



## **DISCOUNTS - How You Can **Make** **Your Bills Pay You** through the **Abundance Economic Network: Expense** **Member Case Studies****



Maria is a single mom with 2 children. Even though she works 2 jobs, she struggles to pay her bills each month. She doesn't want to accept government aid and she dreams of owning her own home someday. Maria joins the **Abundance Economic Network (AEN)** so she can pay her bills and begin saving money for her house.

In order to become an AEN member, Maria must have a working email address + a credit union account. After signing up for her membership, Maria must load a minimum of 4 Expense Units per month (the cost varies per unit). Depending on her needs, she is allowed to select 1-6 Expense Blocks each cycle which each have 5 expense units so she can load 5 – 30 expense units in total. All Expense Members are sent an email every 7-14 days with a new Expense Activation Invoice where they can purchase additional Expense Units as needed for their bills.

The more bills you have, the more Copay Discounts you receive – what are you waiting for?

Here are the steps Maria took:

1. She has an account at the credit union AEN recommended. The Network runs exclusively through credit unions. AEN will recommend a specific credit union for you to join. Maria's paycheck is automatically put into her credit union checking account each month.
2. Maria loads her initial *Access* Membership fee of \$50 which will be reimbursed to her for \$60 once she is accepted as member. She waits a minimum of 3 days for it to be activated. Once activated, she loaded her first Expense Units.
3. Now that she is an active AEN member, she uses the Monthly Budget Planner provided by AEN to best plan how to use the Expense Units to pay her specific bills. When she receives her email Expense Activation Invoice from AEN, she selects which number of "Expenses Units" that she wants to pay through the

Network. For this cycle, each Expense Unit she is interested in costs \$70-90 (the prices, codes, and copay discounts change with each invoice).

Notice, that Maria uses 2 blocks to pay her monthly rent because 1 block does not cover the amount of her bill. Maria purchases 20 units in the 4 expense blocks

Home Expenses/Rent	\$350.00 (5 units x \$70) Block 1
Home Expenses/Rent	350.00 (5 units x \$70) Block 2
Groceries	270.00 (3 units x \$90) Block 3
Utilities	180.00 (2 units x \$90) Block 3
Childcare	<u>400.00</u> (5 units x \$80) Block 4
	\$1,550.00 to pay her bills

4. Now Maria goes to [www.AENShareMyBills.com](http://www.AENShareMyBills.com):
  - a. She goes to the website header and finds the “More” tab. She scrolls down to the “Membership Activation” option and completes the form as instructed with her expense codes and blocks in the box. SAVE.
  - b. She then scrolls down to the “Load Access” tab where she loads her \$50 *Expense* Membership + the total \$1550 amount of her expense blocks which is inputted in the expense blocks. She checks out using the shopping cart.

*NOTE:* The prices of each Expense Unit varies each cycle depending on the Network’s volume and the number of people who buy those Expense Units. AEN’s purchasing volume allows members to get greater copay discounts than Maria could get individually. Discounts are set between 10 to 20% according to the amount of members buying specific expenses.

In Maria’s case, here are the Expense Units for her bills and the copay discounts she receives:

	Buys Expense Units for Bills	Receives Copay Discount
Home Expenses/rent	\$350.00	\$70.00 (20% discount) B1
Home Expenses/rent	\$350.00	\$70.00 (20% discount) B2
Groceries	270.00	\$40.50 (15% discount) B3
Utilities	180.00	\$36.00 (20% discount) B3
Childcare	<u>400.00</u>	<u>\$40.00 (10% discount) B4</u>
	\$1,550.00 +	\$256.50 = \$1806.50
Maria’s Expense Membership:	50.00 and receives	<u>55.00</u>
	Total Paid: \$1600.00 >	into her CU account = \$1861.50 deposit

The Network sends the \$1886.50 to Maria’s credit union account within 7 days so she can pay her bills for less money. Maria transfers her extra **\$261.50 copay discount** from her credit union (CU) checking account into her savings account for her eventual home purchase. If Maria’s bills where higher, she could load her copay discounts twice a month and double her copay discount to **\$523**.

NOTE: Each Expense Activation Invoice email is unique to each member and cannot be shared. Please only use YOUR email or you will be denied service. This is true of family members as well.

***What will you do with an extra \$200-500 each month?***

**Do You Need MORE Money to Pay Your Bills?**

This is real life example of a married couple using the full benefits of their Expense Memberships. Both Peggy and Joe are AEN Expense Members. Although they use the same credit union account for their AEN memberships, they must use separate names, debit/credit card numbers, and e-mail addresses to become members. Since both paid for an Expense Membership, this allowed them to max out and buy more Expense Units to help with their monthly budget needs.

Unlike Maria, they participated every 2 weeks so that each of them was able to purchase Expense Units that sent them \$149 each time.

\$149 x 4 (every 2 weeks for 2 people) = \$596 in monthly copay discounts

They also loaded a Revenue Sponsor Benefactor Membership (under the “Wealth” tab) on the AEN website. They loaded \$500 for a 30-day cycle which gave them a \$200 rebate every month. Keep in mind, there are a limited number of Benefactor Memberships available per estate. If they are “out of stock”, you can purchase a “Reservation” until there is one available for you to load.

Their Expense Membership gave them \$596 in monthly Copay Discounts  
+ \$200 monthly rebate as a Revenue Sponsor  
= \$796 monthly benefits from AEN

Joe works in retail sales and gets paid \$1,005 bi-weekly. Adding up their AEN memberships is like getting another paycheck (except without taxes taken from it!). Joe and Peggy are increasing the payments on their home mortgage with the goal of paying it off much sooner with AEN’s copay discounts and rebates.

***What could you do with an extra \$500-800 each month?***

## Monthly Budget Worksheet for Expense Members

1 <u>Product/Service</u>	2 My Bills	3 Expense Unit Cost	X	4 Activation Limit	=	5 My Cost	6 Copay Discount Payment	X	7 Number Bought	=	8 Total get
<i>Ex. Rent</i>	<i>\$900</i>	<i>70</i>	<i>x</i>	<i>5</i>	<i>=</i>	<i>\$350</i>	<i>85</i>	<i>x</i>	<i>5</i>	<i>=</i>	<i>\$425</i>
Rent/Mortgage											
- Insurance											
Utilities											
- Electric											
- Gas											
- Water											
- Trash											
- Cell Phone											
- Internet											
- Cable											
Groceries											
Auto Expenses											
- Gasoline											
- Insurance											
- Car Payment											
- Repairs											
Health Care Expenses											
- Insurance											
- Prescriptions											
- Bills											
Childcare/Support											
College Expenses/Debt											
Legal Representation											
Travel/Vacation											
<b>TOTALS:</b>											

**Account Money I Need:** Expense Membership \$50 + Total from "My Cost" (5) Column: \$ \_\_\_\_\_

**Total I Will Get Paid (8):** \$ \_\_\_\_\_

Goals for My Copay Discount Money: \_\_\_\_\_