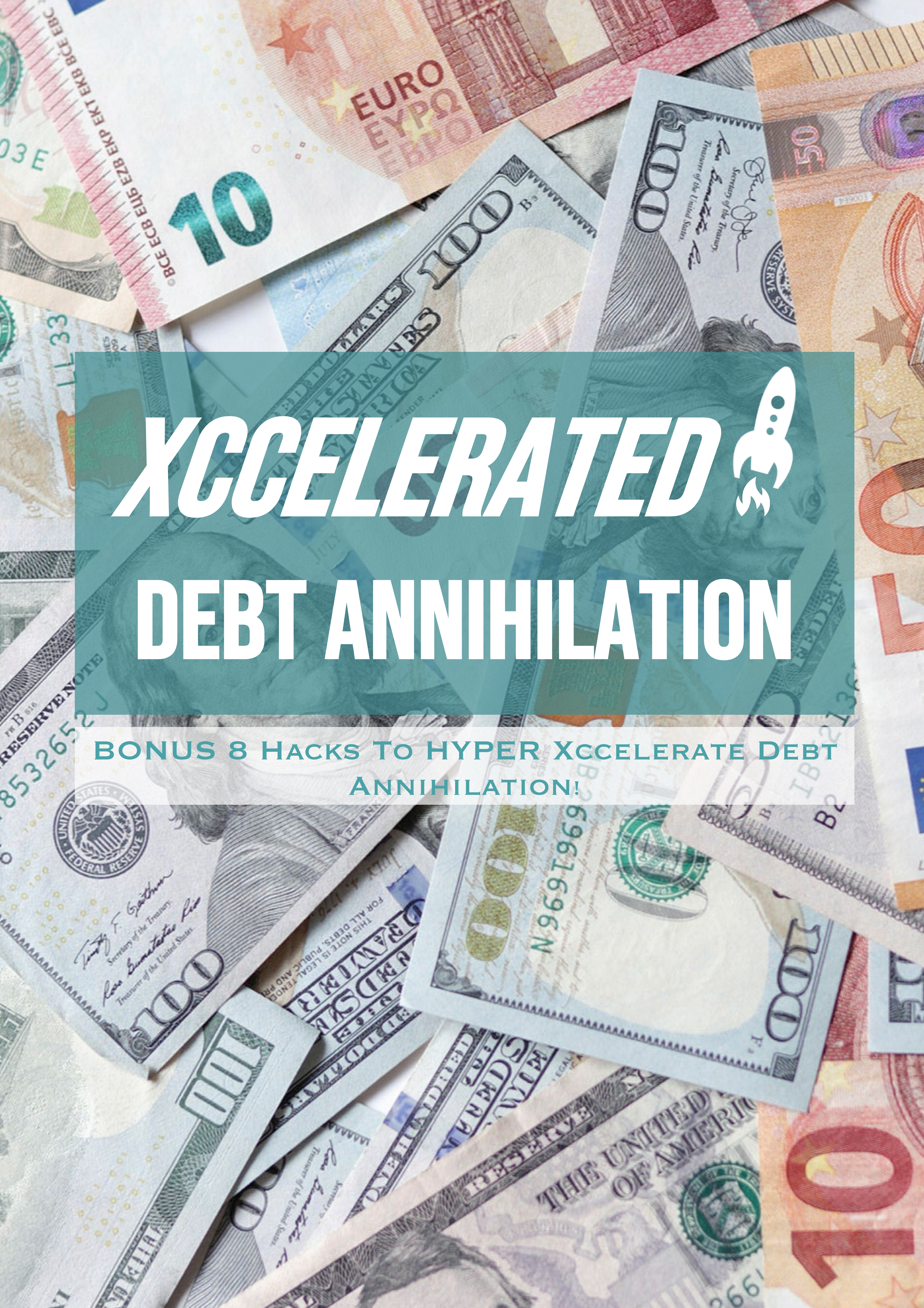

XCCELERATED DEBT ANNIHILATION

BONUS 8 Hacks To HYPER Xccelerate Debt Annihilation!

