

# Affiliate Product Snapshot for YOURNAME

1. Electronic info product that will help your subscribers with information they will be CRAVING in early 2005.
2. Prepared and extensively tested marketing materials.
3. Many well-known affiliates in WIDE variety of niches sell the program successfully 3-4 times per year.
4. Amazing testimonials including pictures and full names and addresses of satisfied students.
5. Commission rates ranging from \$25.86 to \$38.50
6. Conversion rates from 2% to 6%+ are typical with special offer.
7. Enclosed 2 minute 21 second video will explain basis of program that SHOCKS the typical person who thinks they are paying their bills the right way...96% are not.

More details on following pages...

## **ATTENTION:** **TRAFFICOLOGY PLATINUM MEMBERS**

Commissions of \$25-\$38 & Up to a 6% Conversion Rate  
Sign-up to Promote "How To Own Your Paycheck Again!" and  
Get your own FREE copy of this amazingly powerful program

**<http://LeoQuinn.TrafficologyResources.com>**

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“How To Own Your Paycheck Again!” is a multi-media electronic program. It is based on live workshops conducted at colleges and schools throughout NY and MA since 1997.

It teaches people how they can pay off all their debts in 10 years or less, including a mortgage, even if they signed a 30-year mortgage YESTERDAY.

They learn how this is possible without pinching pennies, getting a second job or changing their lifestyle in any way. Quite simply, they learn a better way to pay their debts using the money they already use to pay them.

Finances and debt will be on the TOP of your subscribers minds as the holiday bills start to arrive in January.

According to government statistics, 96% of Americans do not achieve financial independence. It is safe to assume that most of the people on your list do have an interest in this type information...regardless of what other interests or hobbies they may have.

We can make this assumption based on the many different niches that have purchased this information in the last year...

# Successful Affiliates...

<b>NAME</b>	<b>NICHE</b>	<b>WEBSITE</b>
Bob Rankin	Computer	<a href="http://www.InternetTourBus.com">www.InternetTourBus.com</a>
Mark Hendricks	Internet Marketing	<a href="http://www.Hunteridge.com">www.Hunteridge.com</a>
Mike Brescia	Self Improvement	<a href="http://www.ThinkRightNow.com">www.ThinkRightNow.com</a>
Jason Oman	Personal Improvement	"Conversations with Millionaires"
Michael Webb	Romance	<a href="http://www.TheRomantic.com">www.TheRomantic.com</a>
Robbin Tungett	e-Bay	<a href="http://www.AuctionRiches.com">www.AuctionRiches.com</a>
Doris Dobkins	Personal Finance	<a href="http://www.CreativeFinances.com">www.CreativeFinances.com</a>
Jillian Coleman	Government Grants	<a href="http://www.GrantMeRich.com">www.GrantMeRich.com</a>
Terry Rigg	Frugality	<a href="http://www.HomeMoneyHelp.com">www.HomeMoneyHelp.com</a>
Scott Stratten	Marketing	<a href="http://www.Un-Marketing.com">www.Un-Marketing.com</a>
Mike McGroarty	Gardening	<a href="http://www.FreePlants.com">www.FreePlants.com</a>
Dan Butler	Computers	<a href="http://www.TNPCNewsletter.com">www.TNPCNewsletter.com</a>
Don Monteith	Job Seekers	<a href="http://www.ActionTips.com">www.ActionTips.com</a>
Kathy Wilson	Decorating	<a href="http://www.BudgetDecorator.com">www.BudgetDecorator.com</a>
Bob Doyle	Wealth Attraction	<a href="http://www.WealthBeyondReason.com">www.WealthBeyondReason.com</a>
Maria Gracia	Organization	<a href="http://www.GetOrganizedNow.com">www.GetOrganizedNow.com</a>
Barbara Feldman	Kids/Computers	<a href="http://www.SurfNetKids.com">www.SurfNetKids.com</a>
Chris Conroy	Reiki	<a href="http://www.chikara-reiki-do.com">www.chikara-reiki-do.com</a>
Jim Daniels	Internet Marketing	<a href="http://www.BizWeb2000.com">www.BizWeb2000.com</a>

# The Affiliates Speak...

I am thrilled to have joined Leo Quinn's affiliate program.

