

**YOU WERE MEANT TO BE "DEBT FREE"!**

**By: National Sales Director, Linda Toupin**

**Wondering how you can start a business when you are already in debt? Here is how you can start your business and use Mary Kay to pay off ALL your debt!**

**Sell \$200 per week = \$800 income for the Month**

- Take \$100 to pay loan for your MK business (Leaves \$700)
- Use \$400 to replace product sold (Leaves \$300)
- Give \$100 to yourself (Have Fun!) (Leaves \$200)
- \$200 to pay off other debt

**Sell \$300 per week = \$1200 income for the Month**

- Take \$200 to pay loan for your MK business (Leaves \$1100)
- Use \$600 to replace product sold (Leaves \$500)
- Give \$200 to yourself (Have Fun!) (Leaves \$300)
- \$300 to pay off other debt

**Sell \$400 per week = \$1600 income for the Month**

- Take \$100 to pay loan for your MK business (Leaves \$1500)
- Use \$800 to replace product sold (Leaves \$700)
- Give \$300 to yourself (Have Fun!) (Leaves \$400)
- \$400 to pay off other debt

**Sell \$1000 per week = \$4000 income for the Month**

- Take \$100 to pay loan for your MK business (Leaves \$3900)
- Use \$2000 to replace product sold (Leaves \$2000)
- Give \$300 -\$1000 to yourself (Have Fun!) (Leaves \$1000 to \$1700)
- \$1000 -\$1700 to pay off other debt

***Rapid Debt Reduction Plan:***

- ✓ ***Write down all debt, numbering them 1-10 from the smallest to the largest***
- ✓ ***Start paying off the smallest one first, making payments as large as you can.***
- ✓ ***Make minimum payments on #2 through #10***
- ✓ ***When debt #1 is paid off, start paying big payments on #2 and continue minimum payments on #3 through #10***
- ✓ ***As in all things in LIFE....Consistency is the KEY!***

## MARY KAY AVENUES of INCOME

**Mary Kay Cosmetics Inc.** is not a pyramid or a multi-level organization, we're a **dual marketing company**. The Skin Care Consultants who represent Mary Kay Cosmetics are **independent** business owners and can benefit from several **tax advantages** by operating their businesses out of their homes.

There are several ways to earn income through Mary Kay, but Independent Consultants have **NO quotas** or **territories** so they decide when and where they would like to operate their businesses. All consultants start with a showcase and free **training**, then begin earning money through avenues #1 - #6 below. Each consultant has the opportunity to "promote" herself at her own pace.

**#1 Classes and Facials:** Every consultant has equal opportunity to earn the same amount of profit each time she sells one product or several: **50%**. *Mary Kay Consultants earn the highest commissions in direct sales!!*

### Company Averages

Skin Care Classes		Facial / Double Facial:	
# of women	<b>3-6</b>	# of women	<b>1-2</b>
Time	<b>1-2 hours</b>	Time	<b>½-1 hour</b>
Sales	<b>\$200</b>	Sales	<b>\$75-100</b>
Profit	<b>\$ 100</b>	Profit	<b>\$35-50</b>
Hourly Wage	<b>\$ 50</b>	Hourly Wage	<b>\$35-50</b>

**# 2 Reorders: 50%** Profit is made each time a customer's product runs out and her consultant services her. It is smart business to market a consumable product. *Mary Kay enjoys the highest **BRAND LOYALTY** in the Cosmetics Industry - 80% customer retention.*

**# 3 Dovetailing:** The Mary Kay Priority System: Faith, Family, then Career. If a consultant needs to be somewhere other than a Mary Kay appointment that she scheduled, she may "Dovetail" her appointment to another consultant who will pay her **15%** of the sales. In this way, consultants make money while keeping their personal priorities in line and they don't have to compromise their "professionalism" by canceling on their clients.

**# 4 Sharing the Career:** Mary Kay Consultants "Thank-you" Bonuses for sharing their career opportunities with other women. These bonuses come directly from Mary Kay Corporate, not out of the recruit's pocket to pay the recruiter. (Paid monthly based on team's orders.) 1-2 recruits - Sr. Consultant pin, tape from company, 4% commission check, 3<sup>rd</sup> recruit-4% checks, \$50 voucher for RED JACKET, star recruiter pin, 4+ recruits- \$50/qual. recruit, 5+ recruits - \$50/qual. rec. & 9% or 13% commission check.

