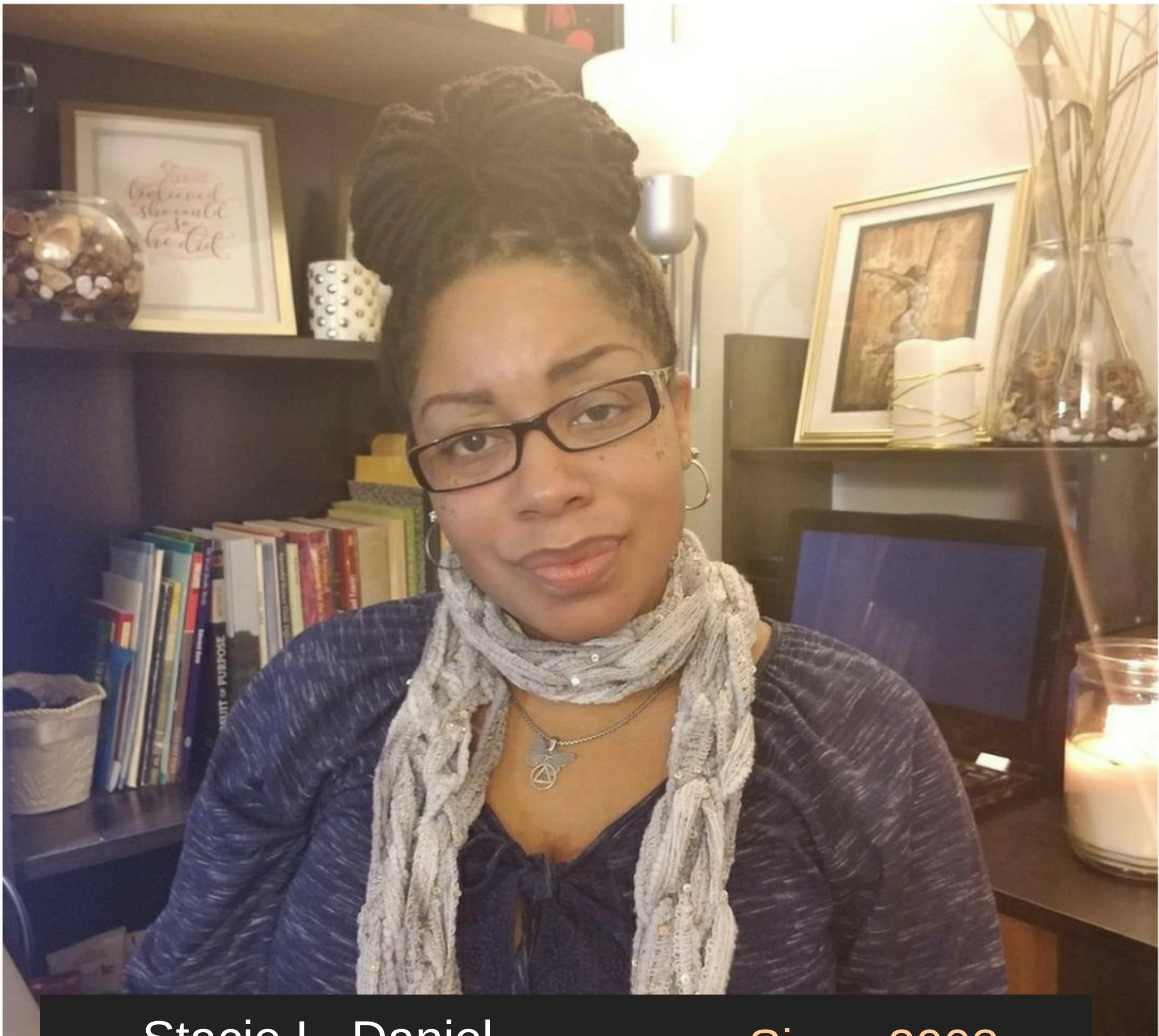


I'm helping you ...

