

101 Prosperity Secrets:

Credit Cards
Protecting Your Identity
Money
Insurance
Shopping
Health
Relationships
Tough Communication
Fun

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10 Prosperity Secrets For Credit Cards

In 2003 there were
1.6 million bankruptcy's

1. Do not exceed your credit limit. Your rates could go up to 29.9% and a penalty fee of \$30 is added for every month you're above your credit limit. You would think that the credit company would not let you go over your balance, but this is how they earn even more money.

2. Resolve any disputes before reaching collection status. Just paying your credit card on time isn't enough. Pay all your bills on time. "Universal default" states that if you are disputing your electric bill, credit card companies can increase their rates based on one late electric bill. Their reason, they are managing risks even if you are a consistent customer.

3. Get three credit reports a year to handle credit fraud. Many states are allowed a free credit report. There are 3 different credit bureaus www.experian.com, www.equifax.com and www.transunion.com. Order one every 4 months and you will have a clear picture of your credit report the whole year. www.annualcreditreport.com for your free report. Don't forget to pay for a credit score. This is the number that agencies look at when considering you as a customer. Very important number!

4. Buy a cross/paper shredder. Identity theft is the new form of stealing and it's a huge business around the world. Children as young as 10 are having their identity stolen. Shred every ready-mailed check sent to you by the credit companies as well as any form that has your name and address on it. Register at www.OptOutPrescreen.com and minimize the credit applications coming your way.

5. Pay your bills over the phone or the Internet if you can. Companies have a cut off time of 10 am on the date the bill is due. This is before the morning mail comes in. By paying over the phone you avoid late charges and save a stamp!

6. Have 2-3 credit cards. Having just one credit card will hurt your credit if you have high amounts of credit sitting on and/or short credit history. How much you've borrowed should not exceed 30% of the maximum you can charge. To credit companies this looks like you can't handle the loan. So if you have one credit card with a 10 thousand dollar limit and you have charged 5 thousand, you have borrowed 50%. If you have two cards with a total of 20 thousand dollars, you have charged only 25%.

7. Pay down your credit cards. The quicker you start putting money away in the stock

market or savings account the sooner your retirement will be. Start with the lowest amount and pay that off quickly. Then use the extra money to pay of the next credit card. Most households owe \$9300 in credit-card debt. If you pay the minimum 2% it will take 43 years with \$17,900 in interest payments to pay it off. If you invest \$9300 instead for a 8% interest you'll earn a cool \$287,000.

8. Negotiate high rates. If you have a high balance or are paying yearly fees for your card, call up your credit card and negotiate. Most companies do not want to lose a good customer. If that doesn't work, find a new credit card company with a lower rate and no annual fee. www.bankrate.com is a great place to look for new credit cards.

9. Use you miles to upgrade. Tickets are so inexpensive now with competitive websites that using up 25 thousand miles for a \$150 ticket is not worth the time and money you have spent accumulating them. Instead, upgrade to a first class seat or use the miles for overseas travel.

10. Get rid of department store credit. This can literally save hundreds of thousands of dollars. Department store credit cards have the highest interest rates. Consider getting a low rate credit card instead.

10 Prosperity Secrets Of Protecting Your Identity

- 1. Destroy your computer:** As crazy as this sounds, just cleaning your hard drive isn't enough. Identity thieves are so sophisticated nowadays that taking the extra step and smashing it is important.
- 2. Keep your financial information at home:** DO NOT carry any information like your codes, bank account numbers, etc. in your palm, blackberry. All it takes is someone to swipe the information for your financial life to become chaos.
- 3. Do not write any codes on your credit cards:** Putting the code on the back for convenience is not a good idea.
- 4. Write minimal information on your check:** Don't write your social security number on your check. In combination with your address, phone number and the bank account number at the bottom thieves have all the information they need.
- 5. Don't give out information on the phone:** Phone scamming has become a huge industry. Unless you have called the company directly, don't give out information first. Let the person calling verify that they're actually from the company they're calling from.
- 6. File sharing programs:** Downloading software to share music is an open door for trained programmers to look through your hard drive. All it takes is a few minutes to find your tax returns, codes and bank account information.
- 7. Keep good records:** Having a trail for the credit card company of any correspondence, bills etc will make your life easier later on.
- 8. Mail everything at the post office.** Don't put your bills in your mail box. It's very easy to grab your checks and use them again.
- 9. Look at your bills online:** It can take upto 4 weeks to notice any discrepancies on your credit card bill. But online you can look at it every single day.
- 10. Keep your receipts:** If you have your receipts filed, you have proof of your purchases and can negotiate with the credit card company if you need to.

