

Money Matters
for
**Dream
Achievers**

Listener's Guide

CD - 1

Cut 1 - What's in Your Dream Account?

Featuring Independent Executive National Sales Director Nan Stroud, Independent National Sales Director Diana Sumpter and Independent Future Executive Senior Sales Director Lorraine Collette

1. One of Mary Kay's many legacies is: if you help enough other people achieve their _____, then you will, in turn, achieve yours.
2. Diana Sumpter encourages you to dream as if _____ was no object.
3. It was suggested that once you estimate how much it will cost to achieve your dream, it's a good idea to break down that figure based on your _____.
4. Lorraine Collette said, "It is extremely important to have a _____ goal, maybe how much money you want to have saved by the end of the year or the end of the quarter."
5. The great thing about building a dream account is that it is a "get-to" situation, so that whenever your feet hit the ground in the morning, you have focus, you have purpose and you know why you're doing this business so that the _____ don't bother you.
6. According to Diana Sumpter, with a Mary Kay business you have the opportunity to design a life that is all about making _____, not just out there making a living.
7. Lorraine Collette suggested that it takes _____, a strong work ethic and faith. The bigger the goal, the bigger the faith you would need to accomplish that goal.

Cut 2 - Where the Money Is

Featuring Independent Executive National Sales Director Emeritus Joan Brunner, Independent Executive National Sales Director Nan Stroud, Independent Executive Senior Sales Director Caterina Harris, Independent Future Executive Senior Sales Director Marie Pfarr and Independent Sales Director Tricia DePauw

1. When she looked at a Mary Kay business, Tricia DePauw saw the unlimited _____ potential.
2. When Tricia got very _____ with the business, and held three classes and five facials every single week, that's when she began to see consistent money coming in.
3. When Tricia decided it was her turn to have "something more," she added three to five _____ appointments on a weekly basis.
4. Nan Stroud suggests that if you need more money, it starts with _____ classes and _____ product.
5. Caterina Harris believes that a skin care class is the most efficient way to work your business because you can sell product, share the _____, educate new team members and service customers.
6. As an Independent Beauty Consultant, Caterina used skin care classes to meet her sales _____ every week.
7. _____ customers are usually the most loyal and frequent buyers of Mary Kay® products..
8. Marie Pfarr believes one way to increase your sales is to sell in _____.
9. Joan Brunner recommends paying attention to each person in front of you in order to increase your averages since this business is based on _____.
10. To increase her class sales, Caterina Harris offered an incentive to the _____ having five or six people at a class.
11. Caterina feels that _____ is another way you might increase your sales because it allows you to find a need and fill it.
12. Another way you may increase sales is to offer great _____ service, which might include following-up with customers on a regular basis, showing them other products in their regimen, having the products in inventory and delivering them on time.

13. According to Company statistics, the Preferred Customer Program can boost your sales by _____ percent.
14. Perhaps the most important key to success with the Preferred Customer Program is _____.
15. According to industry statistics, a customer's average credit card order is four times _____ than the average check or cash order.
16. Another way you may increase your earnings is to spread out and use all the avenues of _____, such as team-building.
17. Independent Senior National Sales Director Judie McCoy once said that money is just the measure of the _____ you put into the lives of others.
18. According to Caterina Harris, sales is instant cash, but _____ is for the future.

Cut 3 – Where Did the Money Go?

Featuring Independent National Sales Directors Connie Kittson, Robin Rowland and Diana Sumpter

1. Connie Kittson had to force herself to become more disciplined in the area of _____ management if she ever wanted to have more.
2. Many Consultants find themselves in financial difficulties because they are not used to _____ their own business.
3. According to Connie Kittson, if you choose to _____ very little time in your Mary Kay business, your Mary Kay business will produce very little money.
4. Robin Rowland said, “It doesn’t matter who or where you are, and whether you’ve had no experience or you’ve had a lot, you can _____ how to take charge of your own financial picture.”
5. Diana Sumpter’s piece of advice is to start from Day 1 with the discipline of working your _____ split.
6. Diana Sumpter changed her pattern of money mismanagement by having an accountability _____, someone she could call to help her create good money management habits.

