

ALTERNATIVE & DEBT FREE LIVING

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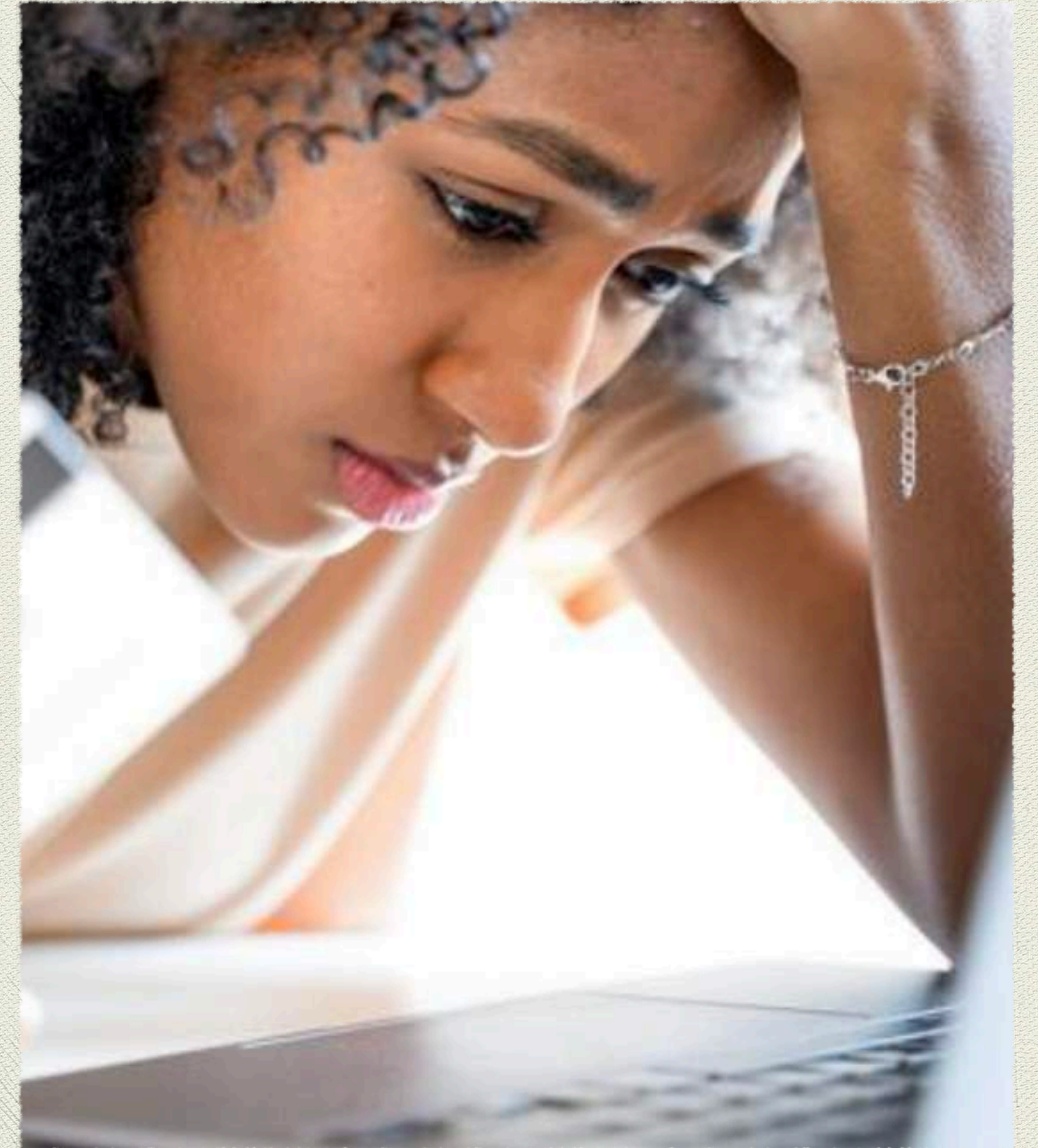
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What is the definition of debt?

“Debt is a financial liability or obligation owed to another, usually a creditor.” In other words, debt is when someone borrows money (a debtor) and is responsible for paying back the person or company who loaned them that money (the creditor or lender) usually at high interest rates.



