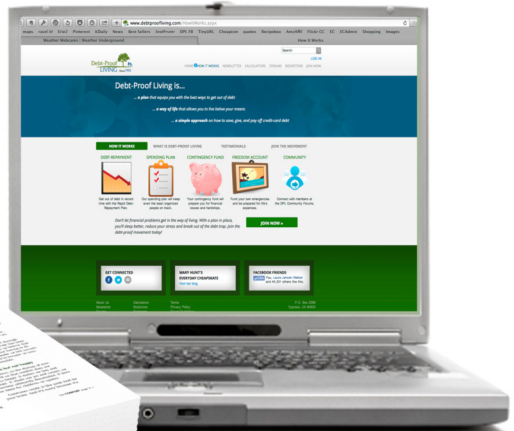
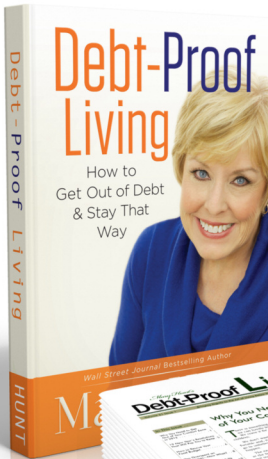


Maximize Your DPL Membership



Mary Hunt's
**Debt-Proof Living
Quick-Start Guide**



How to jumpstart your journey to financial freedom!

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Welcome!

I am so happy that you've decided to join us here at *Debt-Proof Living*.

To help you get started, I want to take you on a short tour of our website, pointing out a few features, resources and tools that will be important to you on your journey, as well as suggest the first steps you need to take to get started.

Next, I'll give you a quick overview of what you can expect over the next weeks and months on this exciting journey to financial freedom.

By way of a little history, I founded this organization in 1992, under the name of *Cheapskate Monthly*. Back then it was a simple, 8-page monthly newsletter, which I photocopied and sent via U.S. Mail to a few hundred subscribers each month.

The media got wind of what I was doing and pretty much launched it to the moon! I wrote a few books, which were well-received, and encouraged me to tip-toe onto the Internet in 1997.

Things have changed drastically since then. We changed the name to *Debt-Proof Living* once I realized that managing money is lot more than just finding cheaper ways to do things! Of course we do that, but this about using frugality as a tool to get out of debt and to make our lives better. The newsletter grew and membership expanded. Over the years, more than 200,000 people have been attracted to join *Debt-Proof Living*.

The monthly newsletter has remained in full publication since day one, and remains the backbone of Debt-Proof Living. Now delivered digitally, you will get the new issue each month and enjoy access to the back issues archive too.

As a member, you will enjoy direct email access to me. I will point out the member contact form as we are on the tour, a place that you can contact me and be certain that only I will ever see your message. It will land directly in my email box and I will respond.

While I do not know of your specific financial situation, I do know one thing for certain: You've made an excellent decision to join DPL. You've taken that first big step, and I'm proud of you for doing that.

Welcome to my DPL Family!

Member Log In

You received your log in codes by email. Use those codes to log in at DebtProofLiving.com. If you have cookies enabled on your computer you will not have to re-login every time you visit. Once you are logged in as a member you will have access to the site, with full privileges.

Your log in codes are proprietary, meaning they can be used only by you. Should someone else attempt to use your codes, they will be denied access, you will be notified and your codes will be cancelled. We take security seriously here at DPL.

Debt-Proof Living Book

The 3rd Edition of my classic book, [Debt-Proof Living](#), is out just in time for its 15th Anniversary! This is our text book and contains all you need to know about how to get out of debt and stay that way; creating your Freedom Account, your RDRP Plan and the rest of the DPL core elements. Purchase in the [DPL Bookstore](#) and your copy will arrive autographed.

DPL Boot Camp

Enroll in [DPL Boot Camp](#) to get a fairly intensive overview of the Debt-Proof Living Money Management System. You will learn core elements of DPL with a brief look at how all of these elements work together to set the stage for your financial freedom.

Debt-Proof Living Newsletter

In continuous publication since 1992, [Debt-Proof Living Newsletter](#) is delivered electronically to DPL members on the first day of each month. You will find it [HERE](#) on the website.

Additionally, I will send an email to your inbox each month to remind you that the newsletter is ready and waiting for you, and I will include brief overview of what is in that month's issue.

Rapid Debt-Repayment Plan Calculator and Manager

Also known as my pride and joy, the [RDRP Calculator and Manager](#) is possibly the most useful of all tools you will find at DPL. It is uniquely ours and will give you a new lease on life. No matter how much debt you have, just seeing a plan that ends with \$0 is going to give you a kick in the pants to get going. Many DPLers tell me the this calculator alone is worth the price of admission.