When Leo originally sent me a letter and a demo of his program, I put it aside. I generally don't feel comfortable promoting a financial, debt-reduction program to my readers. There are so many shady companies out there giving misleading information, and I only promote products that I truly believe in.

It did look professional however, so I passed it on to my husband to have a look. He did, and discovered it was a very informative, easy-to-understand program that could indeed help many people get out of debt and get back on track with their finances. After then reviewing the program myself, both my husband and I agreed that we'd run a tiny classified ad for it in my Get Organized Now! newsletter and see if it would interest our readers.

So far this year, and it's only the middle of the year, we've grossed over \$52,000 in sales, \$26,000 of that is my profit!

I am so happy with my results, that I continue to run ads for Leo's product, often with personal endorsements. These never fail to draw a most excellent response!

Maria Gracia  
[www.getorganizednow.com](http://www.getorganizednow.com)

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Hi Leo

Well, you'd think that sending out a recommendation for a book dedicated to showing you how to take control of your personal finances...

To a list of people interested in the subject of Reiki...

Would fall flat on its face, wouldn't you?

And initially that's exactly what I thought too. That is until I gave it some deeper thought.

Here's a little on how my thinking went...

We all live in a debt based society - therefore everyone is expected to borrow - therefore very few people are not in debt - but most people, even though they've been encouraged to do so, do not like being in debt - so everyone's looking for a way out - even people interested in Reiki - therefore I'm almost duty bound to bring 'How to Own Your Paycheck Again' to the attention of my subscribers.

So I joined your affiliate program, emailed my Reiki list and...

Found my thinking fully justified - for the response, as you know, was quite wonderful.

Thank you, Leo, for writing this book.

I think it can be safely offered to anyone on any list - for the truth is everyone, in their heart of hearts, wants to be debt free... and will be very grateful to anyone who offers them this chance.

Warm regards

Chris Conroy  
<http://www.chikara-reiki-do.com>

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A lot of people send me requests asking me to promote their products in my Make This Year Great Newsletter. But I am very selective about what I send out to my list, and I accept very few such requests.

When Leo Quinn contacted me about his product, "How To Own Your Paycheck Again", I almost trashed it. But something told me I should check it out. Am I ever glad I did!

My newsletter focuses on success-type issues, and a product about managing your debt didn't seem to fit. But the more I thought about it, it was a perfect fit. Success depends not only on making money, but keeping what you already have. Leo's product was a natural. So I signed up for his affiliate program and did a mailing.

I used one of Leo's prepared emails, customized it a little, and sent it out. Almost immediately I started getting order notices and they kept coming. Then in a week I sent out a follow-up, and got almost as many sales as the first time. Bottom line: I made more money promoting Leo's product than from any other in a long time.

"How To Own Your Paycheck Again" applies to everyone, regardless of what business you are in. My success with this program proved it. Thanks, Leo, for bringing this product to my customers ... and for making us some money together.

Richard Beaty  
www.small-business-success-news.com  
Tucson, AZ

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Leo,  
I just wanted to send you a quick note and tell you how pleased I've been with the sales response your products have produced when I send your offers to my list of subscribers and customers.

At first, I wasn't sure that my list would be interested, but from the amount of sales we got, it's obvious you were absolutely right...they were real interested.

Thanks again,

**Mark Hendricks**  
**hunteridge.com**

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Hi Leo:  
I'm pleased to have had such a great promotion with you these past couple of weeks.  
Every time I contact you to do a joint venture, we both make loads of money. It's so great.

**It's also amazing to me how well your products sell, even to a frugal list like mine.**

Thanks again  
**Doris Dobkins**  
**www.CreativeFinances.com**

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Hey Leo!

Thanks for contacting me with your affiliate offer!

I am very pleased with the results thus far. I do quite well with my list usually but **this has been one of the better responses I've received in a long time.**

Your material is of interest to everyone, no matter what their particular interest is online so it did just as well on my list of eBay enthusiasts as it would on any other type of mailing list.

Please feel free to contact me anytime you have a JV in mind. Your knowledge and information is invaluable!

Best Regards,  
**Robbin K. Tungett**  
**<http://auctionriches.com>**

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Leo,

Thank you so much for giving me the opportunity to offer your Paycheck program to my mailing list.

I really didn't know what to expect sending this offer to my gardening list, but when you sent me payment for my share of the sales I was like; "Holy Cow!"

