



Knowledge **Enables** **You to** **Succeed**



Visit us on the Web
www.gapfinancialsvc.com



GAP Financial Services
Guidance * Assistance * Planning

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Toll Free 866-246-3552

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Consultation Office:
1540 Capital Drive #108 -Green Bay

Did You Know...

Suppose you have a \$100,000.00 mortgage for 30 years @ a 5% interest rate. Payments would be about \$537.00 for the principal and interest each month. Over 30 years you will pay back the original \$100,000.00 mortgage plus \$93,256.48 in interest. If you paid an extra \$10.00 per month toward the principal payment, you would save \$4563.00 which is 16 months of mortgage payments.

...What \$10.00 can do?

A small deposit of \$10.00 per month for 30 years , at an interest rate of only 2% will produce a savings of \$4927.25. This certainly isn't enough to retire on but how often do you blow \$10.00 thinking that it won't make a difference anyway?

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Looking for the Key To Unlock Your Financial Future?

Step One

You will meet with a counselor for 90 minutes of information gathering and individualized feedback. You will be presented with potential solutions for your situation, along with the pro's and cons of each option. If you have a copy of your credit bureau report and would like it explained to you, bring it along. At the end of your appointment a written analysis will be given to you. Your personalized analysis will outline where you spend your money, how your spending compares to the national guidelines, and information on the solutions we have presented.

Consultation Fee: \$70.00
(payable at time of appointment)

Things to bring with you to your appointment:

- A recent paycheck stub.
- Statements and/or payment books for all of the bills you owe. If you are interested in the Section 128.21, we require the original statements before you file your action. If you want to retain copies of your statements for your records, please copy them before your consultation.
- Copies of legal actions such as Judgments, Garnishments, and Repossessions.
- Balances and account numbers for any bills for which you do not have statement or payment books.
- Knowledge of how much you spend on the following: Rent, Utilities, Groceries, Entertainment, Clothing, Gifts, Insurance, Child care, Medical Expenses, Utilities, etc.... If you spend money on it, we are going to discuss it.
- Initial Consultation Fee of \$70.00
(no personal check accepted / for security reasons money orders are preferred over cash)

Available Services

Financial Coaching Sessions— When you desire more time with your counselor to resolve questions, or require personalized assistance, to meet your financial goals.

Credit Bureau Review - We will assist you in understanding your credit bureau and show you how to dispute incorrect information.

Financial Statements - When you need a complete financial picture that includes the value of your Assets, in addition to a full picture of your Debts, all in one professional looking report.

Assistance with Creditor Correspondence
When you need to write a letter or otherwise correspond with a creditor, we can assist you.

Creating a written Spending Plan (Budget)
A spending plan allows you, through planning, to relieve stress about when and how you are going to pay for everyday needs. It also allows you the freedom to spend, without guilt, the money that you set aside for a specific item or an occasion. We will work with you to create a realistic spending plan and provide you with the instructions and tips enabling you to follow the plan successfully.

Rapid Debt Repayment Plan - A written plan showing you exactly when you will be out of debt and a schedule showing you how much to pay each creditor. The forecast analysis will show you how much money you will spend in interest and how much total interest you will save by using the Rapid Debt Repayment Plan.

These services are offered at a rate of \$35.00 per hour. - Billable in quarter hour time slots (payable at time of appointment)

Chapter 128.21

Wisconsin has a unique Statute that allows you to ask for the Court's assistance in the repayment of your debt. **Under this program you are given, up to 3 years, to repay your unsecured debt, interest free.** A trustee will be appointed to your Case and will handle the communication with your creditors in addition to administering the repayment plan. Legal documents must be filed with the Court; therefore, the services of an Attorney are required. Pre-qualifying through GAP reduces your attorney fees. The pre-qualifying process is completed during the initial consultation. If you are a candidate for this program you will be given additional information at that time.. The approximate **out of pocket** cost for filing the Chapter 128.21 is **\$450.00, in addition to your \$70.00 consultation fee** with GAP Financial Service.
(An additional \$100 attorney fee will be payable through your plan.)

Fees quoted include attorney and filing fees, therefore; they are subject to change with little advance notice.

KEYS Study

KEYS Financial Study - a 150 page study manual that covers six areas in your life that affect your financial future. The study topics are:

1) **Understanding why people have financial difficulties** 2) **Goals**, how to set them, define them and map out a way to achieve them. 3) **Priorities**, understanding how they impact our life and our decisions. 4) **Budget = Spending Plan**, walk through the process of gathering information and creating a Spending Plan that can be used easily and effectively. 5) **Money Management**, shopping tips, teaching your children about \$, understanding insurance, different types of credit and your credit bureau. 6) **Your rights and how to get help.**

\$15.00 (if you pick up) **\$6.00 S&H** (if mailed)