

1 ADVISING PROGRAM BENEFITS

the advising system

Enjoy unlimited consultations (by phone or in-person) with our Advising team. You have access to us and your file for discussions by phone or in-person (if applicable). We call these discussions... **consultations**.

Although you are responsible for contacting our office and requesting these consultations, there is no limit to the number of consultations you can request and participate in.

You are **NOT assigned a particular Advisor**. No one person is responsible for your success or failure. If we assigned you an advisor and our system was based on your interactions with just one person, then we risk your success to that one person's ability to perform, show-up or care about you.

For your protection, our advising system is designed so that multiple people are collaborating on your file prior to consultations. When an advisor pulls your file to prepare for a consultation, they review it and collaborate with the senior advising team, and any relevant secondary personnel and/or management and then they deliver your consultation. You can participate in these consultations with confidence knowing that in most cases the advice being given is coming from multiple experts. You may communicate with the same Advisor on multiple occasions or possibly a totally different advisor each time. Either way, whoever you meet with is on a team of advisors and they must collaborate together before completing the consultation with you. We are committed to providing you with access to a knowledgeable advising team that can provide guidance when called upon.

We will share information with you as often as you ask for it. What good is information or knowledge if you don't apply it? Our objective is to help you achieve your goals of home or auto ownership by gaining the knowledge needed to make better, smarter decisions.

Knowledge and information is available to you through various methods like consultations and workshops with our Advising team. The key to success is pursuing our team to get the information.

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time is not a deterrent

Everybody wants to know “**how long will it take to achieve the desired results of our programs**”. Factors like your credit score and your past credit issues will lengthen or shorten the time frames. The more issues or challenges you have with credit, debt, low income or other challenges the longer it will take to complete the programs.

Another important determinant to how long it will take to achieve success in our programs is YOU! Your willingness to do what you have to do will dictate the time-frames of each program.

It will most assuredly take “**time**” to overcome those specific challenges that are keeping you from succeeding in our programs. You have more challenges than you know. From credit, debt, and income issues, to saving money, maintaining a budget, and figuring out how everything works. There is no doubt that having someone like us to help you navigate the process over time is critical. We know from experience that over time you can address the challenges and slowly achieve benchmarks towards success in whichever programs you need our help with.

We believe in building long-term relationships with people in our community. It takes years or more of time working with people to make an impact in a person’s mindset. That is why we have a **personal development program**. Think about that for a moment. We are willing to provide consultations on all aspects of your life without limitations on time-frames. You can continue to come back to us for knowledge, empowerment and information to better yourself for as long as you like.

We will work with you over “**Time**” no matter how long it takes. If it takes months, years or even decades, we promise to help you complete the programs you participate in. We will move as fast as you are able and capable of moving or as slow as you need.

Are you aware of any other organization out there that is willing to commit to helping you succeed in life? We hope you remember the value of the effort in time we commit (willing to commit) and provide to you as you progress through the program.

OUR TEAM IS HERE TO HELP YOU



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excellent credit profile

To purchase a home or car with **favorable terms** you need to have a great credit profile. A credit profile is more than just good scores. You may have high scores while having negative items reporting. The age and balances of negative items on one's credit profile can often be factors that keep you from securing approvals for purchases.

The goal of our program is to provide you the guidance you need through **customized credit consultations**. The result in an excellent credit profile.

The actual actions taken to improve your credit profile can vary by person. Most **credit repair companies focus only on removing negative items** which is only one of several strategies you have to deploy.

We provide a plan that may include the removal of some or all negative items from one's profile. We find that blindly disputing every possible item on a credit profile in an attempt to wipe out all negative credit can sometimes be counter productive.

We work with a reputable law firm who keeps up to date with the ever changing legislation on consumer credit rights. In our program you'll have access to your scores in real time and be able to manage what items are being disputed along with the other factors that impact your credit standing.

We provide advice and guidance to help you manage your credit profile properly. It is about education. We want you to learn the fundamentals of money, credit and debt management which are all factors that determine the make-up of a credit profile.

We don't believe in the "**quick-fix**" approach. We believe in taking one's time to properly build a strong credit profile based on education and proper financial management.



can't put a price tag on free

The word **free** in monetary terms means without cost or payment. The home, vehicle or personal development service you purchase is not free. It is important to understand that our program helps you complete these transactions and we help ensure the terms of the transactions are favorable to you.

The help and assistance you receive getting to the point of completing those transactions is **FREE**.

The program and help itself will end up costing you nothing (as long as you do your part). You benefit by having access to “help” preparing for and entering into the transactions.

At no cost to you - enjoy the convenience of working with a team of professionals in one location without having to run around town to figure everything out. Where else can you get help purchasing a home, a car while receiving personal development assistance from people who care without paying huge fees?

Yes, there is a financial commitment called the gfc. But, you have the guarantee that you'll get that back through various types of sponsorship funding and/or government funding.

Those funds will be credited to you by way of equity through down payment, equity through principle reduction, closing costs, home warranty, custom renovation, moving assistance, transportation assistance, and personal development assistance.

You will receive a financial gain that is equal to or greater than what you paid to the Foundation. This means that you are able to participate in the program and benefit from all the assistance, guidance and education for FREE.

When you complete the program(s) you will have gained the crucial information and knowledge needed to enter into purchases more intelligently. You will have superior credit and the knowledge on how to manage your credit as life throws hardships at you. Completing our program is more than just a “**purchase-experience**” - it is about enjoying a program that enables you to purchase from a position of strength and empowerment. Considering the value of knowledge and information combined with the resources we offer; yes, we proudly publish that our programs are absolutely, positively, 100% FREE.

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