

18:01:17 From Ingrid Saxon to Everyone : Just listening in today...

18:01:41 From Abundance Bound to Everyone : [https://drive.google.com/file/d/1BJaBxKteEY9e\\_tUz7fAVeBDXkUuiYHdt/view?usp=sharing](https://drive.google.com/file/d/1BJaBxKteEY9e_tUz7fAVeBDXkUuiYHdt/view?usp=sharing)

18:03:24 From Ingrid Saxon to Everyone : Hi Regina!!!

18:12:37 From Alayne Faraone to Everyone : Love that function at Cap1

18:12:53 From Alexandra Ryan (she/her) to Everyone : Me too!

18:22:43 From Ingrid Saxon to Everyone : Elena helped me sooo much with Quicken!

18:26:28 From Regina Melzer to Everyone : Hi Ingrid!!

18:26:48 From Regina Melzer to Everyone : Yes I have been wanting to reach out to Elena!

18:27:05 From Ingrid Saxon to Everyone : She's great!!!!

18:27:35 From Alexandra Ryan (she/her) to Everyone : Ooh so tempting! Do you remember her pricing? I can look on the website if not...

18:28:00 From Ingrid Saxon to Everyone : I don't remember!

18:28:04 From Alexandra Ryan (she/her) to Everyone : ❤️

18:28:07 From Alexandra Ryan (she/her) to Everyone : I'll find out. thanks!

18:28:50 From Ingrid Saxon to Everyone : 👍

18:30:44 From Tracy Weisert to Everyone : @Susan, my condolences to you for your losses.

18:31:03 From Susan to Everyone : @TRacy - thank you 🙏

18:31:22 From Crickett Rumley to Everyone : Guilty!

18:31:26 From Crickett Rumley to Everyone : LOL

18:31:27 From Alexandra Ryan (she/her) to Everyone : Hahaha!

18:33:48 From Susan to Everyone : Gyrotonic Training

18:43:31 From April Sugarman to Everyone : And then when they don't use up the package your monthly numbers for income are off.

18:44:11 From April Sugarman to Everyone : I was a Pilates Instructor.

18:44:29 From Ingrid Saxon to Everyone : Susan, Have you considered running this by Kristine Oller as well?

18:44:57 From April Sugarman to Everyone : Love Kristine Oller.

18:45:33 From Ingrid Saxon to Everyone : She is helping me tremendously

18:45:41 From Alexandra Ryan (she/her) to Everyone : Who is Kristine?

18:46:18 From April Sugarman to Everyone : <https://kristineoller.com>

18:47:26 From Regina Melzer to Everyone : Yes! Love CC & Kristine!

18:48:12 From Ruthy to Everyone : And Kristine is genius at simplifying offers and systems!!!

18:48:38 From Regina Melzer to Everyone : Yes!

18:49:18 From April Sugarman to Everyone : So hard to get clear on your own value sometimes.

18:49:48 From Regina Melzer to Everyone : LOL

18:51:02 From Abundance Bound to Everyone : [https://drive.google.com/file/d/1BJaBxKteEY9e\\_tUz7fAVeBDXkUuiYHdt/view?usp=sharing](https://drive.google.com/file/d/1BJaBxKteEY9e_tUz7fAVeBDXkUuiYHdt/view?usp=sharing)

18:51:08 From Susan to Everyone : Hi @April - yes, as a former pilates trainer you know!

18:51:52 From Tracy Weisert to Everyone : @Susan, thank you for saying "Our mindset might be stuck."

18:51:59 From Susan to Everyone : Thank you for that reminder @Ruthy  
18:52:28 From Ruthy to Everyone : Thanks for your transparency Roma!



18:53:42 From Regina Melzer to Everyone : I'm so sorry I have to run but I will revisit this recording, thank you everyone for your generosity in sharing these very vulnerable aspects of our money relationship!

18:53:49 From Alexandra Ryan (she/her) to Everyone : So appreciate this Roma!

18:56:54 From Emily W to Everyone : Thank you Roma for sharing! This is very helpful

18:57:50 From Clare Fields-Flood to Everyone : Thank you everyone. I had to go to another Zoom.

