

Instructions for the Accelerator Finder Form

The *Accelerator Finder Form* is designed to help you quickly find the extra money you need to accelerate your bill payoff as outlined in the *Debt-FREE & Prosperous Living®* Basic Course. This three-step form takes only about 30 minutes to complete, and is designed to help you systematically find all the money that falls through the cracks in your spending every month. Money you can now apply to your debt-freedom strategy! Before you get started, gather together everything you need to fill out this form - checkbook, bills, bank statement, calculator, etc.

Follow the instructions below to complete the form. It's easier than you may think, and can literally mean thousands of dollars in savings and wealth building potential to you. So let's get started!

STEP ONE: Total Household Income

This step is easy. Simply put down all sources of income for your household. After you've listed your sources of income, total the two columns under the income table.

STEP TWO: Total Monthly Expenses

You are now going to figure out your total fixed and variable monthly expenses. You will notice that there are three columns on the right side of the table labeled: (a) *Current*, (b) *Reduced*, and (c) *Savings*. Please follow the instructions below to complete these columns. Use the blank spaces to list any expenses that are not specified. Leave blank any expenses that don't apply. Remember, be as thorough as possible. The more complete the information is, the more accurate your results will be.

(a) Current. Go through the list and write down your regular minimum payment in this column.

(b) Reduced. Now, go through the list and - using the *Debt-FREE & Prosperous Living®* strategies — see where you can cut your monthly expenses (reducing insurance coverage, cutting services, etc.). Write the reduced amount in this column.

(c) Savings. This column is for your reference to give you a running total on the money you are freeing up to increase your Accelerator Margin. Simply subtract the *Reduced (b)* column from the *Current (a)* column to get this number.

Total Expenses. After completing the *Fixed* and *Variable Monthly Expenses* tables, add the fixed and variable reduced (second column) subtotals and write the total down in the spaces provided.

STEP THREE: Putting it all together

Here's where you'll put it all together to come up with your Accelerator Margin. Subtract your *Total Reduced Expenses* (above) from your *Total Income* (step one). Congratulations... You now have your Accelerator Margin and are on your way to true financial independence.

Accelerator Finder Form

NOTE: Round off all numbers to the nearest whole dollar amount.

STEP ONE: Total Household Income

Income Earner (A) _____ Income Earner (B) _____

	Income Earner (A)	Income Earner (B)
Salary (take home)	\$	\$
Part time, or Self-Employment Income	\$	\$
Investment Income	\$	\$
Social Security	\$	\$
Pension	\$	\$
Veteran's Benefits	\$	\$
Other _____	\$	\$
Sub-Total	(A)\$	(B)\$

TOTAL INCOME

= (A) \$ _____ + (B) \$ _____ = \$ _____

STEP TWO: Fixed Monthly Expenses

(a) Current (b) Reduced (c) Savings

	(a) Current	(b) Reduced	(c) Savings
Mortgage/Rent (incl. taxes) -1st	\$	\$	\$
Mortgage/Rent (incl. taxes) -2nd	\$	\$	\$
Home Equity Loan	\$	\$	\$
Car Payment #1	\$	\$	\$
Car Payment #2	\$	\$	\$
Auto Insurance (total)	\$	\$	\$

Fixed Expenses (cont.)

	(a) Current	(b) Reduced	(c) Savings
Health Insurance	\$	\$	\$
Life Insurance	\$	\$	\$
Home Insurance	\$	\$	\$
Disability Insurance	\$	\$	\$
Other Insurance	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Student Loan	\$	\$	\$
Business Loan	\$	\$	\$
Personal Loan	\$	\$	\$
Other Loans	\$	\$	\$
Judgments/Garnishments	\$	\$	\$
Taxes Income/auto/other	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Child Care	\$	\$	\$
Club/Association Dues	\$	\$	\$
Alimony/Child Support	\$	\$	\$
Automatic Investment	\$	\$	\$
Banking Charges	\$	\$	\$
Savings (money put away ea. mo.)	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Fixed Expense Sub-Total	\$	\$	\$

Variable Monthly Expense

(a) Current

(b) Reduced

(c) Savings

Cable TV	\$	\$	\$
Video Rental	\$	\$	\$
Movies	\$	\$	\$
Dinner (Restaurant)	\$	\$	\$
Travel/Vacation	\$	\$	\$
Other Entertainment	\$	\$	\$
	\$	\$	\$
Baby sitting	\$	\$	\$
Auto Care (maintenance)	\$	\$	\$
Home Cleaning	\$	\$	\$
Lawn Maintenance	\$	\$	\$
Clothes/Accessories	\$	\$	\$
Laundry/Dry Cleaning	\$	\$	\$
Charity/Church/Donations	\$	\$	\$
Credit Card #1 _____	\$	\$	\$
Credit Card #2 _____	\$	\$	\$
Credit Card #3 _____	\$	\$	\$
	\$	\$	\$
Groceries	\$	\$	\$
Dining out at Work	\$	\$	\$
Personal Care	\$	\$	\$
Gifts/Cards/Flowers	\$	\$	\$
Pet Care/Supplies	\$	\$	\$
Subscriptions (total)	\$	\$	\$

Variable Monthly Expenses (cont.)

(a) Current (b) Reduced (c) Savings

Telephone #1	\$	\$	\$
Telephone #2	\$	\$	\$
Cell Phone (total)	\$	\$	\$
Online Service	\$	\$	\$
Heating Fuel	\$	\$	\$
Electricity	\$	\$	\$
Water/Sewage	\$	\$	\$
Transportation - Gas	\$	\$	\$
Transportation - Public	\$	\$	\$
Tolls/Parking	\$	\$	\$
Beauty/Barber Shop/Supplies	\$	\$	\$
Medical/Prescriptions	\$	\$	\$
	\$	\$	\$
Variable Expenses Sub-Total	\$	\$	\$

TOTAL REDUCED (b) EXPENSES

= (FIXED) \$ _____ = (VAR.) \$ _____ = \$ _____

STEP THREE: Putting it all together

TOTAL INCOME (Step One)	+ \$	_____
REDUCED EXPENSES (Step Two)	- \$	_____
ACCELERATOR	= \$	_____