



Lesson # 1

Start Strong

By

Bruce Ammons

<http://DEBTonatorCourse.com>

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Foreword

Welcome to your first **DEBTonator Course™** lesson!

I am excited to have you as a valued member of our 26-week debt removal program and am looking forward to hearing your rapid debt elimination story soon.

Before we begin with the inaugural training, there are three important things I need to mention to you...

1) Time Released Bonuses Every 90 Days.

Once per quarter, you will automatically receive a FREE bonus as an active **DEBTonator Course™** subscriber. This will appear in your inbox approximately every 90 days and will include accessories and training materials to further maximize your debt elimination success. Additionally, there are some built-in "surprises" (special reports, forms, etc.) along the way at unspecified intervals. One of these reports includes information that I paid over \$5000 to acquire. And finally, there is a SUPER "graduation" bonus at the completion of your 26-week training that is literally worth more than the entire year's subscription dues...so look for that on graduation day.

2) What's In Store The First Few Months.

I want to give you just a quick look at what we'll be covering during the first 10 lessons in your training...

Lesson #01: How To Create Momentum By Starting Strong
Lesson #02: How To Increase Effectiveness By 10X
Lesson #03: Ready...Preparing for the All Out Attack
Lesson #04: Aim...Make The Target Clear
Lesson #05: Fire...The All Out Attack (30 Days of Debt Explosion)
Lesson #06: How To Creatively Decrease Expenses
Lesson #07: How To Creatively Income
Lesson #08: The Key That Makes ANY Debt Elimination Plan Work
Lesson #09: The 7 A Money Maximization System (Part 1)
Lesson #10: The 7 A Money Maximization System (Part 2)

3) Why You Should Never Cancel.

There are many reasons why you should stick with your membership (it's great training, if you keep quitting one thing and going to another you'll never get anywhere, even if you don't use it all now you can archive it to use later, the \$27 per month price will soon go up, etc.) but there is an all-important reason that I have to warn you about from the beginning. Each of your lessons is sequential and delivered by autoresponder. ***That means, if you decide to cancel and rejoin at some point in the future, you'll have to start all over again with the very first lesson.*** There is no "picking up where you left off" with this training program. I **strongly** encourage you to stick with this for the entire 26 week duration...trust me when I say you'll thank me in the end.

URGENT: Your Email Address...Potential Delivery Problems

There are a couple of Internet Service Providers that are spam "trigger happy" and unfortunately yours may be one of them. Oftentimes whitelisting Bruce@DEBTonatorCourse.com will remedy this. Or adding my email address list to your address book may remedy this. However, in some cases it is necessary to use a different email address.

Please check your email and if you do not receive the "welcome" email within 24 hours then I recommend you get a free Gmail email address (not Yahoo or Hotmail as they are trigger happy too!) to use for these lessons.

You can get a free Gmail email address in just a few short minutes at <http://mail.google.com/mail/signup>. Once you have done so, please email me back and I will manually reconcile the new email address to your account so you'll properly receive the lessons.

Now that we've gotten the housekeeping out of the way, let's get to the reason why you are here...the lesson!

Introduction

Welcome to **The DEBTonator Course™**. You have just acquired the most explosive debt elimination course in the world.

Hi...my name is Bruce. After battling debt for years, I decided there had to be a better way. I searched the world over for strategic debt elimination strategies.

Almost everybody said the same thing...except one **ancient book**.

This **ancient book** was different. It taught the opposite of the traditional financial strategies to which I had been exposed. After experimenting with the strategies from **the ancient book**, I paid off all debt (including a new 30-year mortgage) in less than 5 years.

Since then, I have been refining these strategies and the results are astounding. To date, our record **DEBTonator™** has paid off \$289,000 in debt in only one year. One family paid off all the debt to their name in only 11 months (including their 30-year mortgage). But the best is yet to come. These records will be broken...possibly by YOU!

Meet Daisy and Dave **Debtonator™**



Daisy and Dave went from financial confusion... **to financial victory!**

And they will be your guides on this life-changing journey.

Lesson # 1: Start Strong

Ancient Book Strategy # 1



"Whatsoever thou doest, doest quickly" ABDSQ223



The first teaching from *the ancient book* is beautifully demonstrated by the modern day space shuttle.

The space shuttle burns 95% of all on board fuel within the first 8 ½ minutes of flight.

It **starts strong** and picks up momentum quickly. It reaches speeds of up to 19,000 miles per hour during this initial burst. This is the equivalent of 5 miles per second. Wow!

Though most fuel is gone, the shuttle has gathered so much speed, so quickly, that momentum is created. Additionally the shuttle enters an entirely new realm...ZERO GRAVITY.

You do not need much fuel to travel endlessly in the realm of zero gravity, assuming you have gathered enough speed and momentum.

The same is true with debt elimination. If you can start strong and pay off a lot of debt very quickly, you create speed and momentum. That is the goal of this 26-week course. You really can pay off more debt in the next 6 months than you have in the previous 6 years!

By contrast, the typical response to financial stress in the 21st century is: "lower you monthly payments by extending out the length of your loan(s)."

This takes many forms:

- Loan terms on automobiles have gone from 4 years to 8 years.
- Home loans terms have gone from 30-year loans to the newest trend...the 50 & 60-year mortgage.
- Debt consolidation loans that payoff all current unsecured debt with a new loan from a bank or credit union.
- Many others...

Each of the above may create a small amount of financial breathing room for the short term, but they violate Ancient Book Strategy # 1.