Cut 4 – Take Stock in Your Business

Featuring Independent Senior National Sales Director SuzAnne Brothers and Independent Future Executive Senior Sales Director Marie Pfarr

1. One reason you might want to invest in inventory is because you're likely to _____ more product because people love to get what they want and they usually want it now.
2. Another reason you might want to invest in inventory is because it is a way to provide good _____ service.
3. Having inventory may also help you save time because you can deliver on the spot rather than make deliveries later and time is _____.
4. Chances are, when you invest in inventory you probably have an _____ versus scarcity mentality, which means you're more likely to suggest multiples.
5. Another reason to consider investing in product is because the Company offers _____ products based on the size of your order.
6. Marie Pfarr considers a \$3,600 wholesale product order full _____ because it allows enough product to service a Perfect or Power Start.
7. Having a financial obligation, such as a loan payment, may be a positive thing because it could keep you _____, keep your head in the game.
8. Credit unions may offer a lower _____ rate and more flexible payment plans than banks.
9. Securing a loan from a financial institution for inventory may allow you to extend your loan payment for several years, which could offer you a very _____ monthly payment.
10. If you use a credit card to purchase inventory, it is suggested that you pay off the balance every month to avoid high interest _____.
11. It was suggested that the less pressure you have from the financial worries of this business, the more _____ you'll likely have.
12. As a smart entrepreneur, becoming _____ free is an ultimate goal.

CD – 2

Cut 1 – The 60/40 Method of Managing Your Money

Featuring Independent Senior National Sales Director SuzAnne Brothers, Independent National Sales Director Connie Kittson and Independent Future Executive Senior Sales Director Lorraine Collette

1. One way you can ensure you replace products you have sold is to use the 60/40 method of _____ in inventory.
2. Connie Kittson recommends having two accounts: one account for the 60 percent, which she calls a pink account for _____ and another account for the 40 percent, which she calls the green account for _____.
3. It is recommended that you take 60 percent of your _____ each week and reinvest them into your business.
4. SuzAnne Brothers suggests only purchasing the _____ you plan on using until your next order.
5. It is recommended that you pay for the Preferred Customer Program out of your _____ percent account.
6. _____ cards allow you to order online even if you don't have a credit card or your credit is less than perfect.
7. If you do use a credit card to pay for inventory, it is recommended that you look for a card that has a low interest rate, no _____ fee and a generous grace period.
8. If you are disciplined enough to pay off your balance each month, Connie Kittson recommends using a credit card that will _____ for you, such as the MK Rewards Visa Card or the MK Pink CashSM Mastercard.
9. The 40 percent account is your _____ less expenses and the goal is to keep as much of that 40 percent as you can.
10. If you did not invest in full inventory, then you might want to _____ some or all of that 40 percent back into inventory.
11. If you want to save money to attend Career Conference and Seminar, you can estimate the cost of hotel, registration and transportation, divide that figure by _____ to determine what you'll want to consider saving every month.

Cut 2 - Keeping More of Your Money

Featuring Independent Executive National Sales Director Emeritus Joan Brunner, Independent Executive National Sales Director Nan Stroud and Independent Executive Senior Sales Director Caterina Harris

1. Nan Stroud said her goal of owning her own business was to never spend more than she made and to always leave a cushion of _____ each month.
2. Joan Brunner recommends that you determine how much you want to make each month and then sell _____ times that each month. That allows you to reinvest 60 percent back into product.
3. Nan Stroud suggests one of the first things to consider when budgeting money is make sure your expenses are really necessary for your business and that they are producing _____.
4. It is suggested that you spend only _____ percent of the wholesale amount of your order on Section 2 items.
5. Caterina Harris believes samples are beneficial if you: 1) _____ with customers to see how they liked them, and 2) introduce customers to Mary Kay® products they haven't tried.
6. Money tends to slip through your fingers when you place small inventory orders frequently and incur more _____ charges.
7. Nan Stroud believes it's important to respect the value of the product and not diminish it by trying to _____ it or by giving too much away.
8. Instead of discounting the product, you may want to offer a _____ with purchase because it gives you the opportunity to introduce someone to another product.

Cut 3 – Making Taxes Less Taxing

Featuring Independent National Sales Director Connie Kittson and Independent Future Executive Senior Sales Director Marie Pfarr

1. According to Connie Kittson, accurate record keeping may help you save _____ at tax time, so it's worth the time and discipline it takes.
2. One way to organize your receipts is to organize them in an accordion file folder according to _____.

3. You might want to put your _____ in your accordion file folder at the end of the year as an important piece of documentation if you're ever audited.
4. It's important when you remove inventory from your shelf that you _____ it so you know where the inventory went.
5. Connie Kittson tells new Consultants that when they forget to write down their _____ it's like throwing a dollar out the window for every three miles they drive.
6. Expenses that go towards _____ your Mary Kay business may be tax deductible. These might include expenses related to the Preferred Customer Program, business cards and the Mary Kay® Personal Web Site Program.
7. If you don't receive a receipt, you can write the expense down in a notebook and be sure to indicate the _____ of the expense and the date on which it was incurred.
8. It is recommended that you hire a tax advisor who is familiar with the _____ selling business so that she can advise you of the tax deductions you're entitled to.