### **FIRST PROMOTION:**

**# 5 Mid-Management:** Consultants who wish to promote themselves to car status may do so in a 1-4 month period while meeting set qualification requirements. "Team Managers" earn the use of a CHEVY CRUZE and you can earn a new one every two years, or take a monthly cash bonus of up to \$375/month instead of the car. At this level, you are working approximately 12-15 hrs./wk.

### **SECOND PROMOTION:**

**# 6 Management:** Mary Kay Sales Directors can write their own paycheck! You can earn Free Life and Disability Insurance, opportunity to earn a Retirement Plan, drive a CHEVY EQUINOX, TOYOTA CAMRY or a **Pink Cadillac!** (or up to \$900/month cash bonus) Unlimited earning potential, depending upon you--extra bonuses based on success of UNIT.

## **MARY KAY TAX ADVANTAGES**

### **TO NAME JUST A FEW...**

1. Freight, shipping and handling
2. Telephone bill-for long distance, or other charges for business calls, voice mail, etc.
3. Interest expense on business loans
4. MasterCard & Visa 4% service charges
5. Bank account maintenance and service charges
6. Accounting expenses (accountant, tax preparation)
7. Stationary & printing expenses
8. Skin care classes sales aids and samples
9. State sales tax (non-recovered)
10. Office supplies
11. Education (seminars and success meetings, etc.)
12. Postage
13. Donations
14. Auto expense
15. Advertising expense
16. Commissions expense
17. Repairs (for any business equipment or office space)
18. Cashier's checks or money order fees
19. Utilities (portion used for home office)
20. Delivery expense
21. Insurance (car, inventory, liability, etc.)
22. Selling expense (gifts to clients & hostess)
23. Trade dues
24. Subscriptions
25. Wages (secretary, delivery, business errands, etc.)
26. Uniforms (Red Jacket or Director Suit)
27. Cosmetics for personal use
28. Travel expenses (always do some business when you are away!)
29. Meals and Entertainment expenses
30. Housekeeper

## **YOU THINK YOU'RE SHORT OF PEOPLE TO CALL ON? THINK AGAIN!!!**

Whom Do You Know?

From your old job?

From school or college?

Because of your favorite sports or hobbies?

Because of your children's activities?

From your church?

From Municipal activities?

Because you rent or own your home?

Because you lived in other neighborhoods?

Who sold you your house?

Through your husband or boyfriend?

Who checks you through at the grocery store?

At the cleaners?

At the drugstore?

Who works at your doctor's office?

At your dentist's office?

Who sells you clothes?

Who sells you shoes?

Who gives your children music lessons?

Who is your daughter's Brownie leader?

Who waits on your table at your favorite restaurant?

Who is the fashion and beauty editor of your local newspaper?

Who cuts your hair?

Who heads your PTA?

Who bought the new house on your street?

Who is your bank teller?

Who is your florist?

Who is the nurse who looked after you in the hospital?

Who was your maid of honor?

Who is your best friend?

Who is your next door neighbor?

Who is your cleaning lady?

Who is that nice woman you met while in the dentist's waiting room?

While in the check out line at the grocery store?

Or at the bank?

Who was the bride you saw pictured in your local newspaper?

Who is your child's teacher?

Who is the secretary at his/her school?

Who did you meet while on vacation?

Who checked you in to the hotel/motel?

Who sold you your glasses?

Who fills your prescriptions?

Who did you meet at the local business woman's luncheon?

Who is behind the desk at your health club?

Who is the secretary at your lawyer's office?

Who served you the last time you were in the jewelry store?

The last time you bought a painting?

The last time you booked a vacation?

Who gave you decorating advice?

What woman did you read about in the business section who just got a big promotion?

Who is the receptionist at your hair salon?

At the eye doctor's?

**WHOM DO YOU KNOW?      THINK ABOUT IT!!!!**