**I am really impressed at the conversion rate that your sales page gets.**

Or maybe I should say I'm envious! Anyway, thanks again Leo, this was one of the best JV deals I've been involved with.

**Mike McGroarty**  
**[www.FreePlants.com](http://www.FreePlants.com)**  
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To All The Skeptical Webmasters,

It's been one year since I first run a Joint Venture with Leo Quinn promoting his e-book "How To Own Your Paycheck Again!". Since that time I have run three more. Why 4 joint ventures for the same product? Pure unadulterated profit!

I've run joint ventures promoting other products and did OK but Leo's e-book sells every time.

If you are thinking twice about accepting Leo's offer to run a joint venture, Don't! He's a man of his word and has an excellent product that will make you money.

All the best,  
**Terry Rigg**  
**Editor- Budget Stretcher- <http://www.homemoneyhelp.com>**

# The Students Speak...



Leo,

**What were your perceptions before you bought the "How To Own Your Paycheck Again" program and were you reluctant in any way?**

Leo, I purchased your program, How To Own Your Paycheck Again January 31, 2005.

I hesitate at any program out there on the Internet, TV, or magazine that claims financial freedom and/or make money quick schemes. Several months before knowing about you and your program I had requested a daily mailing from Daily Dose of Happiness, The Happy Guy, <http://TheHappyGuy.com>, David Leonhardt. In one of his daily doses he mentioned you and the amazing program offer to his clients. I did hesitate for 2 day's, reading everything on your site, reading over the discounted offer and picking it apart and contemplating whether this was worth the investment.

I asked my wonderful wife who supports me in everything I do about this program to read it through, pick it apart, and tell me what she thought about it. She said why not, lets try it. We have a mortgage debt of 132,000, Home equity (consolidation) of 15,000 (I did this 2 months before knowing about your program), and a credit card of 600.

We have 4 children Zachary 13, Nathan 11, Tiffany 6, and Daniel 3. My wife Theresa is a home maker and I work full time and go to college part time with several semester full time (college is paid for by my GI Bill thanks to the time I served in the US Navy) So we are on one income and it has been tough. Thinking there has to be a better way. Leo, I found the better way through your program. We greatly appreciate what you have done for us. Again, thank you.

**How did you feel as a result of using the program?**

Leo, that night I printed the file, "How To Own Your Paycheck Again" and read every word that evening. After the first few minutes I thought to my self that this was well worth the...investment. Later to find that the investment was more than just receiving an e-book, it was receiving monthly newsletters of motivation, a personalized service of offering the teleseminars (which by the way I really enjoy), and ways to be free from the debt.

We might be moving soon and I will have to re-read the mistake #1 portion again to make sure I don't make the same mistake that I'm currently in.

Allen and Theresa Jackson  
Topsham, ME

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Leo-

I wanted to let you know what a tremendous impact "How to Own Your Paycheck Again" has had on our life. I will start by telling you how discouraged I was with other programs that are on the market. They all seem to say the same thing- cancel your cable and eat peanut butter for a few years and then maybe, just maybe, you too can be debt free. Your program was a breath of fresh air for us- it is realistic and relevant to our younger generation. I truly believe that we were your ideal customers.

My husband and I are in our twenties- we have great jobs- and also a mountain of debt in the form of credit cards, student loans and car payments. We were paying extra on everything each month, but not really paying off anything. When I worked through your program, I was amazed at how much we could contribute to our Headstart each month. Within four months of using your program we will be credit card debt free and our 2 new cars and 60K in student loans will be paid off in less than 4 years. The best part is that I am able to start graduate school and pay cash! I encourage anyone who may be reluctant to purchase your program to consider it a wise investment. The Debt Cruncher alone is worth the price. Thank you for being real- and offering solutions that work.

Sincerely,  
Brian and Karen Shofner  
San Antonio, Texas

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Dear Mr. Quinn

When I first heard that I could pay off my debts in possibly 6 years, I thought "Oh boy here we go again, another get rich quick scheme". The more I listened and started doing the math I couldn't believe my eyes..I thought "hey, this could really work!"

I have only been using your method now for a little less than a month but I can already see the light at the end of the perverbial tunnel. I have used your formulas to figure out that I will be debt free in just 7 years.