Publishers Page

NOTICE:

You Do Not Have Permission to Reproduce, Reprint or Resell this eBook!

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!

8 HACKS to Hyper Accelerate Debt Annihilation

1. **Increase Income** (Sell things you don't need, BUY and SELL things, flip for profit)

2. **Postpone Wealth Account Savings** Instead of saving 10% into your Wealth Account, consider this, put an additional 10% towards paying off debt. Now 20% of your income is annihilating debt. You are also getting better returns than you will get from an investment in the stock market and with 0% risk. Every investment you make in debt is all profit because you are increasing your net-worth.

   Take paying off your credit card for example; you're effectively getting 17-22% returns risk free.

   "You may think the interest rate on my mortgage is only 6%, and I can get 10% or more in the stock market. Wouldn't it be better to invest my extra money in the stock market and pay off my home loan over the regular thirty-year amortization?"

   The answer to that question is that all money in the stock market is subject to loss. If your extra money is put in your house, it still will build up your net worth plus bring you closer to being totally debt free. Besides, where else can you get 700%- 800% return on your investment with no risk? *(See How to Pay off your house early bonus for more detail)*

3. **Aggressive Frugality**

- Use permanent items instead of disposable (Use a REAL Towel instead of paper towel to clean with)

- Don't buy name brand stuff (Stop Showing Off)

- Make things from scratch cheaper than buying packaged food. (Salad dressing, Rice)

- Reduce Eating out, Takeaways, when out bring food from home.

4. **Look for good deals**

   Just a little research can save money. When I was a child, my mother used to take my sister and I shopping and see a pair of shoes we needed. Then she would go around the shops to make sure she was getting the lowest price available. Now you can do the same thing online in minutes.

   Use ***Coupon codes**, get the: '**Hone**y' Chrome Extension*

5. **Avoid impulse buying**

   Avoid window shopping until you are disciplined. If you have to have something "wait" 30 days see if you can get along without it, I bet you can. After 30 days take that money and put it towards "XDA Account" or "Wealth Account" You will be shocked at how much you will have saved over year on stuff that you probably won't even be using any more, or stuff you forgot you even brought. You will be glad you did and will congratulate yourself when you come out of debt FASTER by refraining from spending money unnecessarily.

6. **Get one item only**, you don't need to have 3 pairs of the same or similar thing.

7. **Get rid of your subscriptions,**

Catalogue, gym (workout at home), Netflix, Prime, Food Deliveries, Amazon Subscriptions

8. **Rid Yourself of Temptations**

Jesus said, 'And if thy hand offend thee, cut it off: it is better for thee to enter into life maimed, than having two hands to go into hell, into the fire that never shall be quenched:' **Mark 9:43**

The average person consumes seven hours a day of media (TV, radio, Internet, social media, newspapers, magazines, etc.) and is exposed to approximately 10,000 advertising messages daily.

Take regular inventory of the media you're consuming. Who and what is influencing you and for whose benefit yours or theirs? Ask yourself honestly, what is the "benefit" of this programming in my life? Again, you'll find 99% is driving you towards stress, anxiety, debt, poverty, consumption!

Whether you acknowledge it or not; You are constantly being influenced by the world around you. 'Keep thy heart with all diligence; for out of it are the issues of life.' **Proverbs 4:23**

You have to remain on guard proactively take responsibility for your what you let yourself see, and learn to use your God-given free will to take control of your thoughts, emotions, which influence you to spend.

A major influence is television and media in general. From the day we first sat in front of a TV, we began our programming to become a consumer.

You sit down in front of the TV to unwind, intending to watch for half an hour. Four hours later you haven't left the couch.