Cut 4 – Turn Debt Into Dreams

Featuring Independent National Sales Director Diana Sumpter and Independent Executive Senior Sales Director Caterina Harris

1. Caterina Harris says that she made poor money management _____ and knew she had to shift how she thought about and chose to spend money.
2. The money Caterina received from her job helped her to pay her bills, but the money she received working her Mary Kay business allowed her to build a _____ lifestyle.
3. One thing that made a difference for Diana Sumpter was when she realized that whenever she _____ with money, she lost her joy, her peace and her integrity.
4. For Diana, working this business just to get out of debt was _____ goal setting. To counteract that scarcity mentality, she started building a dream account in addition to paying off her debt.
5. For Diana staying out of debt is a daily _____.

Cut 5 – Save Now for a Secure Future

Featuring Independent Executive National Sales Director Emeritus Joan Brunner, Independent Executive National Sales Director Nan Stroud, Independent National Sales Director Robin Rowland and Independent Executive Senior Sales Director Caterina Harris

1. Having a cushion of monetary means available to you may give you _____ for whatever could come along in the future.
2. Caterina Harris realized early in her business that having an _____ fund of at least three months of expenses was important.
3. For Robin Rowland, the best reason for building savings is it provides a feeling of _____, so if something doesn't hold, it doesn't drive a wedge in the relationship between she and her hostess.
4. Another reason to start saving is when you _____ your standard of living does not change.
5. Saving earlier and taking advantage of the power of _____ is so very, very vital.
6. Nan Stroud always tried to set aside the profits after expenses from one afternoon or one class per week to put into _____.
7. If you want to start saving money, Caterina Harris recommends opening a savings account, taking money off the top and being clear about _____ you're saving that money.
8. Nan Stroud believes the most important thing about saving is it's a _____ bit each and every week.

Cut 6 – Paving the Way to Independent Sales Director

Featuring Independent Executive National Sales Director Emeritus Joan Brunner and Independent Executive National Sales Director Nan Stroud

1. An Independent Sales Director can have greater earnings potential because she can receive a commission from the wholesale production of everyone in her unit, not just her _____ team.
2. It is suggested that an Independent Sales Director's debut not be an expense or a money maker. The real benefit of a debut is having lots of

guests hear about the _____ and participate in a very emotional event.

3. Joan Brunner cautions new Independent Sales Directors against signing a long-term _____ for a unit meeting room rental.
4. A big trap in prizes is likely _____ and overstocking.
5. One way to prepare for some of the additional expenses you may incur as a new Sales Director is to hold one extra skin care class every week or to save a _____ of your sales each week.
6. Joan Brunner recommends targeting a \$1,000 monthly _____ commission, which would be slightly under \$8,000 in team production.
7. As a _____ you can count your production toward qualifying for the use of a pink Cadillac.
8. As you start to climb the ladder of success and move toward the position of Sales Director, it is important to not think in _____ terms.
9. The success of a unit is likely based on how many people are holding skin care classes, selling product and _____ their own individual businesses.

Answers:

CD – 1

Cut 1 - What's in Your Dream Account?

1. Dreams
2. Money
3. Averages
4. Financial
5. Postponements
6. Memories
7. Discipline

Cut 2 - Where the Money Is

1. Earnings
2. Consistent
3. Team-building
4. Booking, selling
5. Opportunity
6. Goal
7. Skin care
8. Sets
9. Relationships
10. Hostess
11. Pre-profling
12. Customer
13. 30
14. Follow up
15. Larger
16. Income or earnings
17. Pleasure
18. Recruiting or team building

Cut 3 – Where Did the Money Go?

1. Money
2. Owning
3. Invest
4. Learn
5. 60/40
6. Partner

Cut 4 – Take Stock in Your Business

1. Sell
2. Customer
3. Money
4. Abundant

5. Bonus
6. Inventory
7. Motivated
8. Interest
9. Low
10. Charges
11. Fun
12. Debt

CD – 2

Cut 1 – The 60/40 Method of Managing Your Money

1. Reinvesting
2. Product, profit
3. Sales
4. Samples
5. 60
6. Debit
7. Annual
8. Work
9. Profit
10. Reinvest
11. 12

Cut 2 - Keeping More of Your Money

1. Savings
2. Two-and-a-half
3. Money
4. Five
5. Follow-up
6. Shipping or freight
7. Discount
8. Gift

Cut 3 – Making Taxes Less Taxing

1. Money
2. Category
3. Datebook
4. Record
5. Mileage
6. Advertising
7. Purpose
8. Direct

Cut 4 – Turn Debt Into Dreams

1. Decisions
2. Debt-free
3. Struggled
4. Negative
5. Discipline

Cut 5 – Save Now for a Secure Future

1. Security
2. Emergency
3. Freedom
4. Retire
5. Compounding
6. Savings
7. Why
8. Little

Cut 6 – Paving the Way to Independent Sales Director

1. Personal
2. Opportunity
3. Lease
4. Overspending
5. Percentage
6. Recruiting or Personal Team
7. DIQ
8. Minimum
9. Building