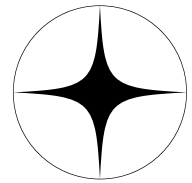


REFINANCE

SMART OR NOT?

Simple math can save you
hundreds of thousands of
dollars!



By Michael Bonn



Are you ready to take charge of your future?

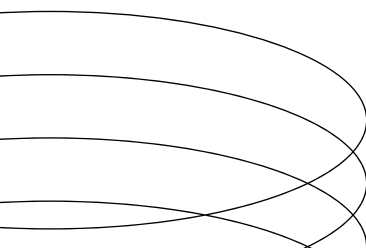
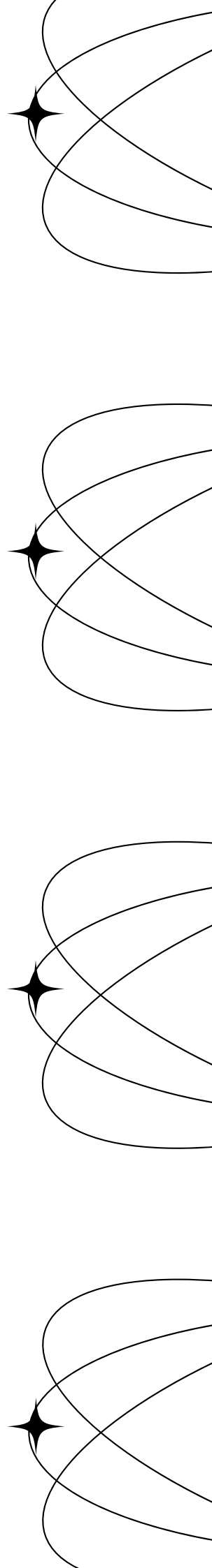
Are you tired of banks slipping money out of your wallet and tucking it into their own?

Then we're here to help! Our goal is to help you pay the LEAST amount of interest to banks and put more money in your pockets.

Come join a community of homeowners like yourself who are taking back what belongs to them: their money and the choice to use it however they want.

Whether you desire to buy your dream Ferrari, wipe away your debt, or send your kid to college, you have the right to spend your money as you see fit.

And one of the best ways to do that is knowing when it makes sense to refinance.



SIMPLE MATH

Did you know your decision to refinance can bury you in extra debt? The small monthly savings you gain can actually cost you hundreds of thousands of dollars AND add years to your payments.

Can you really afford that? Wouldn't you rather enjoy your hard-earned money?

So, when does it make sense to refinance?

It's all based on simple, verifiable math that gives you numbers you can TRUST!

Math is reliable, objective, and transparent. By plugging in the numbers, you can calculate the wisest path to take...without the burden of extra work.

Does that mean you HAVE to take that path? Of course not. We understand your decision to refinance isn't always based on math. It might be about peace of mind and ridding yourself of expensive monthly payments (for now).

Although you're part of a community of homeowners, you're a unique individual too. You have different needs, desires, and goals. Retirement, traveling, investing—it's your life, your money, your choice.



We get this!

Because, math.

ASK YOURSELF...



Deep breath! It's going to be okay.

Let's not even worry about the math right now. Instead, let's take a bird's-eye view of refinancing.

Before you refinance and commit yourself to years of extra payments, answer these questions:

- How much money will I save each month?
- How long will I save money?
- How much am I adding to my overall lifetime payments?
- How old will I be when I make my last payment?
- How can I refinance AND save money AND keep the same amount of payments?
- How fast can I get out of debt if I refinance? Or if I don't?
- How long do I plan to stay in my house?
- Are there better options out there, like a home equity line of credit (HELOC)?

Truthfully, you probably won't know how to answer these questions. That's why we're here. We can help by breaking down the numbers for you.

That's right. We'll do the math and show you the results. And, if you wish, we can breakdown the results so you understand how we got them.

OTHER QUESTIONS

- Should I refinance?
- Is it better to refinance with a first or a second mortgage?
- What debt should I include in my refinance?
- If I don't refinance, how can I get out of debt?
- Will all mortgage companies give me transparent, number-driven options that are best for me?

Most of these questions can be answered with...math!

Surprise, surprise.

They can also be answered with our help.

Truly, it comes down to the numbers, and what those numbers can do for you and your finances. Because, like all homeowners, you should get to choose what to do with your money. Not a bank, not anyone.



Just remember this: It's not math. It's your future.

When you're ready to take control of your future, we're here to help.

- Subscribe to our Youtube channel, **The Cash Flow Company**, to get the latest advice on refinancing.
- Contact us at **www.SmartWithDebt.com**.



A sister company of The Cash Flow Company