TRUTH IN EQUITY®

If You're Going To Dance With The Devil (Debt) Wouldn't You Rather Lead?

Equity Optimization Outperforms "Conventional" Results

The Equity Optimization Financial Model we teach spins the traditional consumer-bank relationship 180 degrees on end. Our system is the epitome of the unconventional. This is why many financially savvy individuals often believe it sounds too good to be true (and even worse; question its validity). People fear what they don't understand. But when it comes to something as important as your finances; fear, or a lack of understanding, should not stand in your way of a worthy investigation. A lack of understanding should actually motivate you to dig deeper. It shouldn't scare you. If you *really* want to improve your financial condition, isn't it worth your *best* effort?

It Doesn't Matter How Much You Make Or Owe

As far as your financial condition is concerned, it doesn't matter how much you make, how much you owe, or if you think you have the system wired. Your financial condition is directly related to the "conventional" model of banking and borrowing originally taught to you by the banking industry.

Think about that for a minute… the banking industry taught *you* how to bank and borrow.
Do you think they might have had an agenda?

What do we mean by the "conventional" model of banking and borrowing?
We are referring to 'how' we manage our financial lives via the current banking model.

How We Bank

For the majority of us, our net income is deposited into a checking account. From the available balance we distribute funds for mortgages, credit cards, groceries, utilities (and possibly various savings vehicles). Throughout the month, the unused balance resides in the account awaiting the next withdrawal. Whatever remains at the end of the month (discretionary income, positive cash flow or surplus) accumulates over time. We repeat this process month-in and month-out. Year-after-year. Money-in, money-out, without much regard for the balance, *beyond making sure there is a balance.* Sound familiar?

How We Borrow

When it comes to our financed debt, the *wisdom* of the "conventional" model dictates we chase the *lowest* interest rate and *lowest* possible monthly payment that fits within the confines of our paycheck. Under the "conventional" model of banking and borrowing this strategy provides the *illusion* of fiscal responsibility. This "illusion" is not categorically incorrect; it's just not entirely sufficient in its approach.

Obtaining the lowest interest rate and securing a manageable payment is fiscally wise, but to what end? Was it a monthly payment you can count on for a good long time? Was that the original goal when you acquired the debt? The original goal was to own a home, have a nice car or get an education. Is it safe to assume the original goal was not a manageable, fiscally responsible debt?

What did the debt consist of besides a low interest rate and a manageable monthly payment? It came with a *balance*. The amount you borrowed (or owe) if you have existing debt. The *balance* is the weight you feel around your neck. The balance is the anchor you drag around until it eventually wears itself away.

Under the "conventional" model, the outstanding balance is the most overlooked element of the debt equation, but it is the most crucial. The balance itself, no matter how long you've had the debt will *always* dictate interest costs and length of repayment. *ALWAYS*.

"Conventional" Model Guarantees Highest Cost And Longest Repayment Terms

Monthly interest charges are calculated on the *average daily balance*. *Under the "conventional" model, interest will always be calculated on the highest possible balance each and every month*. Why? Because the principal portion of your monthly payment is so small, the outstanding balance sees marginal reductions, thus leaving the highest possible balance to calculate interest charges. *The "conventional" model ensures the highest cost and longest repayment terms.*

An Interest Rate Cannot Produce An Interest Cost Without A Balance

Balance: The Villain in the debt game is *not* the interest rate or the monthly payment. It's the *balance*. It's the high monthly debt balance that costs you money, not the interest rate. An interest rate all by itself is nothing but a number. An interest *rate* cannot produce an interest *cost* without a *balance*. Interest is calculated on the outstanding balance of the debt. We know (or should know) the lower the balance, the lower the interest charges. So chasing the lowest interest rate is a wise choice in and of itself, but it isn't the answer to maximum interest savings if it is calculating interest charges on the highest possible debt balance. **To maximize interest savings above and beyond a low interest rate the outstanding balance has to be reduced to its lowest possible level.**

To reduce the balance and lower our interest costs, we need to operate within a banking model that allows our income (our most important financial resource) to attack and reduce that balance as low as it can go, for as long as possible, to save the maximum amount of interest. The "conventional" model of banking and borrowing does not facilitate the application of this principal.

