

Is Worrying About Money Causing You and Your Family Stress and Making You Unhappy?

Learn about the financial mistakes most people make and how to fix them

Dear Mr./Mrs. X,

If you are like most people, your money controls your life and creates a lot of stress for you and your family. The reason for this is that we have not been taught how to correctly think about money or how to manage it.

Do you remember taking any courses in school that taught you how to manage your money so it would work for you to improve your quality of life? Probably not. For some reason that is unknown to me, our education system does not feel financial education is important to people.

Because of this lack of financial education, we walk around blindly spending our money the wrong way and on the wrong things. We buy expensive cars, huge houses and we rack up mountains of credit card debt. Then, we worry about how we are going to pay for these enormous debts we have created.

Financial Planners are not the answer

To find “smart” investment strategies, particularly for retirement, some people hire financial planners. You may have done this yourself. Unfortunately most financial planners have a hidden agenda and that agenda is to sell you the financial products of the firm they represent even if those products are not going to help you. Financial planners make money by selling you products, not by giving you sound financial advice.

Why You Should Run Away from Insurance Agents

Another expensive mistake people make is working with an insurance agent. A typical agent is biased. No matter how much they say they’re not biased...don’t believe them. They are. I’ll prove it to you and I’ll tell you what they’re hiding from you that would make you run the other way and never take any more of their phone calls.

If you are working with an insurance agent, you probably decided to work with him because he called you at the right time (when you had five minutes to spare). Or, the agent called you after your friend gave him your name and number as a referral. I’ll tell you why agents always want “referrals” and why it puts you in the worst possible position to do business with them. I’ll put you in the power position of having brokers compete for your business and put you in the position to choose who gets your business!

Money can drive anyone nuts....

I offer a way to make all of your financial decisions make sense and feel right...100% of the time!

I am an independent financial “lifestyle” coach. In this position my responsibility is to give you the best financial and life planning advice possible so you make the best financial choices based on your life goals.

The way I work is I would like to meet with you at my office, or your home, so I can learn about the type of lifestyle you want to live and what your goals are in life. I want to learn where you are having money worries and how we can eliminate those worries. I want to learn about your dreams so we can put strategies into play to make sure your dreams become a reality.

Here is my easy three-step process for helping you achieve your goals:

1. For just a little while, give up some of your time, go lay down, relax and clear your mind...forgetting entirely about money.
2. Decide how you really ought to be living your life – how do you want your life to be?

Ask yourself:

- What would you be doing with your day if you didn't have to worry about making money?
- What would you want to spend your time doing each day?
- How would you be living your life if money wasn't an issue?
- If you've ever felt you were on earth for a reason...now's the time to figure out what that reason is!
- What would you have to be doing to feel that you've reached you're full potential in life?
- Do you feel like you're dancing to the music in your soul...or, marching to the constant beating of somebody else's drum?
- Today, what do you have control over?
- What do you wish you had more control over?
- What makes you angry?
- What do you appreciate?
- What do you want to spend more of your time doing?
- Is there anybody you'd like to help if you had the time to give?

IMPORTANT: Even though you may not have thought much about it, money affects everything you do. And since emotions dictate a lot of what we do around money, doesn't it make sense to have the right emotions influencing your money decisions?

3. Just after answering the previous questions, ask yourself one more important question...

At the time you invested money in your retirement plan, purchased your life Insurance, or made big purchases like your home....were those questions at the forefront of your mind?

I believe it's possible (and ought to be this way) that 100% of your money decisions should be made while you're in that mindset. Either you are moving toward your goals or you are moving away from them.

I also understand how difficult it is to find the time, clear your head of all the typical pressing issues of the day, and just connect with what's really important to you and what you truly value....without the topic of money entering into the picture.

I began J.D. Financial Advisors to offer an easy process to help people find a way to take all their hopes and dreams and coordinate them with their money decisions – past, present and future. I want to make certain that you consistently make perfect money decisions – always applying the most efficient money strategies and only investing in the highest quality and the most cost effective financial products.

In addition to guiding you through my three-step “discovery” process, I also promise to do the following:

- Teach you the most logical, easiest and cost efficient way to buy life insurance.
- Teach you to understand the “investment world” from the inside.
 - How to get no load investment accounts and have an expert “manage your managers” so that you're always getting the best performing funds.
 - How to stay away from buying the wrong investments.
 - How to spot and avoid barracudas who always seem to want your money.
- Teach you how to navigate around the sellers of financial products (managed investment accounts, life insurance, annuities) and always know why they're trying to sell you what they're recommending, what's in it for them, and get to hear what they're not telling you.

I recently saw an ad from an advisor who claimed that buying a Starbuck's latte is costing you \$1.4 million at retirement. He's right. If you take the cost of a latte, multiply it by seven days a week, for 365 days per year ...and compound that number by 10% per year...it would grow to \$1.4 million over thirty years. The problem is, you can't have anymore lattes!

I believe there should be a balance between using your money NOW to enjoy your life and investing money for the future. The good news is...I won't tell you to give up your lattes. I believe it's ridiculous to give up some of the pleasures that you enjoy in life by scaring you into believing that you need to watch every penny and save, save, save for the future. That's called living in fear and there's no room in life for fear.

So, decide NOW if you truly believe you want to go it alone, or...would consider hiring me to be your expert guide?

Yes, I charge a fee for my service because I am providing great value, as you will experience when we meet. My coaching fee is \$1,400 for a half day session or \$2,200 for a full day session. I promise it will be the best investment you have ever spent in your life or I will give you your money back!

As I just mentioned, I offer a money-back guarantee for my services. If you are not absolutely thrilled with my financial coaching, I will give you your money back. I will not accept money from a client who does not feel they have received at least double their money's worth for my services.

If you will give me the opportunity, I know I can help you as I have helped my other clients. And, as I mentioned, if you do not feel you have received a tremendous value from my services, I will give you your money back.

So, why not give my service a try? I know you will be very pleased with how I will help you, and if for any reason you are not pleased, you have lost nothing.

For more information, or to schedule a time for us to meet, please call me at (123) 456-7890 or email me at email@email.com.

I look forward to meeting with you and helping you live a happier life.

Warmest Wishes,

John Doe
President
J.D. Financial Advisors
(123) 456-7890

P.S. If worrying about money is causing you and your family stress and making you unhappy, I would like the opportunity to help you with my friendly in-person financial lifestyle coaching. I offer a money-back guarantee for my services. If you are not absolutely thrilled with my financial coaching, I will give you your money back. I will not accept money from a client who does not feel they have received at least double their money's worth for my services. Please call me today to schedule an in-person meeting. (123) 456-7890