10 Prosperity Secrets For Smart Things To Do With Your Money

- 1. 401(k):** This is free money that your company gives by matching what you put in your 401(k). Put in the maximum you're allowed to and watch your money grow.
- 2. Flexible spending plan:** Companies deduct pretax money from your paycheck (up to \$5000) for medical expenses reducing your tax bill by \$300. This can be used for pills, even acupuncture and insurance deductibles.
- 3. Home-equity line of credit:** Open up a home-equity line of credit for rainy day situations but not to buy things for your home like a new treadmill. This will give you the peace of mind to know that if an emergency occurs you have the funds to cover it. Make sure you can pay this off in 3 years or less, otherwise you'll get rate increases.
- 4. Don't use your pennies:** All that pocket change could add up to thousands of dollars every year that you could invest in the stock market. Keep a change jar in your house and put all your change in there. Once in 6 months convert it into cash and put it in the bank for investments.
- 5. Buy a used car:** Let someone else pay for it depreciation of almost %30 the first year and then use regular gas to fill it up. You will save approximately \$120 per year.
- 6. Go back to school:** An M.B.A can add 45% to your salary besides giving you opportunity to negotiate better positions in companies.
- 7. Buy a thermostat:** A \$100 thermostat can save you %15 on your utility bill saving you hundreds of dollars during an expensive season.
- 8. Start a business:** Use your spare bedroom for a home business and you can partially deduct the expenses. Publication 587 from irs.gov will give you more information.
- 9. Balance your checkbook:** Know at all times how much you owe and how much is there to pay. It will help you control your spending therefore giving you that extra cash you need to invest in your future.
- 10. Hire a cleaner/gardener/cook:** If your time is better spent in growing your business and therefore your long term prosperity, hiring someone can save your hundreds of hours of time that you can put into your financial growth.

11 Prosperity Secrets of Insurance

1. Write off: The government allows patients to write off any out of pocket medical bills that are 7.5% of your adjusted gross income. Use your company's Flexible Spending Plan to put away pre-tax dollars for medical expenses. You can put up to \$5000 per year which will lower your taxes as well.

2. Go generic: Ask your doctor for generic recommendations or medications that are comparable but much cheaper. It could cut your bill by 50%. You can save over \$60 a year by signing up for your drug plan's mail service. This is great for diabetic or high blood pressure medicine.

3. Negotiate: If you have to go to an out of network doctor (could cost up to 50% more than an in network doctor) negotiate by first finding out what your health insurance will cover and then passing that information along to the doctor.

4. Buy the higher life insurance: In certain cases, more insurance costs less especially in multiples of \$250,000. So if you buy \$240,000 insurance, you'll pay around \$274.80. For \$250,000 insurance you'll pay around \$260.

5. Look for a specialist: Some insurance companies specialize in certain health issues, like diabetes, heart conditions, etc. So instead of lumping every policy holder into one category, they evaluate each specific case. A diabetic whose disease is under control can save 50% on a premium.

6. Drop the weight: You will save 50% on your insurance policies if your height to weight ratio is in the healthy range.

7. Low-load companies: Companies such as Ameritas or Northwestern Mutual sell policies with little or no commissions to their agents. Cut out the middle man.

8. Drop collision and comprehensive: If you have an older car (worth less than 10 times the amount you'd pay for coverage) by dropping collision and comprehensive you could save 40% of the cost of your premium.

9. Know your insurance score: 92% of car insurance companies now look at your insurance score to see if you're high risk. An insurance score is like a credit score except it doesn't look at how much debt you have. You can get a report from choicetrust.com.

10. Leave out the middle man: Companies like Geico Direct, Amica, USAA or 21st Century don't pay commissions to their employees. Also check out Insweb.com which

has quotes from many different insurance companies.

11. Replacement cost policy: For an extra 15% per year get replacement cost policy for home owners insurance. Replacement policy will cover the actual cost of buying the same item. Most policies are “actual cash value” which is the value of the item once depreciated.