*Start Your Journey!*

DIY OR

Professional  
*Credit Repair*



Stacie L. Daniel ~ Since 2008  
Wealth Strategist & Insurance Broker



# Start Your Journey

The credit repair process is NOT overwhelming and intimidating. A clear outline and understanding is

**ALL IT TAKES!!**

There are only seven simple steps to this process. You are about to get the credit "**do over**" you deserve **very soon**.

**and I am going to help!!**

To **inquire** is the first step. (The **BIG** step). **Education** is the next step. (You'll learn by reading here).

**Action** is the final step.

**TIP:** Keep this list visible in order to keep you motivated. **Financial Freedom** is possible I promise, but **procrastination** and **distractions** can come in many forms.

**Support is so important along the way.** So, if you haven't joined already, go ahead and join us for

**#LateNightMoneyTalk.** Learn hidden money rules and use them on your journey.

Ask questions in a safe zone. **LIVE.**

**Monday & Wednesday @ 8pm cst FB**  
**@motivatingyourmoney**

# Start Your Journey

**Don't rush the credit repair process. The laws are on your side. So, have patience and keep pushing forward.**

These steps are called the **7 Secret Steps** because of the **SECRET** legal loopholes in the credit repair process which have been kept from us for several decades. There are federal entities to **protect** you from the large credit bureaus and debt collectors.

**The Fair Credit Reporting Act, 1971, Fair Debt Collection Practices ACT, 1977, Federal Trade Commission (FTC), Consumer Financial Protection Bureau (CFPB), and more,** The agencies and organizations that have been around for decades. **We don't utilize them because we don't know they exist.**

By the time you finish reading this **Checklist AND the Loopholes** that I have given you today, you will have **more credit POWER** than most people.

How **awesome** would it be if you shared this information with at least **3 other people?!?!**

**\*\*HINT\*\* HINT\*\* HINT\*\***

*What's Next?*

# Start Your Journey

You have **two** options to repair your credit.

**DIY (Do It Yourself)** or you can pay for a **Professional Credit Repair Service** to do 95% of the work for you.

The credit repair process is the same no matter which route you take. The laws are the same. The results are the same. The amount of time is the same.

*So, what's the difference between...*

**DIY Credit Repair & Professional Credit Repair?**

This is a question that I am asked daily. The answer that people find hard to believe is that there is **NO DIFFERENCE** at all!! The same powerful laws the credit repair agents use, the laws that give you **100% control** and **power** over the credit report, is what I am revealing to you today!! **THE LAWS REALLY ARE ON YOUR SIDE!!**

*Loopholes*

Click the word  
**LOOPHOLE**  
for more details

**CREDIT  
REPAIR**



# Start Your Journey

So, what's the difference in price ...

## FREE DIY Credit Repair Toolkit:

The usual cost for my **Credit Repair Toolkit** is \$47.

I want **350 families** get a started on their  
financial transformation for 2020 - for **FREE**.

**#2020FiftyFamilyJourney**

This is a list of what's included in the  
DIY Credit Repair Package?

