

Ask Yourself...

DO YOU HAVE YOUR MONEY OR DOES IT HAVE YOU?

The Top 3 MISTAKES that SABOTAGE Your Finances

With

Tony Donnino

Co-Founder of:

Financial Coaching Now

and mentor to those who want to:

Live Debt Free!



Imagine...

Becoming debt-free

Paying cash for vacations

Having a plan for your child's college education

Being prepared for retirement

Being secure with your financial situation

Tony can get you there!



Financial Coaching Now is a group of professional Financial Coaches who assist individuals, families and businesses in how to alleviate debt, invest wisely and achieve personal and corporate goals. Our coaches are well trained and truly care about the success of each and every client, no matter how big or small.

Tony Donnino, Co-Founder of Financial Coaching Now is recognized as a leading authority on Personal finance for Individuals, Families and Small Businesses. His mission is

to teach

others how to break free of the “DEBT TRAP” and successfully transition to a life of fullness in learning how to manage their money so it no longer manages them.

Tony is a graduate of Financial Peace University and a Dave Ramsey Certified Financial Coach and is proudly recommended by Dave Ramsey’s team as one of the top coaches in South Florida. He has helped many people change their lives forever by using rock solid principles and a common sense approach to financial freedom.

Tony is following his passion of seeing people change their lives forever. He has experienced first hand the principles he has been taught and he is proudly debt free. He wants everyone to experience the joy and peace he now enjoys. He uses his struggles and triumphs to help others overcome the challenges in their lives and get on the road to financial peace.

Even If You've Been Guilty Of Participating in these Top 3 Mistakes...

I'll show you step-by-step how to
stop your **Financial Bleeding** -
no matter how hard you have tried
before...

Dear Friend,

Of course, you want to get out of debt, increase your wealth and retire with dignity. But you've tried so many programs or services that you don't know who or what to believe anymore. You just want the financial bleeding to stop more than anything else, and you should!

That's where I come in. My name is Tony Donnino and I'm the co-founder of Financial Coaching Now.

See if this sounds familiar...

"The financial problems we are facing are very challenging and this is a difficult period. We are overwhelmed and do not know where to turn." Virginia Morabito Boynton Beach, Florida

Then after becoming a client and applying the proven strategies, this same person has this to report:

"We would like to express our gratitude to you for providing us with your professional guidance. After our initial meeting with you, we began to realize that there is light at the end of

the tunnel and that our situation is resolvable. Your strategy to make a better financial life and a secure future is extremely thorough and precise. You gave us the courage to address our creditors directly. In less than 3 months we are now half way to abolishing our debt. It is our pleasure to recommend your services to anyone who is in need of sound financial advice.

-Virginia Morabito Boynton Beach, Florida

Yes, that's all it took!

And it can work for you...

I know, because it has worked for thousands of people (including myself) just like you. However, I don't expect you to believe me until you see even more proof.

Don't just take my word for it - check out these real-life examples:

"The financial stress was killing me. Sleepless nights, short tempers and daily fights with my wife and kids. It all seemed so hopeless that I just wanted to die! Then with Tony's help I was able to see the light and turn things around. He showed me how to pay for what's important and when to pay everything else. Now I'm in control of my finances. I answer the phone, and now know what to say to a bill collector. Tony has even given my son advice (who is in college) and he is starting off on the right foot. If you have more month at the end of the money, you can't afford not to talk to him. You will get your life back." - Chris Kerlake Lakewood, New Jersey

*"In a short time, I saved my \$1000 emergency fund. Once I had that feeling of security in the bank, I felt so much better! I was beginning to feel the peace in my life. The biggest thing that Tony taught me was dealing with the collectors. Once you know what to do, it's not that hard at all. Now I am carefully choosing which creditor to pay and how much I want to pay them. I can't thank Tony and Frank enough for the knowledge they have given me. I have money in the bank for the first time in my life. Now I can sleep nights!"
- Autumn Shimer Boynton Beach, Florida*

"You have helped me get through the toughest times here and your plan is going to work for me. Mike has paid off 4 or 5 cards already and he is waiting for his tax return to pay more and has an emergency fund too. It truly is awesome!" - Angela D, Lake Worth, Florida

I promise your situation is not unique. And more importantly your situation is **NOT** hopeless.

The big problem is that people who suffer from debt have bought into the Debt myths encouraged by the media and credit card industry.

Here are just a few mistakes about Debt that will never get you the results you want:

Mistake #1: Debt is a necessary instrument to create wealth.

FACT: The cold hard FACT is that Debt adds way too much UNNECESSARY Risk to Your Financial Future and it absolutely DOES NOT create wealth for you, but it does create wealth for the Debt and Credit Card Companies.

“Debt Consolidation Doesn’t Work. The simple TRUTH is that this is a financial BEHAVIOR issue and Debt Consolidation is a band aid that does not deal directly with the core issue of behavior.”

Mistake #2: Debt Management Companies will make my debt situation improve by negotiating lower payments with creditors.