Available only to DPL members, the [RDRP Calculator and Manager](#) will create your repayment plan for you and also allow you to manage your plan through the process. You can use this calculator as often as you like.

I find that members, once they see how this all works, find ways to add to their payoff plan so they can be debt free sooner. All that requires is inputting the new figures and pressing Submit. Just like that, a new and updated plan appears.

All of the information you input to your RDRP Manager at DPL is encrypted and available only to you and protected by your passcodes.

Freedom Account Manager

Another of the core elements of DPL, the Freedom Account, allows you to anticipate your unexpected, irregular and intermittent expenses—and to prepare for them each month, easily and painlessly. Using the [Freedom Account Manager](#) allows you to grow your subaccounts, access the funds you've set aside and be on top of things at all times. Your information is fully secure and encrypted.

Member Forums

Our [member-only forums](#) are where DPLers meet, greet and get to know one another. Feel free to join as many forums as you like. Forum topics vary widely to different the many subjects of our lives.

New members are always welcomed by seasoned DPLers, many of whom are anxious to encourage and support our newer members. Because these forums are not open to the public, you will find a warm sense of

family and assurance that what you share is kept private. Join in and soon you will be seasoned as well, ready and able to help others.

DPL Bookstore

As a DPL member, you will always receive an automatic 20% Discount on any of my books in the [DPL Bookstore](#). And you can expect them to arrive autographed when you purchase in our bookstore. We also offer eBooks, memberships and other occasional resources in the DPL Bookstore.

Member Contact Form

[The Member Contact Form](#) is where you have access to my private email inbox. If you have not had a response within two weeks, it is likely that your message was lost in cyberspace, so please resend. You will get a response.

Calculators

As a DPL member you have access to a plethora of unique and very useful [calculators](#). Be sure to check them out and use them often.

Everyday Cheapskate

You will want to subscribe to my Blog, [EverydayCheapskate.com](#). You'll get a short, punchy and often entertaining bite of frugality in your email each weekday morning.

Facebook

Be sure to pop over to [Facebook.com/Debtproofliving](#) and "Like" us there. That way you'll know what's happening on this social network, as well as receive notices, information and other goodies I will have for you from time to time.

How to Jumpstart Your DPL Journey

You've got your passcodes and access to the DebtProofLiving.com site. "Now what?" you ask. Well ...

1. First you need to become familiar with the Debt-Proof Living Plan, made up of five core elements:

10-10-80 Formula

Contingency Fund

Rapid Debt-Repayment Plan

Freedom Account

Spending Plan

In your journey to financial freedom, you will need to achieve all five of these elements.

There are three ways that you can learn these elements, how to create them for yourself and how you will manage them. No all of these following will give you the same foundation, however.

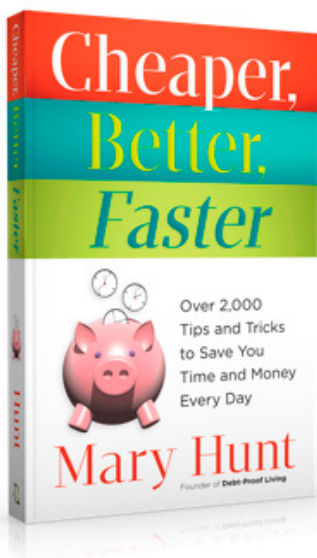
[Debt-Proof Living Book](#) (recommended as it is comprehensive; read it from cover to cover)

[DPL Boot Camp](#) (a lighter treatment)

Attend a DPL Advance Webinar (a six-week, six-session intensive LIVE Webinar with Mary Hunt, details to come.)

2. Begin tracking your spending. This means writing down every single way you spend money over a 30-day period. You have to learn where your money goes so you'll know where you are. Only then will you be able to create a viable plan to get to where you want to be.

Cheaper, Better, Faster



Cheaper, Better, Faster: Over 2,000 Tips and Tricks to Save You Time and Money Every Day

It's all the best advice you've ever heard, collected into one handy volume. Every tip is short, to the point, and helps you make the most of your money and your time, making everyday life less hectic and more enjoyable.

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BARNES & NOBLE
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Simple Rules. Big Payoff.



Americans young and old are flunking their finances. A shocking 77 percent live paycheck to paycheck with no savings. And 43 percent of Americans have less than \$10,000 saved for retirement, while 49 percent could cover less than one month's expenses if they lost their income. In the face of this bleak financial picture, Mary offers *7 Money Rules for Life*. This no-nonsense and encouraging book will give you the key to get your money under control and get prepared financially for the rest of your life.

