



Power Down Debt, Inc.

384 Montague City Road

Montague City, MA 01376

Phone: 413-774-5555

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A Proven, Positive, Time-Tested Solution to Debt Management

PowerDownDebt, Inc., is the only business of its kind.

With its proprietary system for debt-elimination, PowerDownDebt, Inc., helps individuals and business owners become debt-free:

- Including mortgage
- In half the time or less
- Without harming credit
- And without increasing monthly payments

Located in Turners Falls, Mass., PowerDownDebt, Inc., establishes an automatic, mathematically calculated debt pay-down system for clients, so that they can forget their debt and focus on enjoying life with financial security and prosperity instead.



Founded in 2007 by Frances Rahaim, Ph.D., PowerDownDebt, Inc., is a solution for individuals, families and business owners who want to pay down their debts quickly and responsibly, while avoiding hardship plans, such as bankruptcy, legal settlement or debt negotiation. Such hardship plans often

require borrowers to first become delinquent on their debt accounts, resulting in substantial harm to their credit.

Alternatively, the PowerDownDebt system does no harm to (and *even enhances*) clients' credit ratings while providing a remedy for folks who want

to pay down their debts responsibly without increasing their monthly payments. PowerDownDebt, Inc., clients save thousands of dollars or more in interest and become completely debt-free in 5 to 8 years on average. In fact, the PowerDownDebt, Inc., one-of-a-kind **Money Back Guarantee assures it, or their money back.**

For details and to schedule a free consultation, contact PowerDownDebt, Inc. 413-774-5555, info@powerdowndebt.com.

About Frances Rahaim, Ph.D.

Dr. Rahaim is a financial expert in the specific areas of debt management, personal budgeting, small business finance and creation, real estate financing, life and health insurance, and annuities.

FRANCES
PUBLICITY
HEAD SHOT

Dr. Rahaim, known on the radio as “The Money Doctor,” can be heard on 26 stations discussing financial matters broadly. Check her web site (www.powerdowndebt.com/audio.html) for details and samples of “The Money Doctor” show.

With more than 20 years of experience as an insurance agent, a registered investment advisor, real estate broker and business owner, Dr. Rahaim has amassed a lifetime’s worth of knowledge and first-hand experience about financial matters and how best to manage debt.

Dr. Rahaim earned her masters and doctoral degrees in finance, insurance and risk management from La Salle University.



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Employee and Group Discounts Available

Smart business people know, a stress-free, happy employee is a loyal, more productive employee. And what is the leading cause of stress in America? One word: DEBT. Numerous studies have shown that difficulty with money management is the leading cause of stress worldwide.

To help employers reduce their employees' stress, boost their mental health and enhance their productivity, PowerDownDebt, Inc., offers a discount on the program fee as a workplace benefit. This benefit may be offered at no cost to the employer, and with no minimum enrollment requirements. Employees who wish to enroll through their workplace will receive an automatic discount, saving hundreds of dollars, and may opt for payroll deduction.

PICTURE OF HAPPY HEALTHY
EMPLOYEES

Employers: ask Dr. Rahaim about her free workplace presentations on a range of financial topics (see details below), packed with information everyone can use, and with *no obligation*.

Other groups are eligible for discounts as well. Do you belong to a club, an association, or the military? If so, contact PowerDownDebt, Inc., about group discounts: 413-774-5555, info@powerdowndebt.com.

With the PowerDownDebt, Inc., discount, the affordable fee to join the program is managed through payroll deduction or automatic draft. With automatic payments spread over a defined period of time, clients can forget about the minimal fee—less than most people pay for coffee in a week!-- and focus instead on becoming debt-free. As a bonus, clients receive a lifetime of debt management, **even on future debt**, *with no further payment obligation*.



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Invite 'The Money Doctor' to Speak at Your Event

To learn about the ins and outs, the goods and bads, of debt and debt management, invite Dr. Rahaim to give a free presentation to your employees or group members.

In her entertaining, multimedia presentations, Dr. Rahaim provides information everyone can use on:

- how to strategize and structure personal and business finances
- a sure-fire system, invented by her, for reducing spending
- how to save hundreds of thousands of dollars over time
- how to cut *in half* the time it will take to pay off debts, including mortgage (*without harming credit*)
- how to reduce interest rates on loans, credit cards, and other debt
- how *increasing* debt can actually enhance the future
- why financial austerity is not always the answer
- the difference between good debt and bad debt
- and much more

When Dr. Rahaim talks money, lives change. Contact PowerDownDebt, Inc., to schedule an appearance at your next meeting or gathering.