FACT: You will get out of debt, but with a COSTLY price that will have devastating results. Debt Management Companies like [AmeriDebt](#) and Consumer Credit Counseling Service can help you get better interest rates and lower payments, but at a PRICE that is simply STUPID! Here’s the deal: When you use one of these companies and then try to get a Conventional, FHA, or VA loan, you will be treated the same as if you filed a [Chapter 13 bankruptcy](#). Mortgage underwriting guidelines for traditional mortgages deem your credit trashed, so “Run Like The Wind” from these companies.

Mistake #3: Debt Consolidation is ok because you will have a smaller payment.

FACT: Debt Consolidation is DISASTEROUS because you are only dealing with the symptom. Larry Burkett, noted financial author, says debt is not the

problem; it is the symptom. Debt is the symptom of overspending and under saving. Financial Coaching Now will not recommend debt consolidation for a client. Why? **Because debt consolidation doesn’t work.** The simple TRUTH is that this is a financial BEHAVIOR issue and Debt Consolidation is a band aid that does not deal directly with the core issue of behavior.

Wouldn’t you agree that it’s crazy to think you’ll get different results if you keep doing the same thing over and over again? If I keep touching a hot stove and kept getting burned - I’d be silly to think the next time I touch that hot stove I won’t get burnt.

That’s why you need to try something different....

Here’s How Financial Coaching Now Can Help You Get on the Path to Financial Peace Starting Today...

I’ve designed a Coaching Service called “Debt-Free Coaching” that gives you step-by-step instructions for eliminating debt with proven principles, not gimmicks. It’s different than anything else on personal finance you’ve seen. This program has taken several years to develop.

Here Are Just a Few of the Breakthrough Principles From “Debt-Free Coaching” You will Receive:

- You will have a budget that addresses “REAL LIFE” issues that WORKS!!!
- You will understand financial matters CLEARLY
- You will have a personal financial STRATEGY
- You will save money like never before
- You will spend money with a PURPOSE

- You will have ACCOUNTABILITY from a Certified Financial Coach endorsed by Best Selling Author and Radio and Fox Business News Host of the "Dave Ramsey Show", Dave Ramsey

- Plus much, much more!

Ok, So What's the Cost for this Incredible Service?

Let's do a quick comparison - last time I checked, a personal financial coaching session would set you back as much as \$695.00. Or you could pay as much as \$995 for a FULL SERVICE Financial Coaching Session.

The other option is for you to shell out \$100's or more buying up all kinds of expensive Financial books that will most likely only sit on your shelf gathering dust.

Frankly, none of these options really seemed fair to me. So I figured out a way to provide you with a real bargain and a "No-Brainer"...

*I'm so confident in this valuable LIFE CHANGING Service that I am offering you a **FREE 30 Minute PERSONAL One - on - One Consultation!** (\$150 Value)*

Why would I offer you this **FREE GIFT?**

Because I have been in your shoes not knowing where to turn for HONEST and Professional help from qualified individuals. I truly want to help you with your current financial situation so you can see that there actually is a way to deal with money and discover how to manage money instead of it allowing it to manage you.

"John & I would like to take this opportunity to Thank you both for living the Dave Ramsey way to get out of Debt. John & I lived a stressful life, check to check where our money was not enough to pay our monthly bills. You has changed our lives tremendously! Under this program we have learned how to budget and save money. We have completed baby step one \$1000.00 Emergency fund. We have started baby step two, we were able to pay \$28,000.00 in credit cards which now we have one credit card left, equity line of credit & mortgage to pay. John & I have not used a credit card since December, 2008! Such a great feeling to only carry debit cards & cash. We have learned by paying cash you think twice before you spend it. No more bill collectors calling and hassling over the phone, No more tons of credit card bills in the mail - Wow what a great feeling! Frank & Tony are two great financial counselors always there to advise and help you understand any financial problem that arises.

- John & Rosa Clark



So what are you waiting for?

Go to www.FinancialCoachingNow.com and click on the Special Offer for a **FREE 30 Minute PERSONAL One - on - One session.**

P.S. If you continue to handle your money the same way, you are going to get the same results. What I am offering you is the easiest, most risk free way to try our service so you can see for yourself how our scientifically developed techniques and proven methods can help you increase your wealth, improve your financial life and help you achieve the **Debt-Free** lifestyle you have always wanted. Remember,

“Procrastination IS THE BEHAVIOR of THE POOR!”

P.S.S. Listen to what clients are saying who are applying the **PROVEN** Financial Principles taught by Financial Coaching Now:

“The financial stress was killing me. Sleepless nights, short tempers and daily fights with my wife and kids. It all seemed so hopeless that I just wanted to die! Then with Tony's help I was able to see the light and turn things around. He showed me how to pay for what's important and when to pay everything else. Now I'm in control of my finances. I answer the phone, and now know what to say to a bill collector. That in itself it worth the advice he gave me. Tony has even given my son advice (who is in college) and he is starting off on the right foot. If you have more month at the end of the money, you can't afford not to talk to Tony. You will get your life back.” - Chris Kerslake Lakewood, New Jersey

RECEIVE A FREE 30 MINUTE SESSION

With Tony Donnino of Financial Coaching Now

Go to

www.FinancialCoachingNow.com

To receive your FREE 30 Minute session