Mary takes everything that she's learned over the past twenty years and boils it all down. Presented in a conversational style and readable in a weekend, this book offers applications for each of the seven rules as well as practical advice for how to recover from past financial mistakes. These simple, unchanging, basic rules work in every financial situation, for every income level, and for every stage of life.

Money mastery isn't really that hard. [7 Money Rules for Life](#) can help you change your future from uncertain to rock-solid with principles you can apply right away.

Read it Today!

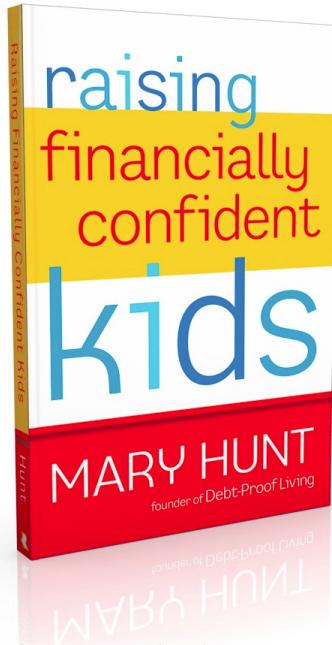
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Also available wherever fine books are sold.

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Raising Financially Confident Kids



“Kids grow up and leave home to make their own way in the world. That’s the way it’s supposed to be. But these days, 85 percent of them come back to live with their parents because they’re broke and in debt. Don’t let this happen to you. Read *Raising Financially Confident Kids* today, put Mary Hunt’s simple, time-tested financial plan for kids into action tomorrow, and you’ll be on your way to growing money-smart kids!”

—Dr. Kevin Leman

New York Times bestselling author of *Have a New Kid by Friday*

Read it Today!

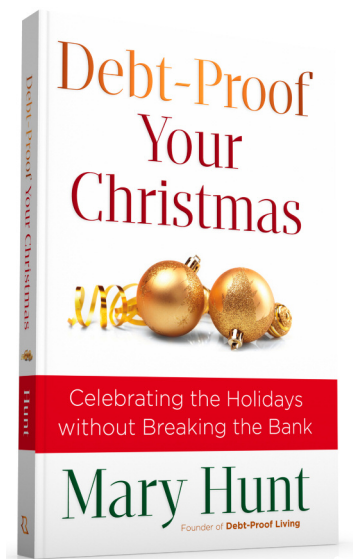
Your autographed copy [HERE](#).

Also available wherever fine books are sold.

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BARNES & NOBLE
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Debt-Proof Your Christmas



Christmas with no debt, less stress, and more joy!

Christmas may be the most wonderful time of the year, but it's also one of the most stressful—and most expensive. Expectations run high, and it's tempting to whip out the credit cards to create the perfect Christmas, with lavish meals, new decorations, and the latest, greatest gadgets and fashions for everyone on your gift list.

But you don't have to overspend or go into debt to have a fabulous holiday. Financial expert Mary Hunt shows you how to assess your situation, commit to no new debt, and think creatively about gifts. With Mary's guidance, you'll discover what caused you to overspend in the past and how to approach this Christmas with a plan. It just might be the best gift you can give yourself and your family.

Read it Today!

Your autographed copy [HERE](#).

Also available wherever fine books are sold.

amazon.com.

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Mary Hunt's EverydayCheapskate

powered by DPL

Subscribe to Mary's blog [Everyday Cheapskate](http://EverydayCheapskate.com) and join
40,000 readers who count on their
daily fix from Mary Hunt ...

- ♦ Tips—lots of tips!
- ♦ Reader mail
- ♦ Questions and answers
- ♦ Money-management tools
- ♦ Financial advice
- ♦ Product reviews
- ♦ Success stories
- ♦ Motivation
- ♦ Inspiration
- ♦ HOPE ... every day!

Remember it's FREE! ... Sign up at

EverydayCheapskate.com

See you tomorrow and every day!



Mary Hunt, award winning and bestselling author, syndicated columnist and sought-after motivational speaker, has created a global platform that is making strides to help men and women battle the epidemic impact of consumer debt.

Mary is the founder of Debt-Proof Living, a highly regarded organization consisting of an interactive website, a monthly newsletter, a daily syndicated column and hundreds of thousands of loyal followers. Now in its twenty-first year, DPL is dedicated to its mission to provide hope, help and realistic solutions for individuals who are committed to financially responsible and debt-free living.

As a speaker, Mary travels extensively addressing conferences, corporations, colleges, universities and churches at home and abroad. A frequent guest on radio and television, she has appeared on dozens of television shows including "Dr. Phil," "Good Morning America," "The Oprah Winfrey Show" and "Dateline."



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