10 Prosperity Secrets Of Shopping

1. Plan your dinners ahead of time: You will be less tempted to buy a \$3.99 bag of precut lettuce instead of the \$1.99 head. And make a grocery list before you walk out that door. Unplanned shopping accounts for 60% of food shopping today!!

2. Shop for food online: Use an online grocer like Peapod to save you hundreds of dollars. A shopper went from spending \$250 a week to \$96 after spending a little time on the internet.

3. Play the game: A website called Grocery Game shows you how to cut down your bill using coupons from your newspaper cross referenced with local supermarkets.

4. Stay away from the changing room: We are 2 times as likely to buy clothes if we try them on. If you don't need it, don't get it!

5. Rebates: You can save money using rebates if you follow their direction 100%.
www.wheresmyrebate.com or www.rebatestatus.com

6. Shop online for all kinds of things: Websites like overstock.com or half.com can save you tons of money. Most of the items in overstock.com are new but at a reduced priced. Half.com has new and used items for great prices. Save money on taxes, most sites don't charge any.

7. End of season sales: Great if you have kids or if you don't fluctuate in weight. Buy a size larger for your little ones at Gap or Limited. For yourself a few choice expensive items for deep discounts and make your next year's wardrobe shine.

8. Consumer Reports: This is a great magazine that evaluates everything from ice cream to new cars. You will an inside view of what's best for your money.
www.consumerreport.com

9. Whole sale clubs: These are great places to shop if you have a clear control over your budget and lists. You can find designer wear to luxury items at great prices.
www.costco.com, www.samsclub.com, www.bjs.com

10. Buy a hybrid car: Starting 2006, some hybrid cars will be getting tax breaks. The reductions will be taken directly from your taxes you owe the government making them substantially more valuable than just deductions.

10 Prosperity Secrets of Health Part I

Medical tests to keep you healthy and fit.

Info gained from Money Magazine.

\$900 per year more in medical bills if you're obese

\$1600 more for a smoker vs. a non smoker

1.C-Reactive Protein (CRP) Blood Test, Blood Pressure, Cholesterol and HDL: This blood test reveals inflammations in the veins, heart and body. Measure your cholesterol levels and blood pressure every year for a full diagnosis. \$60 If your blood pressure exceeds 130/85 get checked more than once a year. Be sure to have your high-density lipoprotein (HDL) checked every 5 years.

2.Pillcam Video for Digestive Disease. If a doctor orders a diagnosis for unexplained bleeding or inflammation, insurance might cover this. Vitamin sized, it's a camera with a strobe light that takes digital pictures of your digestive track. It will look for polyps, Crohn's disease, severe acid reflux or Barrett's esophagus. \$500-\$2000

3. Homocystein Blood Test: This test looks for plaque and calcification combined with a EKG once a year, CRP, you'll have a solid diagnosis. \$50 and \$54

4.Thyroid for hypothyroidism: A slowdown of the thyroid gland can cause weight gain. 10% of women suffer from this. \$12

5.DXAscan: Menopause causes women to lose their bone density even more rapidly than men. First scan around 45 if you've had a fracture. \$130

6. Sex-Hormone Assessment: There are concerns of higher sex hormones and cancer in the prostate and breast. \$150-\$1500

7. Genetic Counseling: An assessment interview and then a test analyzes the presence of genetic markers which show predisposition to different diseases or conditions. These are offered at teaching and cancer hospitals in America. \$300-\$3000

8. BMI Index: This is a ratio to weight to height. After the age of 30 lean muscle tends to turn into fat easily. Excess weight is a key factor in heart attacks, cancer, strokes, Type II diabetes and has even been linked to dementia and Alzheimer's. (nhibisupport.com/bmi)

9. Mammogram and Prostate Test: Mammograms every one to two years after the age of 40. Ultrasound for women with dense breasts. \$10-\$22 Digital rectal exam starting at the age of 50 or a Prostate-specific antigen blood test. \$26

10. Fecal Occult Blood Test/Sigmoidoscopy and Colonoscopy: 1 in 4 chance that by the age of 40 you will have an intestinal polyp. Fecal occult blood tests detects tumor or polyp related bleeding in stool. \$27 Sigmoidoscopy is a checkup of the lower colon. \$58-\$125 and Colonoscopy examines all parts of the colon. \$210-\$385.