Pre-Credit Repair prep work - must stay organized

7 Secret Steps to Credit Repair Checklist

**\*WORKBOOK AVAILABLE\***

Credit & Finance Terms/Definitions/ Acronyms

Responses to Credit Agencies Investigation Tactics

14 Letters - Templates - (dispute, inquiry removal, debt validation etc)

Ten Credit Commandments - Do's & Don'ts during credit repair



### Setting Yourself Up For Success

Before you start the credit repair process

- Getting yourself mentally prepared for the task at hand is just as important if not more important than the actual action steps that come next. Listed below are some suggested tasks to complete prior to starting your credit repair journey.
- **Forgive yourself for poor decisions of the past.** We are facing forward only. You should have completed this commitment letter to yourself at this point. If not, click [HERE](#) and do so now.
- **Make a commitment to stick to your plan.** If required, be sure to return to your plan as soon as possible even if you get derailed. Life happens!
- **Family Motivation.** Include your family and close friends in on your decision so that they can keep you accountable and also they will understand it when your behaviors change and your priorities shift. Also, they will be sure not to bother you during designated work on credit file time. (30 mins. to an hour should suffice weekly).
- **Prepare for a bumpy road.** I say this because the steps are simple and you do have the law on your side however, hiccups happen and if we are prepared we adjust more easily to the bumps while not letting them completely steal our momentum.
- **Designated work area.** Set aside a place in the house that is designated as your work spot when you are working on your credit files.
- **Designated work day.** Set aside a particular day and a particular time of that day that you have designated as your time to deal only with your credit file and any updates.
- **Motivation Music.** Have you a motivational song that you will play right before you start this process each time. This song is to get you in the attack mode. It has to be something to get you fired up!
- **Motivation Munch.** Have you a snack nearby. While doing something we know needs to be done but at the same time can also be a forced action, especially at first, having a little comfort food around to help deal with the potential frustration is never a bad idea.



### Restoring Your Credit Blueprint

DIY credit repair process broken down in steps with specific instructions and links to other documents in this toolkit to help you smoothly move through this process. I give you time. Come to the FB community if you have questions. Don't lose faith or site the price which is the credit score that you deserve. The financial freedom that you I been dreaming of, and the life that you enjoy because you worked hard to get it.

Dr. C. David

These instructions will not provide specific techniques or form letters, as the credit bureaus have proclaimed publicly that they can spot such forms. Rather, we at Financial Motivations, provide general outlines and strategies that you may follow as you dispute your negative credit. We also provide insider tricks and tips to increase your rate of success.

However, it is important for you to understand that this is a process. A very rewarding process indeed but there may be some frustrating moments that come before your wins.

### PLEASE NOTE

Credit repair process is the same no matter if you do it yourself or if you pay for a national credit repair service to do 95% for you. (Click [HERE](#) for more info on national credit repair)

The laws are the same  
The amount of time it takes to get results are the same  
The results are the same



### Getting a Response

I send your dispute letters. Then you get a response. The next investigation process. This document will provide explanation of the types of responses you may receive during both processes.

You will receive one of eight types of responses from the credit bureaus regarding your dispute letters because each type of dispute requires a different response. I have listed each type of possible response below plus what your next steps should be.

response at all.  
• **Request for more information.** Request based on the timing of your dispute.  
• **Request letter on the grounds that the dispute is "frivolous or manipulating the system."**  
• **Request announcing that your investigation has begun.**  
• **Request credit bureau.**  
• **Request credit report showing the results of an investigation.**

Be discouraged if you receive multiple stall, rejections. Remember, restoring your credit requires patience and persistence but it is possible and quite rewarding. Remember also, that the laws are on your side, the credit bureaus and creditors have no legal authority, and you have an entire federal agency (FTC Federal Trade Commission) protecting you and your rights.



### Credit Terms and Phrases

Hey my fellow money motivators!!

Below are several credit terms and phrases that you will hear throughout your credit repair process. This was a totally new world to me with a whole new language consisting of financial terms and such that I was not familiar with. I started to make note of the words that I was not familiar with so that I wouldn't have to continue to look them up. I have added more throughout the years and I now I am sharing it with you. Knowing these words the next time I heard them saved me some embarrassment and shame for sure.

Accounts Receivable: credit extended by any person or company to another (normally unsecured) with usual repayment terms requiring a monthly payment to amortize the balance owed.

Amortize: To liquidate or reduce an amount owed through a series of payments.

ANI: See Automatic Number Identifier.

Attorney: A legal agent authorized to appear before a court of law as a representative of a party to a legal controversy.

Automatic Number Identifier: The ability of a company to identify an 800-number caller's name and address. Every time a consumer calls one of these toll-free 800 numbers, there is a record of that call; the debt collection community frequently uses this to locate a consumer's home or business location after they have gone underground. (Use this phrase!)

