

# Mark (37) & Joyce (35) Using YFB

(3 children - 3, 4, 8; \$85,000 / year; \$2,177 / monthly minimum to lenders)

30 Total number of years in debt

\$180,198 Debt Balance  
+ \$199,959 Interest Paid  
\$380,157 Real Debt

\$36,500 Current Retirement Savings  
\$300 Monthly Contributions

5% Annual Interest Rate  
25% Income Tax Bracket

Current Retirement Plan:  
\$408,890 Before Taxes  
\$306,668 After Taxes



Free from lenders in: 7.8 years  
Saved interest: \$122,739

Freed up \$2,177 mo. for retirement  
Savings in 30 years: \$1,004,387

Cost NOT to do YFB:  
\$820,458

All based on Guarantees

\*Retirement Account at the End of Saving period: (30 years)

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## Debt Analysis with YFB

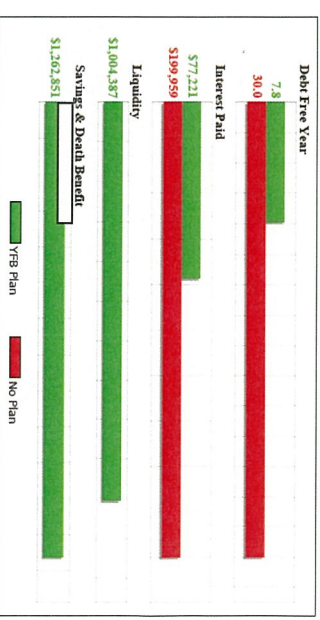
Current Debt Plan Payoff Years: 30.0  
YFB Debt Plan Payoff Years: 7.8  
Interest Saved: \$122,739

Get Out of Debt Report - 4

## Debt Analysis with YFB

Year	Loan Origination Date	Total Payments	Debt Description	4% Rate	Balance	Monthly Payment	Payoff	Balance Due
0.17	09/20/17	2	VISA	13.00%	460	51	519	25
0.50	01/20/18	6	Medical	0.00%	3,420	200	1,220	25
0.92	06/20/18	11	Discover	16.00%	4,316	296	1,419	551
1.17	09/20/18	14	Furniture	18.00%	5,988	237	3,715	788
1.66	03/20/19	20	Auto	8.00%	13,313	417	6,316	1,205
7.83	03/20/22	94	Mortgage	6.50%	133,781	972	136,951	2,177
7.83	06/20/26	94			180,198	2,177	189,830	

## Comparison of Current vs YFB at Year 30



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# 4 Choices

1. Do absolutely nothing – Remain forever in debt.
2. Engage a Financial Adviser – Equity-based advice, focuses on growing money (places your money at risk), must reduce personal expenses, offers no plan to pay off debt.
3. Follow Dave Ramsey – sacrifice, sacrifice, sacrifice, pay off debt (snowball process), few assets once debt paid off, questionable retirement.
4. Your Family Bank – Eliminate debt, while building a tax-free, risk-free retirement, based on guarantees.

Time IS Money...



## What's Your Choice?

Save \$50,000

5% **Compound** Interest

X 5 Years

Ending Balance = \$63,814

Interest Earned = **\$13,814**

5

\$63,814

\$60,775

\$57,881

\$55,124

\$52,500



$$\text{\$13,814} - \text{\$6,614} = \text{\$7,200}$$

Borrow \$50,000

5% **Amortized** Interest

X 5 Years

Total Paid = \$56,614

Interest Paid = **\$6,614**

5

\$45,291

\$33,968

\$22,645

\$11,323



1

2

3

4