Good Debt and Bad Debt

Good Debt

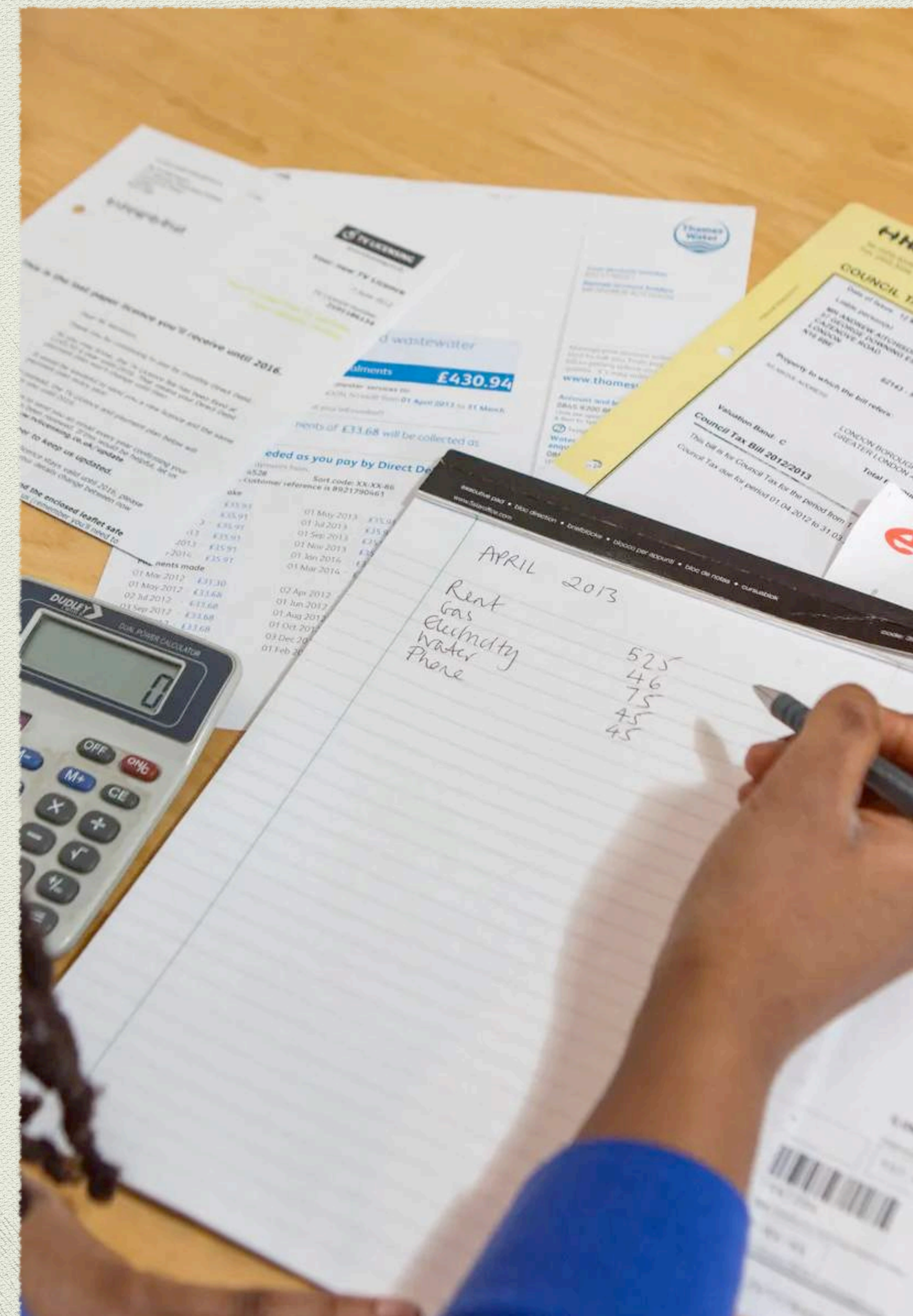
- **Credit Cards**
- **Mortgages** - When you're generating income.
- **Car Notes** - When you're generating income

Bad Debt

- **Credit Cards**
- **Mortgages**
- **Student Loans**
- **Pay Day Loans**

TOP 5 HOUSEHOLD EXPENSES

- **Housing/Mortgage.** Average family is spending \$1,600 - \$2,300 per month. \$19,200.00 - \$27,600.00
- **Transportation:** Car payment, gas, maintenance and auto insurance; public transportation.
- **Utilities:** Electricity, gas, water, garbage, internet, cell phone and/or landline.
- **Groceries, toiletries and haircuts, and other essentials.**
- **Child Care Expenses**



Debt Free Mindset

Being DEBT FREE requires SACRIFICE. If you sacrifice to pay your debt, then you should sacrifice to free yourself from it.

- **Make up your mind that you want to be debt free and that you will sacrifice to get there. Sacrificing looks different for all of us.**
- **Put your plan on paper, do your research and take action. Research land, research homes that are in need of rehab that you may be able to purchase for cheaply, research tax sales, and even ask for vacant property from non-profits, etc.**
- **Pool Your Resources with others who desire that same things that you do. This is often the BEST and fastest way to get things done.**



Steps to Take to Be Debt Free

- 1. Stop accumulating Debt!**
- 2. Track your spending habits.**
- 3. Negotiate lower interest rates/balance transfers.**
- 4. Settle current debts with creditors.**
- 5. Pay more than the minimum payment.**
- 6. Pool Your Resources with Others.**
- 7. Create a side business to generate income to pay off debt.**