Bad Debt Expense: An accounting category reserved for debts deemed uncollectible.

Bankruptcy: A legal maneuver allowing consumers or businesses to discharge all debts and liabilities. The actions of most debt collection agencies force consumers into bankruptcy instead of settling outstanding accounts.

Blackmail: Any payment induced by or through motion, by use of threats of injuries or accusations. (A technique frequently used by unethical debt collection agencies.)

Pre-Planning  
For Credit  
Repair

Both of these are **GREAT** options. You simply have to  
choose. You have **NO MORE** excuses!!!

# Start Your Journey

*So, what 's the difference in price ...* **Cont...**

## **SEVERELY DISCOUNTED PROFESSIONAL Credit Repair Services**

The usual cost for the **FES Professional Credit Repair Service** is \$189 to get started and \$89 / mo - **NO CONTRACT**. This includes the \$99 enrollment Fee **PLUS** your first month of services.

**For this special time period**, you will only need your first month of service. \$89 to get started **TODAY!!**

They will do a detailed analysis of your entire credit report and attack all negative with **ALL 3 credit reporting agencies** at the **EXACT SAME TIME**. This is why most people see a significant increase in their scores so quickly. (The same process you can do yourself for **FREE**)

This program also includes **12 ADDITIONAL FINANCIAL SERVICES** and a **PASSWORD** protected website to watch your score grow and access all of your new services for **FREE**.

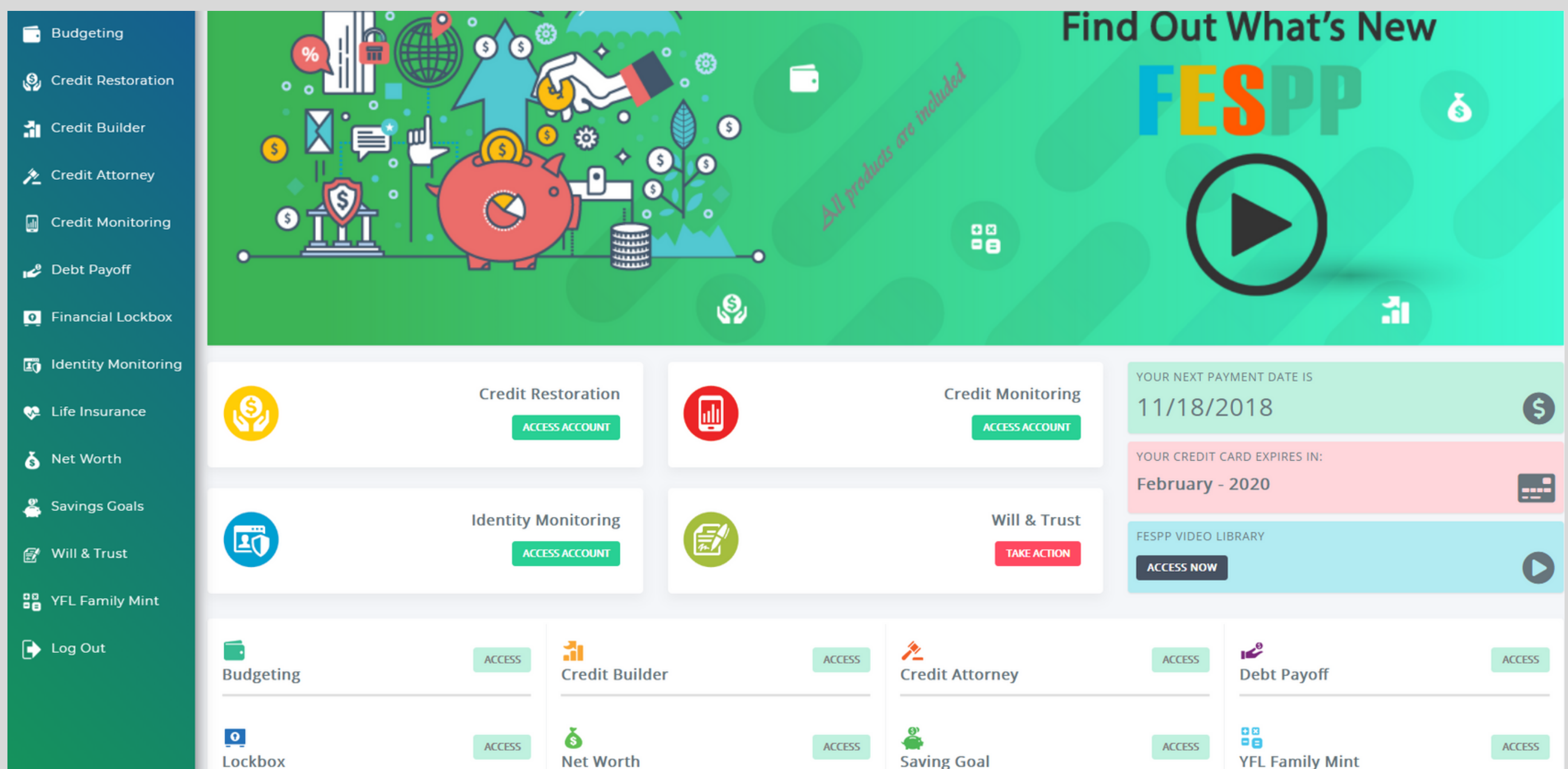
Both of these are **GREAT** options. You simply have to choose. You have **NO MORE** excuses!!!