10 Prosperity Secrets of Health Part II

- 1. Matcha Tea :** One of the highest quality green teas that has a vegetable taste and is used in tea ceremonies in the far east. The whole leaf is used which provides protection against cancer, cardiovascular disease and slows the aging process. It contains trace minerals and vitamins and is rich in catchin polyphenols.
- 2. Blueberries, Raspberries and strawberries:** These fruits are rich in antioxidants that help with aging and inflammation in your body. Try and have at least 1 serving per day.
- 3. Fish:** Fish contains Omega-3 oils which help us live longer and healthier. It helps us fight depression, bipolar disorder, autism, and attention deficit hyperactivity disorder. If you are a vegetarian try walnuts, flax seeds, hemp seeds, and the oils extracted from them. The best fish to eat are wild salmon, mackerel, herring, sardines and bluefish.
- 4. Watch your Calories:** 2,000 and 3,000 calories a day. 50 to 60% carbohydrates, 30 % fat, and 10 to 20% protein.
- 5. Vitamins and Minerals:** We can all benefit from some vitamins and minerals in our diet. Eating a well balanced meal will take care of the micro nutrients, but depending on your personal health needs adding some supplements could be beneficial.
- 6. Understand the Glycemic Index:** The glycemic index is a list of foods that converts sugar to fat easily and releases insulin in your bloodstream rapidly causing you to lose energy, have craving and retain more fat. I
- 7. Eat Fiber:** It helps regulate blood sugar (diabetes, inflammation), reduces cholesterol levels (heart disease), maintains intestinal function (polyps etc.) and fills you up with healthy calories.
- 8. Colorful Vegetables:** Don't forget to eat rainbow of vegetables. If figuring out what to make is an issue, cut up fresh veggies and eat it with a light dip made with olive oil, spices (of your taste) and a little pepper.
- 9. Buy Organic Meats:** Organic meats do not contain growth hormones and the animals are not feed pesticide infested foods that harm human bodies. It is an extra financial investment but in the long run it pays to have good health.
- 10. Create a garden:** If you have a little piece of land do some composting and create a vegetable and fruit garden. Or if you live in an apartment, vegetables and herbs grow easily in a sun filled balcony.

10 Prosperity Secrets of Tough Communication

1 in 2 couples get divorced. A married couple has a net worth of 77% higher than divorced couples.

1. There is a time for everything. Don't talk to your family/friend when you are still in the throes of anger or frustration. Your point will be lost and it can damage your relationship. When we are still emotionally pumped we often say and do things that don't represent us in the long run. Those few “nasty” words can cause long term emotional damage. A few words here and there may not seem like a big deal, but over time they accumulate, festering under the surface until they explode.

2. Stay focused. As a coach I encourage my clients to have a point. You don't have to sugar coat things or be brutally blunt. A happy medium is being straight to the point but delivering it in a way that is heard. Gentleness and tact go a long way in communicating effectively. Be very clear about what you want your mate to do or say after you're done. In the beginning it's helpful to them if you give them some direction. Don't forget to pause in between and take deep breathes.

3. No finger pointing. Take full responsibility for your part in the discussion. It gives your family/friend the space to know that mistakes are alright and you acknowledge yours. If you're coming from the point of view that it's their fault, then you're not ready! Communication is a two way street, one person is never at 100% fault.

4. Be conscious of your posture and tone of voice. There is nothing more confusing to another person when our voice sounds the total opposite of what we're saying. People pay more attention to how you're standing and sounding than just your words. Being neutral is very important in a difficult conversation and the more composed you are the better the talk will go.

5. Talk through your thoughts and feelings first. Most women find resolutions to a problem by talking out loud. This is how we process our feelings and thoughts to clarity. It is not necessary to do this while you're talking to your family/friend it might just be too much for them to chew on. A good friend can be your sounding board first so you're ready and to the point when you do have that difficult conversation.

6. Listen with your heart not your brain. Hear what the emotions and intentions are

behind their actions before you make any decisions. You might be surprised on how much the other “feels”.

7. Be patient. It will take some time to change habits and the only way that will happen is through consistency and patience. You might have to have a few conversations on just one topic to come to a resolution. There are no hard and fast rules on how quickly something happens.

