Profit Level
and
Paying Off Your Investment

Contact Betty to discuss your options!

You **MUST** have 2 Mary Kay Checking Accounts. It’s best to invest in a Full Store. A Full Store is $3,600 Wholesale ($7,200 Retail) in product on your shelf. Next best is to start with a smaller store and grow through sales, good money management and reinvestment.

**$4,000 Loan**

$115.76 per month over 48 months @ 18% = payment
$127.15 per month over 42 months @ 18% = payment
$142.47 per month over 36 months @ 18% = payment

The following table is based on $400 per week in Sales:

<table>
<thead>
<tr>
<th>Week</th>
<th>Sales</th>
<th>60% REORDER Checking Account (Product Replacement)</th>
<th>40% PROFIT Checking Account</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sold $400</td>
<td>$240</td>
<td>$45 ($115 to Loan Payment)</td>
</tr>
<tr>
<td>2</td>
<td>Sold $400</td>
<td>$240</td>
<td>$160</td>
</tr>
<tr>
<td>3</td>
<td>Sold $400</td>
<td>$240</td>
<td>$160</td>
</tr>
<tr>
<td>4</td>
<td>Sold $400</td>
<td>$240</td>
<td>$160</td>
</tr>
<tr>
<td>TOTAL:</td>
<td>$1,600</td>
<td>$960</td>
<td>Your Profit: <strong>$525</strong> (after loan payment)</td>
</tr>
</tbody>
</table>

2% = Section 2 Sales Aids (maximum 10%)
8% = Sales Tax

Loan Payment, Supplies, Education (Career Conference, Seminar, Meetings, etc.), PCP, etc. come out of this account – Be Smart!

Commit to the number of hours you want to work each week!

**Best Advice:**

1. Place first order on an existing credit card. Go to your bank for a personal installment loan. For loan information contact your personal bank, credit union, savings & loan or other local institutions.
2. You can apply for the MK Visa Card or other credit card, which has a low interest rate.
3. You may want to check out:
   - Capital One: you can do it online at www.capitalone.com. For a $10 fee they will express your card to you.
   - You can go to www.creditcard.com. There are a variety of credit cards that you can apply for online.

Mary Kay only accepts MASTERCARD, VISA, DISCOVER, MONEY ORDER OR CASHIER’S CHECK for payment of orders.

Mary Kay **DOES NOT** accept personal checks.

Check out the next page: **8 Ways to Borrow Money**

**Paying Off Your Investment**

Here are some options:

1. Apply for a personal installment loan. Keep the payment between $115 and $145 per month. Pay the loan payment from the first week’s profit each month.
2. Use a 0% or low-interest credit card like MK Visa. Take a notebook and number the lines 1 to 36 (or whatever term you decide on). Pay $80-$100 plus interest each month. Keep track of decreasing balance until paid off. Take the payment from the first week’s profit each month.
3. Use the debit card from REORDER Checking Account to pay for future wholesale orders.