This strategy requires **intensity of focus and energy in the early part of the journey**...just like the space shuttle.

Though it is not easy, neither is living under the burden of long-term oppressive debt. You simply shift from "living with a heavy debt load" pain to "short term sacrifice to eliminate debt" pain.

This shift does several things:

- You experience quick pain relief. Debt elimination pain is not as intense as "continue to carry the debt load" pain.
- You transition from "less money than month" to "more money than month" quickly.
- You can breathe again. Financial suffocation is much worse than the journey we are embarking upon.
- Your relationships with others improve. "Continue to carry the debt load" pain is such an ever present distraction that everything suffers...including relationships with family and friends.

The **DEBTonator**™ Magic Formula

The mathematical formula you are soon to discover is worth far more than the price of this entire course. This formula aligns your debts in such a way as to create positive cash flow in the fastest way possible.

It is much more effective than aligning your debts based upon the highest interest rate first. (as recommended by **Suzy Orman**). It is also much more amazing than aligning your debts based upon the smallest balance first (as recommended by **Dave Ramsey**).

The life changing formula is:



For example, which of the following creditors should be paid off first, Visa or ABC Bank?

Creditor	Interest Rate	Payoff Balance
Visa	18%	\$3999
ABC Bank	12%	\$4001

Suzy Orman would encourage Daisy and Dave Dehtonator to pay off the highest rate interest debt first...the Visa Card.

Dave Ramsey would encourage Daisy and Dave Dehtonator to pay off the smallest balance first...in this case also the Visa Card.

BUT WAIT! The **DEBTonator**™ Magic Formula says you need more information and the comparison should look like this:

Creditor	Interest Rate	Payoff Balance	Minimum Monthly payment	DEBTonator ™ Magic #
Visa	18%	\$3999 ÷	\$95	= 42
ABC Bank	12%	\$4001 ÷	\$435	= 9

The **DEBTonator**™ Magic # for Visa was determined like this: $3999 \div 95 = 42$

The **DEBTonator**™ Magic # for ABC Bank: $4001 \div 435 = 9$

Always pay off the debt with the *smaller* **DEBTonator**™ Magic number first!

Why? Just look...if we pay off ABC Bank first, it "frees up" \$435 per month in cash flow. If we pay off the Visa first, it frees up \$95 in positive cash flow. The pay off balances of the 2 creditors are very close, yet the positive cash flow implications are staggering.

The quickest way to create the most cash flow quickly is always discovered by the smaller **DEBTonator Magic #**. This results in creating the fastest growing and most powerful debt snowball possible. In fact, it is so powerful it is like putting a debt snowball on steroids. I call it the Debt Domino™ (with the least possible effort, your debts all fall down)!



Summary of determining your *DEBTONATOR*™ Magic Number:

You simply use this mathematical formula on each of your creditors: THEN ALIGN YOUR CREDITORS FROM THE **SMALLEST *DEBTONATOR*™ MAGIC NUMBER AT THE TOP...PROGRESSING TO THE LARGEST *DEBTONATOR*™ MAGIC NUMBER AT THE BOTTOM.**



Dave and Daisy Debtonator Magic Payoff Order

Creditor	Interest %	Payoff	Minimum Payment	<i>DEBTONATOR</i> ™ Magic #	Debt Domino™
Credit Union	11.9%	300	100	3	100
State Bank	12%	728	153	5	253
Grandmom	0%	1200	100	12	353
JC Penney	12.9%	218	18	12.1	371
Orthodontist	0%	1300	100	13	471
Visa #1	13.9%	530	16	34	487
Dillards	9.95%	965	25	39	512
Ford Credit	8.9%	12821	299	43	811
Visa #2	9.95%	2913	58	50.2	869
Mastercard	19.9%	4800	95	50.5	964
Mortgage	7%	117000	1233	94.8	2197
Totals	N/A	142775	2197	N/A	N/A

This Week's Action Checklist From Daisy and Dave



One of the coolest features of The **DEBTonator**™ Course is that it is delivered in bite-sized segments. Though I believe in one or two day seminars, this format is much easier to digest and to take action upon.

Your only job this week is to finish this checklist and get excited for next week.

- If you are married, ask your spouse to read this assignment. Then set a time to discuss your financial situation with him/her. If your spouse is not cooperative, I will show you how to succeed without their participation next week.
- Start a spending log. It is important to track all your spending for a while. Ask your spouse to do the same if applicable. I recommend you get a small composition notebook to keep in your purse or pocket for this purpose. This will come in handy when we get to the super strong start launch date (week 6).
- Do the necessary homework and fill out the **Debttonator**™ (Random Order) Debt List entirely.
- Use the **DEBTonator**™ Magic Formula to realign your debts from the smallest **DEBTonator**™ Magic number at the top, proceeding to the largest **DEBTonator**™ Magic number at the bottom.

See you in 7 days...Be Blessed Big Time,

Bruce Ammons

Bruce Ammons
Publisher, **The DEBTonator Course**™

Coming Up Next ...

Lesson # 2: "How To Increase Your Effectiveness By 10X"

In the next lesson we'll be covering the power of teamwork in the debt elimination process. Who should be on your team and why? How will this increase your success?

Weeks 5, 6, 7, & 8 are the 30 Days of initial Debt Explosion. Start preparing your mind for massive action! These are the days that serve you in Starting Strong!

Definitions:

detonate

verb

EXPLODE, blow up, shatter, erupt, ignite, bang, blast, boom

debtonate

verb

To do all of the above simultaneously to your debts, resulting in rapid financial debt elimination