8. Be open: This will allow you to consider different thoughts and perspectives during your conversation. Stand with your hands by your side, yes this is strange but an open body stance lets your brain naturally follow it's lead. Breathe in deeply and look into the person's eyes, you will gain the depth of what they are talking about. Just for a second, imagine what it feels like to be the other person.

9. Be honest: Do not lie in this situation as it will add fuel to the fire. State your truth and be willing to take the consequences of it. Not everyone is comfortable with another person's truth and they might initially be defensive.

10. Be kind to yourself: This is very important as many times we look back at a situation and get really angry at ourselves. The past is done with, acknowledge yourself for trying to do your best and go from there.

10 Prosperity Secrets of Relationships

A solid relationship creates a support system for prosperity growth.

- 1. Liking:** Just loving your partner isn't enough. Eventually love changes from the desperate attraction to a soft comfortable flow. If you don't really like your partner, the likely hood of the relationship working out is less than if you do.
- 2. Touch:** Touching each other is a very important aspect of keeping the relationship alive. Without physical touch you lose contact with the other person and in time with what's going on in their mind and body.
- 3. Communicate:** This is the only way you will know what's going on with each other. DO NOT take this for granted. Checking in with each other at least once a day is a determining factor for relationships success.
- 4. Love yourself first:** If you are comfortable and confident in yourself, your relationships will reflect that. Sex, communication, intimacy and sharing will not be an issue for you.
- 5. Have separate identities:** Spending time together is a great thing but also have your own life, hobbies and friends. This will give you an outside support that will help you in your relationship.
- 6. Make your own rules:** Many of us have a romantic notion of what a good relationship looks like, but the truth is that each one is incredibly different and you need to cater to yours only. Movies are not the manual for every relationship.
- 7. Accept change in the other:** Human grow and evolve, who we were 10 years ago might not be who we are at this moment. Let go of unnecessary expectations that things will be the same and learn to go with the flow. Flexibility creates harmony.
- 8. Expand each other:** Support each other in growing and becoming more powerful las people. The best relationships are those that help the other be all they were meant to be.
- 9. Make time for each other:** Do not let the reason of not having enough time come in the way of your relationship. It is a very important part of your happiness on this planet and needs to high on your priority list. A successful relationship creates better health, confidence and financial strength than one that's not.
- 10. Argue well:** This is a key determiner of a long, happy relationship.

10 Prosperity Secrets of Fun

Americans spends 7.9 hours sleeping, 5.5 hours working, 2.3 hours watching TV, 1 hour eating, 49 minutes grooming, 47 minutes visiting, 10 minutes relaxing!!, 7 minutes on a religious practice

- 1. Expand your geography:** Use the Internet to find last minute deals to the most exotic of locations. site59.com, lastminute.com and 11thhourvacation.com, exploretavel.com All in one deals that will add up to big bucks. PleasantHolidays.com, Go-Today.com
- 2. Make new friends:** Meeting new and interesting people can be intimidating. But in a mutual setting of common interests it gets easier and becomes so much fun! How about wine tasting, photography, tai chi, skiing to name a few.
- 3. Be spontaneous:** For crying out loud, do something different than just taking your wife or husband out to a dinner and a movie!!! How about joining a Laughter club: www.worldlaughtertour.com These clubs encourage you to laugh out loud. Improv show/club: Let them come up with things to do and just go with the flow.
- 4. Play games:** How long has it been since a dose of good healthy competition got your blood pumping! Tabu, Monopoly, Scherades, Twister.....
- 5. Volunteer:** Although incredibly noble, this is a great way to have fun, meet new people and do something important. volunteermatch.org, voa.org (Volunteers of America), americorps.org, ysa.org/index.cfm (Youth Service America)
- 6. Make something:** Do you remember when you used to finger paint? How about getting out the old canvas and painting, grabbing some feathers and making a mask, putting little shiny things on a present, decorating a card with glitter glue.
- 7. Pamper yourself:** Massages, Reiki, a spa treatment, anything that will make you feel relaxed and rejuvenated at the end of it. You'll come out a new person.
- 8. Take a nap:** An absolutely fun thing to do to nourish your exhausted body and mind.
- 9. A new form of exercise:** Have you always wanted to ride a horse? Ski? Learn how to swim? Go do it, you'll definitely be more healthy physically and mentally.
- 10. De-clutter your house:** Get rid of anything that looks bad in your house or on you. Even better yet ask your friends to come over and see if they'd like something.