

k.m.d.

FINANCIAL FITNESS SERVICES

KMD Financial Services, Inc.
1501 El Camino Real, Suite 1
Belmont, California 94002

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**If you have credit card debt . . .
You can't afford to miss this Workshop!**



TIME SENSITIVE—OPEN AT ONCE

THE CREDIT CARD CHALLENGE

ARE YOU READY TO
START YOUR
FINANCIAL RECOVERY?

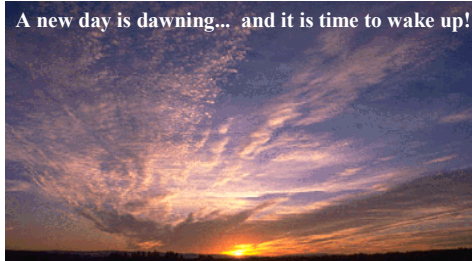
Did you know that if your payment is just *one day* late, your interest could go from \$49.50 (1%) to \$1,475 (29.5%) on a credit card balance of \$5,000?

As you probably know, credit cards can be very dangerous to your financial health. This special workshop has been designed to help you find your way back from the downward spiral of credit card debt.



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A Workshop to help you navigate through the dangers of credit card debt.

Using the new money management concept of:
Awareness and Choice



Do you find yourself wondering how to put the credit card puzzle together?

This once easy to use method of purchasing may become a nightmare when you are trying to pay off the old balances.

In under **2 hours**, you will begin making better decisions about advertising tricks like those "**low interest promotions**". This comprehensive discussion / workshop

will increase your **Awareness** of what you are up against when trying to pay down credit card debt. As you know, credit card companies hold you responsible! So don't delay...make a good **Choice** and sign up today.

This important workshop is offered at a very affordable price of :

ONLY \$35.00

What you will learn:

- **Awareness** of how your debt is increasing and what you can do to stop it.
- **Understanding** of the *real* financial impact credit cards have—or may have—on your ability to pay off your debts.
- We will offer you **Financial Power Tools** that will enhance your ability to beat them at their own game. You will take the guesswork out of making these critical decisions, by keeping track of all the details and those important terms (that if not considered could cause a financial disaster!), as well as strategies that will support you in lowering your credit card debt.

Our objectives . . . to help you become Aware so that you can make a good Choice . . . and to change your financial life.

- **EXTRA:** Join us for a Lecture on the "**The Psychology of Credit Card Debt**" Facilitated by Dr. Nick Ney, Clinical Psychologist.



CALL NOW TO SIGN UP

This information could
save your credit score!

**CALL FOR CURRENT
SCHEDULE**

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