# Start Your Journey

*So, what's the difference in price ...* **Cont...**

## **SEVERELY DISCOUNTED PROFESSIONAL Credit Repair Services**



**This is what your personal website will look like. This is how you monitor your score increase throughout the process. This is also where you active your 12 additional financial services.**

**Both of these are GREAT options. You simply have to choose. You have NO MORE excuses!!!**

# Start Your Journey

If your plans are to purchase a home, get a new car, start your own business, or just become financially free, then your dreams are about to come true!!!

Yes, the same exact process that you pay a **Professional Credit Repair Service** to do to get the new score you want you can do yourself **FOR FREE!!**

**NOTE:** There is a cost for better credit.

You will either pay with your time and energy by doing it yourself **OR** you will pay with your money and have someone to do **95%** of the work for you. Either way ...  
**Your Results Will Be The Same!!**

**\*\*It's because of the loopholes in the credit laws\*\***

Click the word "**Loophole**" below. Learn the simple loopholes that are about to **change your whole life!!**

**\*\*\*Loopholes\*\*\***

\*FOR FASTER RESULTS ADD POSITIVE CREDIT ITEMS AND REMOVE NEGATIVE ITEMS AT THE SAME TIME. CLICK HERE --> **\*HYBRID CREDIT REPAIR\***



# Start Your Journey

## Testimonials

The RESULTS are the same.

February 26, 2018

New Home Owner in 4 Months

I literally started on 2/26 I mailed out my first set of letters my score was 564 now Experian is 594 transunion 580 and Equifax 583 goal is 640 by May I have a secured card I pay on time I paid off one set of furniture and have less than \$300 left on another set all in good standing & any outstanding debt I'm working getting off I've gotten one credit card off and didn't even pay the balance

Okay I'll go back through my package downloads that came with it and fill it out and mail it separate tomorrow morning. It is time consuming but it works just takes a lot of patience thank you again me and my friends have been using all the information you've sent in the packages

That is sooooo awesome lady!!! Im am proud of all of you guys... It's much easier when you have a team of people supporting you!! Send me your email address. I have an updated inquiry removal ebook that I will send for you guys... 🙏🙏🙏🙏

**FINANCIAL Motivations**  
with Stacy Daniel

Mar 19, 4:41 PM

Credit Inquiry	Date	Status
CREDIT ONE AUTO F	02/10/2018	Deleted
NANCE	02/10/2018	Deleted
ALLY FINANCIAL	02/04/2018	Deleted
ALLY FINANCIAL	02/04/2018	Deleted
SANTANDER CON	02/10/2018	Deleted

Mar 19, 4:41 PM

send a request to have your results sent to past recipients of your credit report. Please designate the organizations name and address. In the event an organization is not specifically designated, we will generally default to not sending only to companies that have requested your credit information as a result of an action you took, such as applying for credit, insurance, employment or rent rental.