Great news for me since I was hoping to retire in 10 and the thought of retiring without debt is a fantastic prospect!  
I have been telling all my friends and family about this great method to get free of debt.  
Thanks for passing this strategy on! You're a lifesaver, or should I say future saver! I feel like now my future will be alot brighter.

Karen Blaszyk  
Venice Florida

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Dear Leo,

I wanted to let you how my small investment in your products has changed my life!  
I am pretty careful in my everyday purchases, so I was skeptical about spending money on your products when I needed the money to pay our credit card bills.

Some things that you said kept my interest and I became intrigued. And then I thought, well, the small investment would not really break me, so I gave you a chance. Right away, I read all of the materials that you sent me. While some things did not apply to my situation or pique my interest, your method for paying

off credit cards and the handy program that came with it were invaluable! I immediately put your program into action, and I have already paid off one bill, with another to be paid off in September. In less than 4 years, our credit card debit will be paid off!

At the time I invested in your program, I felt down and out. I was struggling to budget our expenses, and it seemed endless as to when and if we'd ever pay off our credit cards. I was also dealing with a lawsuit that, due to a technicality, might eventually cost me a considerable amount of money. I was depressed and felt helpless. Then you came along!

Not only have I gotten our expenses under control, but I am also earning extra money doing mystery shopping. I thought there wouldn't be much work available because we live in a sparsely populated area. Wrong! I'm easily making \$100 and more a week in my spare time and enjoying every minute of it. This extra money is making a big impact on our bottom line.

Life is not bleak anymore! I am happy, in control and am looking forward to whatever the future brings. The lawsuit is still hanging over my head, but I won't let it get to me. I now have the tools to cope with problems such as these.

Thank you, Leo! You have made a positive change in my life!

Kind regards,

Dianne Moore  
Los Osos, California

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Hi Leo,

I bought your book because I knew that I needed some encouragement and direction. I knew that you would be able to help me because I could tell from reading your letter that you were sincere, and I was right. I just felt that you could be trusted.

Since I started using and applying your methods, I am sleeping better, and I have much less indigestion. Worry was taking its toll on me.

I have accumulated about \$30K of debts from medical expenses that my insurance did not cover. I foolishly charged these expenses to my credit cards to avoid being hassled by the hospital's collection department.

Now I wish that I had just hung on. After I charged these expenses, one of my credit card companies doubled my rate because I was "at the limit". That was at the end of last year (2004). When this card expired, I did not activate the new one they sent.

Since I started using your methods, I have paid down my credit cards \$5K. Each month I am paying all the extra I can. Since then, they have offered to raise my credit limit. (Fat chance I would go for that.) But, they won't lower my rate. (Company policy.) At the rate I am going, I should have that entire balance paid early next year. I had a little set-back because one of my kids needed my help with moving expenses, but now I am back on track. I have also taken on a part-time job to help toward paying these bills down.

I know that I am on track to pay off all of these bills, and I am going to stay on track.

Jim Rittenhouse

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Leo,

When I first read your claim I was very skeptical. I had been paying alittle extra on many bills for so long and was very discouraged But after looking at the numbers it looks like I can be debt free house, vehicle and credit cards in 5 years! I have already paid off 6 bills! Everytime I pay one off I get so excited! I really don't know how to thank you!

Bonnie Smith  
Enterprise, AL

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Hi Leo,

Well, you said it would work? You were right, it does! I'm still climbing my way out of debt... you were right, it wasn't a quick fix, but I've reduced the number of credit cards I have by more than half (WOW!!), and I'm still going strong. Hoping to have another loan paid off by the New Year, and then that payment will roll over, too. I have to say a huge Thank You!! for helping me with this. I used to feel completely

overwhelmed by the amount of debt that I had, but that amount has stopped climbing and is steadily coming down ...I feel like I'm in control again. And since I'm not naturally the best with finances (obviously!), it helps that your system is easy to follow.

I'm sure that others are having the same success that I am, and I hope you'll continue to share your words of wisdom with everyone who needs a hand to dig themselves out of debt and start the climb toward financial freedom! Thanks again!!

Morgaen Hansen  
Stillwater, NY

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I've taken Leo's class, How to Own Your Paycheck Again, and it was excellent. I was to be just going in circles with trying to pay down my credit card debt with no real plan. Leo's plan was precise and easy to do with fast results. Leo's plan worked for me!