19:00:27 From Crickett Rumley to Everyone : Thank you! This has been really interesting and helpful.

19:01:53 From Abundance Bound to Everyone :  $40,839.07 = \text{_____} \% \times 45,200.00 = 90.35\%$

19:04:57 From Abundance Bound to Everyone :  $30\% \times 45,200.00 = 13,560.00$

19:07:32 From Abundance Bound to Everyone :  $40,839.07 / 304.98 = 133.91$  months =  $134/12 = 11$  years

19:10:18 From Abundance Bound to Everyone : <https://www.marketwatch.com/story/how-to-get-out-of-debt-2016-07-19>

19:10:19 From Tracy Weisert to Everyone : Thank you Roma for having the courage to share this. It is VERY helpful. Brava!

19:16:52 From Abundance Bound to Everyone : Let's imagine that average interest rate drops to 10% (will likely be lower) – now debt is only costing \$340.33/month. Monthly payment of \$1000. \$659.67 is going towards debt.  $40,839.07 / 659.67 = 62 / 12 = 5$  years

19:20:11 From Susan to Everyone : With a DMP and the lower interest rate, does that mean that there are no tax consequences?? Versus a debt settlement...

19:22:50 From April Sugarman to Everyone : ❤️

19:23:50 From Abundance Bound to Everyone : Visa 8 -\$13,880

Discover - \$10,002.49

Visa 9 - \$6,014

TOTAL: \$29,896.49

19:24:51 From Abundance Bound to Everyone : Chase: 122.00 (\$5,914.00)

Home Depot: 53.00 (\$2,281.00)

Macy's: 43.00 (\$1,413.58)

BrandSource: 29.00 (\$1,334.00)

19:25:19 From Alayne Faraone to Everyone : Miata you are a dream! Your clarity and thoroughness makes this make so much sense!

Roma- you are a rockstar to share this journey – thank you SO much!!

19:25:42 From Abundance Bound to Everyone : TOTAL MINIMUMS: \$247

(let's round up \$250)

TOTAL DEBT: \$10,942.58

19:25:59 From Abundance Bound to Everyone : Debt is Costing:

Chase: 74

Home Depot: 49  
Macy's: 30  
BrandSource: Currently 0

TOTAL: \$153 with \$94 going towards debt.

19:26:46 From Abundance Bound to Everyone :  $\$10,942.58 / \$94 = 116 / 9.7$  years

19:27:30 From Abundance Bound to Everyone : Add \$250 in jump start money. Now making \$500 monthly debt payments vs. \$963 = savings of \$463 / month

19:28:12 From Abundance Bound to Everyone :  $\$10,942.58 / 344 = 31.80 / 12 = 2.65$  years

19:28:48 From Abundance Bound to Everyone : OR could continue paying \$963... with \$869 going towards debt

$10,942.58 / 869 = 12.59 =$  less than 1 year

19:28:57 From April Sugarman to Everyone : How do you figure in the card that will have future interest rate?

19:32:13 From April Sugarman to Everyone : Got it! Thanks!

19:32:41 From Alexandra Ryan (she/her) to Everyone : I DO THAT!!!!

19:33:29 From Alexandra Ryan (she/her) to Everyone : Is consolidation loan different from an interest free cc?

19:40:00 From Tracy Weisert to Everyone : Thank you ALL! Have a great weekend! :-)

19:40:38 From Ingrid Saxon to Everyone : Thank you Miata!!! X0

19:41:12 From Emily W to Everyone : Thank you Miata and everyone!

19:46:13 From Julie to Everyone : THANK YOU!!!

19:46:13 From Alexandra Ryan (she/her) to Everyone : SO HELPFUL!

19:46:25 From April Sugarman to Everyone : Thanks, Miata! You're amazing!

19:46:29 From Pamela D. to Everyone : Wonderful Evening, Thank You Miata!

19:46:34 From Ruthy to Everyone : Thank you so much Miata! And Roma!!!

19:46:44 From Roma Rogers to Everyone : Thank you Miata :-)