Deleted. You may also request a description of how a reinvestigation was conducted along with the business name, address and telephone number (if reasonably available) of the furnisher of information.

Thank you for helping ensure the accuracy of your credit information.

Here are your results  
We completed the processing of your dispute(s).

Credit items  
Outcome: Deleted - This item was removed from your credit report.

Apr 16, 8:54 PM

Wow!!! You are rocking and rolling.. Thanks for keeping me posted... You make me so proud!!!

Mind you this was considered a derogatory remark 🙏🙏🙏 thank you sooo much I have 2 more things to get off with Experian then I'm done with them transunion and Equifax been giving me a run for every dollar but it's working

ok at you!!!! Im soooooo happy for you!!! in you take a picture of the new house or some keys and send to me so I can share the sat news?

Can you send me a testimonial of your journey.. How you felt before we connected, how you feel now, how we kept in contact all along the way, how you refused to stop!!!

I would really like to show a video of you giving your testimony if possible... Seriously!!!! I want to celebrate with you 🙏🙏🙏🙏

Yes I can I can send a picture of the house I don't get keys until closing I'm still working with my lender. The builder approved the contract to sign since I'm using their mortgage company so within the next few weeks I should have an official closing date I'm nervous bc then people are going to start asking me a bunch of questions - & I can't give them free information 🙏🙏🙏 you taught me that. It pays to learn and I paid. After I close I'll do a video 🙏🙏🙏 dis ple

**FINANCIAL Motivations**  
with Stacy Daniel

I sign for my house today 🙏🙏🙏 I hope I don't faint nor cry 🙏🙏🙏🙏🙏

78 likes

can't say how long I've been working at this process for another home. But I can't finally say I did it 🙏🙏🙏  
#anotherhomeowner

View all 28 comments

thanks aunty  
motivatingyourmoney SCREAMING CONGRATULATIONS!!!!!! 🙏🙏🙏

April 26, 2018

## Credit Score Increase 207 Points ...

MON AT 11:31 PM

About four months ago I received an email from my sister Stacy Daniel, and in an email, she offered me an opportunity for financial freedom. Not only just financial freedom also debt free and as always because of fear, excuses and not having the courage to do what needs to be done to secure and succeed in my future for my son and me, so I waited, and so did the debt. Just a few days later she emails me a link about "Do It Yourself Debt Relief," but I noticed she was on vacation, and I thought to myself I desire to do that but I could not because of fear of debtor and not having enough money kept me from enjoying life. So I decided to pray, and God gave me the strength to face my fears and excuses of being a single mother, in school, two jobs and saw that I was holding myself back by not taking the first step. I began to look at my debt and see where I have been unmanageable with my increase in financial situation, and where I needed to get help, and that help was already in place thanks to a friend STACI DANIEL who was willing to show me how to get where she was in life DEBT FREE. She was not just looking at it as a job she was about supporting and assisting me to take my score from 320 to 529 in less than three months, and now I am done paying all the debt I am expecting my score to keep rising. However, if I could do it all over again, I would have paid the money to her company to do the process for me. I spent more money doing it alone than I would have to place this in the hands of a professional.

Thanks, Staci Daniel for Keeping my from stay bond to so many excuses.



“

Stacie supported me and assisted me in bringing my score up from a 320 to a 520 in less than 3 months. I now have a 627. I begin to look at my debt to see where I needed help and the help was already there with Stacie. She had emailed me the tools that I needed months earlier but because of fear and excuses I didn't have the courage to take the first steps. Now, I am so glad that I did.