Lisa Snyder  
Albany, NY

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Dear Leo,

... I attended one of your seminars many years ago (don't remember just when, but more than 7) at Union County College in Cranford, NJ, but I am very happy to write a testimonial letter to let everyone who is new to your program or is thinking of attending that it really works.

Since attending your seminar I was able to get out of debt with the use of our "Calculating Bill Pay-Off Order" chart. It creates a real goal with periodic satisfying results...each time one debt is paid off allowing more money for the other debt payments.

Thank you for a life-changing financial life style, and thanks for the wonderful e-newsletters, I really enjoy getting them.

Thank you again,  
Carolyn Ryan  
Westfield, NJ

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I took your class right before entering into divorce proceedings and while I have not been able to fully apply the principles I learned from your class, I am looking forward to doing so once the divorce decree is final.

What I did take away from the class and was able to apply has helped me greatly in staying financially sound throughout a very difficult 18 month long process. The result was that my credit rating is still very good (scores in 700's) because I was able to handle all of the bills from both myself and what my husband left behind without defaulting, without having "lates." I truly appreciate what I learned and look forward to utilizing your program 100% once I am free to do so.

Elaine C. Loomis  
Catskill, New York

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When I first read "How To Own Your Paycheck Again" I too was skeptical, but if you follow the program exactly and arrange your bills the way the program tells you, you too will be amazed at how quickly you can be out of debt! Thanks again, Leo, for another quality product!

Brad Pollina

Saint Louis, Missouri

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Hello! Around the beginning of the year (I think) I purchased your online book. At that time, we had never had a budget, but I always wanted to set one up--just kept avoiding it. Well, your program encouraged me to look at our finances, and work something out. **I don't know how I ever got bills paid without it!** Since then I have paid off 3 debts, and I'm working on 3 more, and then we'll be in good shape! One of those would have been paid off this month, but our washing machine broke. That's o.k., though, because I could just rearrange some things, buy the washer, and get back on track next month. Your program gives a real goal--I can actually see an end to debt. Thanks!

Shana Chickering  
Canton, Ohio

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When I read your most recent E\* newsletter I thought where could I possibly begin in defining the great usefulness and personal benefit our family derived from taking your class?

On the day, we took your class, I believe back in 2002, we had over 20 open credit cards with high balances...We had almost 60K in debt!

After taking your class we realized we were in trouble! (DUH!)

We began to apply the knowledge we learned and within one year all of our small cards we paid and closed.

We now only have 2 credit cards with balances! So, our mortgage and our SUV which is on the credit cards ( A fixed rate of 1.9 % interest) for the life on the line) are our only debts left!

We are grateful to God for you! Our prayer is that God would draw every person eager to explore their financial circumstances, to you.. Not only was your class affordable and convenient but SO easy to follow.

Our credit score was once so low we couldn't change insurance companies to get a better rate, it was only 550... My most recent check of my credit score was 754 enabling our family to take advantage of numerous money savings interest rates!

Thank you LEO QUINN, your seminar turned our lives around!

With love, respect and sincere gratitude,

Lisa Marie Gutierrez  
Schencetady, NY

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Hi Leo,

I just wanted to say thanks a lot. I bought your book last night, and to be honest I was very skeptical about it. **(I'd wondered whether it would apply to someone living in the UK)**

However I've been reading it for most of the day (I printed it out) and to be honest it's filled me with enthusiasm. I've done my charts and to my amazement I can be free of all my debt commitments within 4-5 years. (That's including my mortgage)

I was really realistic about how I did them and didn't alter my actual lifestyle too much. If I did tighten the belt a bit more, then it would probably take me only about 2-3 years.

At the moment my debt commitments (including mortgage) range up to 10 years, so I'm very happy with that forecast.

It would be lovely to have my paycheque all to myself once again  
Once again thanks, (What a great start to the New Year)  
Kim

Hi Leo

If you would like to use my email as a testimonial you are welcome to do so.  
It might help all those other skeptical Brits (and other nationalities) to make their minds up to buy it.  
Might be worth mentioning on the website it applies to everyone  
Cheers  
Kim

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Hello Leo,  
As many others, I thought I was on the right track, but your e-book made me realize how interest really affect you. How important is to determine your ability to pay (If your total payments are already more than you can afford, you're in trouble). And also made me realize how closer I was to be out of debt (4 years for me. I thought it was much longer, at least 7 yrs.).

