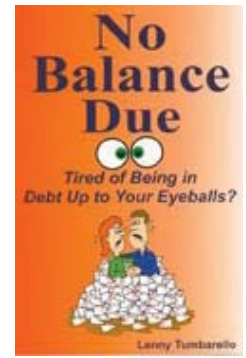


No Balance Due

*Tired of Being in
Debt Up to Your Eyeballs?*

Author of *No Balance Due* tells your audience:



- **What the BIG LIE is concerning MONEY and Americas 'Have It Now Lifestyle?'**
- **Why many never seem to get by on what they're making no matter what the income level**
- **How borrowing home equity always works against folks**
- **Three areas most Americans spend money they don't realize they're spending**
- **Why the average household is carrying close to \$9,500 on consumer credit accounts**
- **How to find extra-cash without making enormous sacrifices**
- **Why, as a society, the savings rate is below zero percent**
- **How to stop the ever spiraling slide toward bankruptcy**
- **Why following our values as we spend, instead of following the crowd, is so critical**
- **Why talking about personal finance should be one of our nations most critical debates**

... And much more

Today, many people wonder how in the world they can possibly achieve their own financial independence.

- **Due to no money down and interest-only home loans, Americans are over-mortgaged and trillions in debt.**

In *No Balance Due*, author Lenny Tumbarello taps into his own experience and years of research revealing the secrets to a successful, rewarding and debt-free life. At the heart of Tumbarello's philosophy is the premise every person can achieve debt-free results and reap the real rewards of life. But how?

- **Today, Americans are using their homes as ATM machines.**

Lenny tells your audience, the real key to any money success is looking at their values as they spend. Identifying and thinking about what they truly desire, instead of aimlessly following what the Joneses do.

He shares a proven, step-by-step plan for effectively pursuing a life with *No Balance Due*.

- **An ever increasing number of our retirees are up against debt. Seniors 75 & up - the fastest growing group in debt. (Source: USA TODAY, January 23, 2007)**

This common sense approach offers a verified path for finding and fulfilling the debt-free American Dream. It helps people understand who they really are, what they really want and how to achieve it on their own terms.

- **Revolving debt held by U.S. consumers currently totals \$873 billion; that's about 31% higher than it was only five years ago. The figure has more than doubled in a decade. (Source: MSN Money)**

Learn to adopt and apply strategies that almost all financially independent families share.

Lenny's presentations offer practical tips for ordinary people. Your audience will walk away feeling they can immediately start to produce positive results.

"No Balance Due, by Lenny Tumbarello, shows how an individual can become a better saver and investor, and avoid the pitfalls of debt. Its approach is very practical and easy to implement. Any professional involved in financial planning will find this critical reading."

Philip R. Fink, J.D., CPA
Professor of Taxation
University of Toledo
Toledo, OH

- **Lenny's presentations always deliver sound, informative solutions.**
- **Your meeting participants will gain a new perspective about the possibilities of living DEBT-FREE for them and their loved ones.**



Lenny Tumbarello

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***No Balance Due* is available at finer bookstores everywhere, most internet bookstores such as Amazon, www.NoBalanceDue.com, or by calling 623-544-9568.**