Lukisha Russell

... in less than 90 Days



# Start Your Journey

**OK!!** Now that you are equipped with the laws, you know your rights, and you have seen proof via testimonials, **it's time for action!!** **Here are some tips.**

- The law really is on your side.
- Follow the directions.
- Success is eminent.

**There are 2 kinds of people.** Some like to be told exactly **what to do** so that then they can do it **on their own**. Then they are those who want it **ALL DONE FOR THEM**. Below I have provide **LINKS** for each option. **Again, my goal is to educate you on your options and answer questions.** The next "**ACTION**" step is up to you!!

**HAVE QUESTIONS? [Click Here](#)**

\* **United Credit Education Services (UCES)** - Pay a company that is A+ rated and accredited w/ the BBB.

See significant increase in **45-90 days**. You get Professional Credit Repair + **12 additional financial services - No contract.** [Click Here](#)

\* **DIY Credit Repair Toolkit** - Detailed **step by step blueprint** w/ **dispute letters, Pre-work checklist, 7 Secret Steps Checklist PLUS E-Book & Loopholes.** Everything you need to **start seeing results in 30 days** and be on your way to the **700 club.** [Click here.](#)



# Start Your Journey

## Final Thoughts

If you are not sure which route you would like to take then try the **FREE DIY** route. Take your time and get organized. Perhaps start talking to some people you know and see if they would like to go through the process with you.

Don't choose to do nothing because you don't know which is the best choice. Pick one try it out, and then try the other route if it's not a good fit. **Baby steps is still progress.**

Email me, inbox me, join our **LIVE** trainings, or join the FB Group. *Just don't let this opportunity pass you by.*

**WELCOME** to the Motivating Your Money Family and I will talk to you soon. Pay attention to your inbox for all things **MONEY. MOTIVATION. MINDSET.**

Click **HERE** for Complimentary  
Credit Consultation. 15 Mins

Winning the  
Credit Games





## About Stacie...



"Everyone should have access to the financial tools and education needed to reach the level of financial success that we are willing to work to achieve."

**Stacie L. Daniel** is an award winning Wealth Strategist & Insurance Broker | Speaker | Author  
Founder of **Financial Motivations™** and the **Motivating Your Money Academy™**.

"So many people are not aware of how money works. I have positioned myself and my company to be trusted resources, with a message of hope, for the financially frustrated and financially uneducated. **The message is that living a life free of financial worry is indeed possible no matter where you start or what mistakes you have made.**"





***"Success in other areas of our lives will cause us to believe that we can successfully manage our finances as well, but the truth is, personal finance is not common sense and effective money management is a skill that must be learned."***

***~ Stacie L. Daniel***

For the past ten years, Stacie has been speaking and teaching about powerful hidden money rules and how you can make them work for you. She is most proud to share her story and be a message of hope. The events of her past and her poor money choices what she now uses as the tools for education and empowerment.

Offline, Stacie speaks at church's, workshops, and events across the USA educating and empower those who are willing to learn a different perspective regarding money and unlearn their old perspectives in order to grow.

In the past year, through the **#LateNightMoneyTalk Show (Sun & Wed LIVE trainings on her FB business page @ 8PM CST)** Stacie has been able to grow her social media following to **23K loyal followers** across 3 platforms.

If you can relate to the **need** for a "**do over**" in your finances, if you are willing to take action, and if you are willing to share what you learn with your community, then

**JOIN OUR COMMUNITY!!**

**~ CLICK HERE TO WATCH THE SHOW ~**

# *The 7 Secret Steps to Credit Repair*

## *See results in as little as 60 Days*

**Join our FB Group:**

**#MotivatingYourMoney** -

Where you can find financial awareness tips  
and tricks being posted regularly.

**#LateNightMoneyTalk**

LIVE Monday & Wednesday

8PM CST on IG & FB

**@MotivatingYourMoney**

FB ~ LinkedIn ~ IG

**Stacie L. Daniel**

*~ Since 2008*

**Wealth Strategist & Insurance Broker**