I was amazed! This new learning also helped me tremendously with my confidence. I now know that I can get out of debt quicker than I ever thought possible! I came out of this "program" with radically different beliefs about debt and how interest work. I'm much more positive about my finances and much more motivated and excited in managing my debt now.

Like you said "If you can pay all your bills on time now and you are serious about taking control of your financial future, this will be one of the smartest financial investments you'll ever make".

Arturo Hernandez  
Monterrey, N.L. Mexico

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Hello Mr. Quinn,

Thank you for your prompt response to my issue. I have re-purchased your product and did receive the (special) price this time. I also received notice that the original sale was credited already.

Nothing can sell your product the way excellent customer service can. I would recommend to my family and friends not to hesitate in purchasing this product because of the concern you showed for a customer.

Thank you again,  
Vanessa Jozef

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Dear Leo,

I attended your class about six weeks ago, and since that time, I have been enjoying my journey to debt reduction, credit improvement and all of those other good things. I went home that night and read through the entire book... cover to cover... taking notes along the way about what was relevant to my situation. That same night, I also made my initial list of debts... ranking from one to nine... my one and only retail credit card as number one, and the student loans at number nine. I figured out my headstart, and off it went to debt number one... all of my other creditors got the minimum payment; just as you suggested. I found my headstart by taking the extra few dollars that I sent to each creditor every month and came up with \$25. It's not HUGE, but it's a start. I am looking forward to having debt number one paid off in just a few months, and digging into number two by the early part of next year. I'll be sure to keep you posted as I continue on my journey to financial freedom!!

Thanks, Leo, for the knowledge you've given me!  
Holly Sorenson  
Clifton Park, NY

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When I saw your advertisement, I was intrigued and thought surely there is a better way to get out of debt and this could be it. Ordered your package and finally looked over it a week and a half later. I was quite surprised to find out how stinkin' SIMPLE and logical it was to follow the system. I ran the numbers through the DEBT CRUNCHER and found out I could be out of debt in 3 YEARS!! (with 5 credit cards!!) Get off your fanny and ORDER Leo's information. You won't be sorry!"

Lee Bickel  
Indianapolis Indiana

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Dear Leo,

I want to thank you for all the real, workable advice I gained from taking your class a while back. At times in your life when you know a change is what is needed, it is so easy just to say you will do it tomorrow, tomorrow--which usually gets lost in the shuffle and never comes.

Well with your help and encouragement and just your common sense approach to the problem of BILLS, BILLS, BILLS, and the idea of a tangible chart to work from, the impossible can be possible. Baby steps first than Running shoes, watch out!!!!

I would also like to add that one of the most important facts is that you just do not say do it, but you are there if there are any questions we have or any encouragement we need. You get to deal with a real live person (via e-mail and not just a written statement or empty promise or recorded telephone message. Debt is neither a pleasant or funny situation to be in but YOU HOLD THE FLASHLIGHT FOR US TO SEE THE LIGHT AT THE END OF TUNNEL..

Thanks a million for caring.  
Phyllis Allen  
Troy, NY 12180

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Hi Leo-

I bought your e-book "How To Own Your Paycheck Again" in April of 2002. It was the best \$\$\$\$ I have ever spent! I had \$14,000.00 in credit card debt plus a 30 year mortgage on my home and a \$26,000.00 car loan. Since reading your book I have made drastic changes in my payments. I was doing everything wrong. I was robbing Peter to pay Paul. I was rotating who I would pay each month or paying more on one card than another. I had closed all of my accounts at least a year prior to reading your book. I just could not seem to get ahead!

Since reading your book I became excited. Your book told me I could be completely debt free in 9 years and a couple of months. That included my mortgage. It is now December 2004. I have paid off all of the outstanding credit cards, paid off my vehicle, and now am working on the mortgage. Because I was able to clean up my credit, my scores have gone up. I was able to refinance my remaining mortgage with an interest rate that was 2% lower than I had previously and go from a 30 year mortgage to a 15 year mortgage. My payments are less than they were before the refinance.