Our participation in the "conventional" model dictates the institution (the bank) to be the primary benefactor of the model. Think about that: does a bank offer any product or service that doesn't improve *their* bottom line? And what sort of return do we receive for our participation in improving their bottom line? The convenience of paying our bills and accessing cash *should not* be considered a financially measurable return. Are you recognizing a problem with the "conventional" model of banking and borrowing?

The outstanding balance on your debt is villain as it relates to the interest you are paying, not the interest rate!

The “Conventional” Model Has Its Own Agenda: Profit At Your Expense

The banking community is not being vilified here for running a successful business model. The goal is for you to pause and think differently, more holistically, about the model in which you currently operate. When you understand that model from the ground up, you will realize how you can practice essentially the same principles the bank uses for yourself. You will then become the primary benefactor of the conventional banking model, but now its *your* banking model.

You must understand the “conventional” model has its own agenda. Think about how efficient and profitable the conventional model is for the banks. In the conventional banking model, interest is being earned on *every* dollar we earn, own and spend? *EVERY DOLLAR!* Your debt, owned by a bank, is calculating and accumulating interest every day. **The bank is earning interest on every dollar you owe every day.** Your income (the balance in your checking and savings accounts) is being traded in the stock market, loaned to someone else, and is earning interest for the bank, every single day. Every time you swipe your debit card, the bank is earning a percentage of the sale. They are earning money on just about every card swiped transaction we make. It’s beautiful…if you’re the banker…and we’d all do it for ourselves if we could…if we knew how.

The “conventional” model is not really *our* model of banking and borrowing. It is actually *their* model. We are just critical participants in the success and profitability of *their* business model.

Are you starting to recognize the flaws in the current system? Is this a system you are holding on to a little too tightly? Even if you think (or have been told) you’ve mastered the “conventional” model through “conventional” means, it is (and always will be) a severely imbalanced relationship.

For every financial transaction you make someone else is making a buck…except you. How would you like to reverse that relationship?

Equity Optimization: How To Improve *Your* Financial Condition

To fully grasp and comprehend the gravity of Equity Optimization, there must be an affirmation that there *is* a problem with the current model, and a new approach is needed if we want better results. In the research and discovery phase, there must be an inside-out, bottom-up, approach to the investigation process. We need to dissect the internal workings of the respective models to understand the results of each. From there we can make a qualified decision as to which model will produce the best results in an effort to reach our financial goals.

The Truth In Equity Optimization Model dissects, amends and improves the conventional model. Equity Optimization ensures ***you*** are the primary benefactor of the banking model. The Equity Optimization model ensures ***your*** debt and ***your*** income are in continual communication. Equity Optimization ensures 100% of your income is working against debt and saving you interest 24/7. Equity Optimization is the most efficient model you can implement to pay off debt because your income is always working against debt instead of debt always working against your income.

If You're Going To Dance With The Devil (Debt) Wouldn't You Rather Lead?

If you are going to dance with the Devil (debt) wouldn't you rather lead? If you want to improve your financial condition by paying off a mortgage, consumer debt, student loan debt or expediting your retirement goals, it's important to understand there are alternatives to how you bank and borrow. Our expertise is in the implementation and execution of an alternative financial strategy that you are likely not familiar with.

Complete Your Personal Profile

With your completed Personal Profile, we will perform an extensive analysis to help you gain a clear understanding of how this strategy works and how it can improve your financial condition. The analysis process is critical in making a qualified decision on whether or not this is the right model for your particular circumstance. Keep in mind, *one size does not fit all,* and not everybody gets to join the Truth In Equity Family. But no one can make that determination until a thorough examination of your Personal Profile has been performed.

See How Equity Optimization Outperforms "Conventional" Results

You are encouraged to take the time to talk with us and go through the discovery process. At the very least, you will discover how an unconventional approach can outperform "conventional" results.