The major Social Media/TV networks use programs/content as a vehicle for advertising. That’s the business model behind the 24/7 news cycle. Its ultimate purpose is to create content, clicks, and engagement to sell advertising space. Negativity and drama typically get the highest ratings. It’s a business model of content, marketing, and sales; that’s it. The responsibility is to the owners, to maximize shareholder value, not to you the viewer or “consumer.”

Be a producer of content rather than a consumer. In my home we have zero subscriptions for any paid media, satellite or cable. We consciously made this decision so get rid of the temptation to waste valuable time. We decided to redirect that time into producing valuable content, products and services that have touched thousands around the world.

Production feeds the soul, consumerism starves it. Production creates wealth and quality of life. Too much consumption eats wealth and perverts and distorts happiness and fulfilment. It’s natural to want to enjoy the finer things in life, but when you depend on consuming to feel good about yourself, you’re creating a black hole that grows bigger and bigger and can never be filled.

It’s worth mentioning research was done many years ago that suggested watching TV (and likely all forms of passive video media) changes your brain state and lowers your IQ. The ultimate conclusion of the study was open-ended; they weren’t sure if TV made people dumb (causation), or if dumb people just watched a lot of TV (correlation).

If I, were you, I would take some serious consideration into making the decision right now to cut your addictive media habits. TV and social media alike that sucks valuable time and energy every day. The easiest way to remove a bad habit is to replace it with a good one. I’d suggest reinvesting that time into learning new skills, which is what I did.

How Much Faster Can You Annihilate Debt Using these 8 Hacks???

If you apply just some of the above which essentially, three things:

- Increasing income
- Decreasing expenses
- Allocate 20% of your income to annihilating debt

You will **Hyper Xccelerate** your way out of debt even at WARP Speed, it all depends on how aggressive **YOU** want to be.

XCCELERATED
DEBT ANNIHILATION

HOW TO GET DEBT FREE X2 FASTER
EVEN IF YOUR INCOME REMAINS EXACTLY THE SAME!

Debt	Balance	Minimum Payments	# Payments Remaining	Priority	Accelerator Payments	New # Payments Remaining	Hyper Xccelerator Payments	New # Payments Remaining
Credit Card 1	$ 2,000.00	$ 50.00	40	2	$ 950.00	2	$ 2,410.00	1
Credit Card 2	$ 7,000.00	$ 150.00	47	4	$ 1,600.00	4	$ 3,060.00	2
Car 1	$ 10,000.00	$ 400.00	25	1	$ 900.00	11	$ 2,360.00	4
Car 2	$ 21,000.00	$ 500.00	42	3	$ 1,450.00	14	$ 2,910.00	7
Student Loan	$ 25,000.00	$ 300.00	83	5	$ 1,900.00	13	$ 3,360.00	7
Mortgage	$ 160,000.00	$ 1,500.00	107	6	$ 3,400.00	47	$ 4,860.00	33
TOTALS	**$ 225,000.00**		**344**			**91**		**55**

Income Example	**$ 5,000.00**
10% Xccelerator	**$ 500.00**

10% Xccelerator Payment	$ 500.00
Allocate 10% Wealth Account Savings to Xccelerator Payment	$ 500.00
Increasing Income to pay off debt $300 add to 20%	$ 60.00
Decreasing Expenses to pay off debt	$ 400.00
Hyper Xcceleration Payment	**$ 1,460.00**

NORMAL:

In the example above, you can see that if you don't do anything out of the norm and you continue making your regular payments you have **344** payments before you become debt free.

***XCCLERATED* DEBT ANNIHILATION:**

If you allocate 10% of your income to annihilating debt through the power of compounding you reduce that to **91** payments before you become debt free (***x3** times faster than normal)*

***HYPER XCCELERATED* DEBT ANNIHILATION:**

If you **increase your income $300 a month just $10 a day**

+ Allocate 20% of your income (+ 20% of your $300 Income increase $60 a month)

+ Decrease your expenses $400 a month

= Through the power of compounding you reduce that to just **55** payments before you become debt free *(**x6** faster than normal)*