



END RESULT?

While I won't guarantee that you'll end up

jumping up and down over a bag of

money, you may see your debt

eliminated! ... and your savings increase

significantly! Along the way, you'll learn

money management techniques and see

your financial goals met! Call me to set up

an appointment so we can get you started

on the road to financial freedom today!

Linda K. Kofron
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CPA PFS CMA
.....

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**Accounting, Income Tax and
Financial Planning**

**NEED SOME
HELP
MANAGING
YOUR CASH
AND PAYING
YOUR BILLS?**



For:

- *Better Cash Flow Planning*
- *Convenience*
- *Debt elimination*
- *Elderly service*

***Bill Paying
Service***

Linda K. Kofron
.....
CPA PFS CMA
.....

TELEPHONE: 815-979-8075

What is a Bill Paying Service and how does it help me?



CASH FLOW PLAN

After completing a list of your assets and debts along with your income and expenses, we will calculate a Cash Plan based on your individual situation. This plan will be based on your current income and expenses.

SAVINGS ADVICE

We will discuss ways for you to practice good financial management & save money. We will also formulate a plan for decreasing or eliminating your debt.

ATTAIN FINANCIAL GOALS

Also, we will discuss financial goals for which you need savings accumulated.

Then, we come to an agreement concerning which bills I will pay for you ... usually I pay the ongoing debts such as credit card bills, mortgage or rent, utilities, etc. and the savings accumulation needed. You will have money left over to use yourself for your variable expenses like food, car gas, repairs, clothing, etc.

SERVICE AGREEMENT

Our agreement is in writing and covers a 2-year minimum time span. This provides enough time to implement the plan completely (that is, pay off debt according to your Cash Plan).

HOW DOES IT WORK?

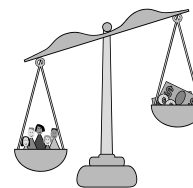
The Cash Plan that we agree on will determine the amount of money that I will need from you each pay period. The money will be deposited into a separate



bank account that I have set up for this service. The deposit method will be either: (1) direct deposit from your employer or (2) cash brought to my drop box that I will deposit into my separate bank account.

The bills that I am responsible for paying will be sent to my Mail Box for payment as scheduled (based on when you provide the money we agreed upon). I will provide you with a monthly report of income and expenses on your account.

HOW DOES THIS SERVICE HELP ME?



ADVANTAGES

- 1. Organizes your financial picture for you**
- 2. Prioritizes your debt payments and reduces or eliminates non-essential debt loads**
- 3. Eliminates credit collector hassles by phone or mail and improves your credit rating**
- 4. Ensures that all bills are paid on time**
- 5. Eliminates late payment fees, interest charges and NSF fees—saving you money!**
- 6. Puts you in control of your finances and helps you meet your goals**

DISADVANTAGE?

Cost starts at \$24.75 per week — but this is probably less than your current cost of late fees and extra interest paid, so look at this as a **SAVINGS** not a cost!