I had a small set back. My husband's truck finally died after having it 12 years and 200,000 + miles so we had to purchase another vehicle. Because we had gotten our finances in order we were able to do that. Two years ago another payment would have broke us. We now have the mortgage and a new car payment, but we are still paying less than we had been two years ago! I should still have everything paid off in seven years! I won't even be forty! That is so exciting to me.

I am much happier and I sleep better at night. There is a lot less tension in my home. I can get through the holidays without feeling depressed. I even had enough money left over at the end of the month that I was able to open a savings account just for Christmas. I have not used a credit card since reading your book and have not needed to because I "found" the extra cash to pay for the things I need!

Thank you so much for this book. The ideas were so simple. I just needed someone to spell it out for me. You have opened my mind and given me freedom I have not had in years. I really appreciate all of your information. I look forward to your news letter every month!

-Jessica Simpson  
Hammonton, NJ

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Dear Leo, we did not attend a seminar but bought your ebook "Owning your Paycheck. I wanted to tell you how much it has helped us to understand about paying off the SMALLEST debts first so we would have more to invest in our bigger debts sooner. Although we are not out of debt YET there starts to be a light at the end of the tunnel because this method just makes more sense! Thank you for stating what should be the obvious, but sometimes that is just what we need! We purchased your book more than a year ago and probably half of our debt is gone already. God Bless You!

Randy and Lucie Cobb

#####

I attended Leo's "How to Own your Paycheck Again" seminar at the local community college last Spring. In six months' time I've eliminated half of my credit cards totally.

The first column of my worksheet lists now only four debts, and I started with seven. Not only was the class informative but I was able to actually translate Leo's theories into reality. I've attended many different types of classes over the course of my career and many just did not carry over into "real life". But Leo's seminar actually helped me accomplish the goal I set out to: to finally be debt free. Thanks Leo.

Francine Melodia  
West Kill, NY

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I read Leo's ebook one year ago to try to get a handle on my own finances. The program seemed easy and effective so I began following his advice right away. My situation wasn't too bad so it only took a couple of months to see a difference and make me glad I had found his website.

Soon after, I found out about the financial mess my parents had secretly gotten in over the past ten years. They had 30-something creditors. They were still trying to pay dentist bills from 3 years, getting late fees on all credit cards and struggled every month to pay the mortgage. I decided to use Leo's plan on them too.

Although their monthly bills were twice their income, the plan allowed us to get current, and start paying everything on time. Now, one year later, they only have 3 credit cards left unpaid, and more than anything, peace of mind.

I think Leo's plan is simple and really works. Even if you stray a little, if you understand the concept he's trying to teach, anyone's debt can be significantly reduced in a reasonable amount of time. Everyone who worries about their debt should try it. It only takes 2 or 3 months of following it to see its impact and gain the hope of being debt-free one day.

Denisse Vargas  
Houston, TX 77040

Dear AFFILIATE NAME:

Thank you very much for reading.

The enclosed CD includes:

- 1) A copy of the "How To Own Your Paycheck Again!" program in Adobe PDF for your review.
- 2) A 2 minute Camtasia video that cuts to the chase on how this amazing system will work for your subscribers.
- 3) Copies of the bonuses and audios
- 4) A copy of the extensively tested salesletter.
- 5) Copies of all winning classified ads and letters other affiliates have used to direct their subscribers to the sales letter. These are in text form for easy copy and paste.
- 6) A copy of the two e-mail sequence that has always sold at LEAST 20 copies when used on any legitimately developed list of subscribers.

You'll get a minimum of \$25.82 or \$35.11 for every program sold because of your efforts if we use Clickbank for order processing. If we use my merchant account, administered by 1shoppingcart.com I'll pay you a full 50% (\$28.50 or \$38.50).

The lower amount comes from a special price of \$57 that you could offer for a period of 7-10 days if you'd like. The higher amount comes from the regular sale price of \$77. It has been my experience that affiliates get the best response when offering the discount. This allows for a follow-up to the first notice and usually a nice spike in sales.

I pay 80% at the end of the promotion and the balance less any refunds at the end of the 30 day refund period.

This information can really help your subscribers. Please contact me for more information and to get a promotion started at <http://LeoQuinn.TrafficologyResources.com>

Best wishes,  
Leo J. Quinn, Jr.

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