Make Money With Little To No Money

- 1. Become an Acquisition Assistant (Bird Dog)**
- 2. Wholesale Real Estate**
- 3. Start a Dropshipping Business**
- 4. Join Affiliate Marketing**
- 5. Write an e-Book**
- 6. Become a Virtual Assistant**
- 7. Find a Work From Home Job - (Sedgwick)**
- 8. Sell Items You Don't Need (Trust me they'll sell)**
- 9. Freelance Your Skills**
- 10. Hack Services on Fiverr**





BUY LAND

The First Step to A Degree of Freedom

Where To Find Land & How To Buy It

- Driving for Dollars
- Tax Sale
- IRS Auction website
- Delinquent Taxes

- Cash
- Owner Financing
- Personal Loan
- Pooling Your Resources



OWNING LAND IS A PROCESS

- **Locate Land (raw, unimproved, improved)**
- **Walk the Land**
- **Survey**
- **Percolation Test**
- **Zoning**
- **Restrictions**
- **Wetlands/Flood Zone**
- **Easements**





YURT

Core Cost for 30' Yurt - \$18,000





Mobile Home

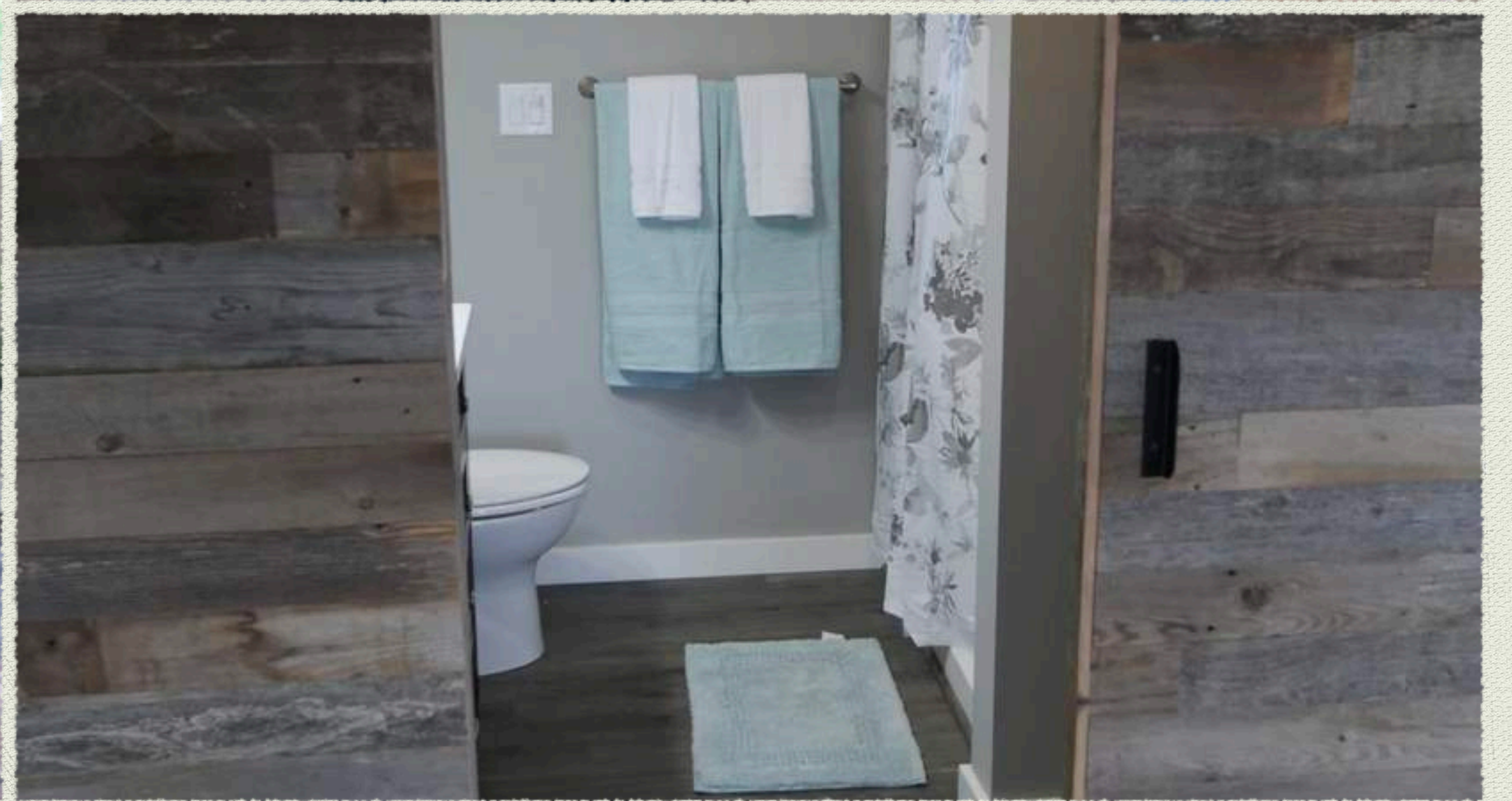
Used \$5,000 and Up





CONTAINER HOME

Prices Vary on Size of Container and Plan





SHED or METAL BUILDING

Prices Vary on Size of Shed or Metal Building



THE END

