment which will make you money.

When you're following the spiritual principles of giving, stewardship, and being faithful with the small things, paying yourself first, living off of 70%, etc., God sees this and starts to increase the size of your estate, you start experiencing other breakthroughs in your life, your income starts increasing, you may have a windfall unexpectedly, to accelerate your progress.

You stop struggling financially, living from check to check as you continue to consistently apply PMR1 on all of your earned income after your debts have been paid off so that there's no room for emotions and biases to sabotage your progress towards freedom. The only difference is that once your debt is paid off, you're now putting at least 20% monthly into your Wealth account, which is what the proper ratio should be to begin with.

As you follow this plan you're thinking, your mindset, your focus will change. You are "thinking" AND "acting" wealthy and as a person thinks so they become.

Once you are debt free remember your commitment and promise to yourself to God never walk into consumer debt again. Only pay for things you have the means to own, with one payment.

If your income increases. Always keep living expenses at 70% MAX eventually 70% of your earnings will be far too much for your living expenses especially when your home is paid for and you will be completely free of consumer debt. So, you can now allocate a larger percentage to your wealth account and your giving account if you want developing the economic prosperity of those worthy causes around you. You have two options:

Cruise Control Option: Refuse all new debt and continue living off of 70%, putting 20% now towards your Wealth account.

Hyper Xcceleration Option: Refuse all new debt and add the entire total of your newly adjusted "accelerator payment" towards your Wealth account, hyper-compounding and accelerating your asset base, living far below 70% of your earned income.

In strategy 2, the money you set aside for paying off your debts remains off the table. Every month the accelerator payment plus original minimum monthly payments, which in our example had risen to a total of $3,400 per month, gets added to the original 10% wealth amount and now goes into your Wealth account (bringing the total monthly Wealth account allocation far above 20%).

Either way, you start compounding your Wealth account and investment growth, and the original goal of getting your money to work for you instead of you working for your money becomes reality. You begin to increase your unearned income by rolling the accelerator payment into your Wealth account to fund cash-flow assets of your wealth quadrant.

So, your money will go between financing investments for wealth creation and giving to causes, with a small percentage towards your living expenses. You are now blessed to be a blessing. You are now living **2 Corinthians 9:8-12** and **Genesis 12:2**