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James L. Paris: All right. Good evening everybody. Welcome to tonight's Google Live Hangout. I'm trying to do a better job of timing the starting point, because—for those of you that have never hosted one of these—it's a little bit awkward (or clunky I guess would be the word), because you click Start and then you see this little box that says you're going live, but it doesn't really give you a count down. It's sort of like you're going live, and then you are live. It's not like in regular T.V. where you get a 5 Count: 5-4-3-2-1. So in any case I've tried to leave a little bit of a delay there, because in a lot of the recent videos--

And by the way after we do these, they all become available on the replay. And I've been getting so many emails from folks. In fact let me just check my email again real quick here to see if we have any lost people. I've been getting so many emails from people today saying, "Is this one going to be replayed, because I absolutely don't wanna miss this?" And Bob, before we even get into tonight's topic--

Which I wanna tell people, my co-host here is Bob Yetman. We've written a number of books together. We've been working together for around 20+ years in different capacities. Between the two of us, we've been in just about every niche of the financial industry from A-to-Z. And tonight I promised people that we would be doing seven, top ways of cutting your expenses. However, because I was really, really sick today, I decided to give you ten ways of cutting your expenses. And I was so sick today. I literally—I'm not kidding—I almost dialed 9-1-1 a couple of times, Bob, because I was throwing up so much today. I don't know what hit me. One theory is I had food poisoning. Another theory is I have the flu bug that's been going around here in Florida. And I have not been this sick in probably a few years. But it was one of those weird things—it must have been the Lord—because about two hours ago I was able to actually sit upright and actually take a shower, and I haven't really been able to eat today. I had a little bit of something a couple hours ago. In any case, I feel great. Like we were talking about just before we went live here, I don't know if I'm still sick here or not; or if it's just the contrast of how horribly sick I was all day, compared to not being quite that sick that I actually, maybe my mind is convincing me that

I'm actually great right now; like I'm actually ready to go a couple rounds with Mike Tyson or something. That's how I feel.

Robert (Bob) G. Yetman, Jr.: Well I know a couple of hours ago when we spoke, you sounded considerably worse than you do right now, so much so that I got off the phone with you and I thought, "Well, I know he says we're going to do this hangout, but I'm gonna be waiting for that call five minutes beforehand," and it never came and here we are. So kudos to you man.

James L. Paris: So there we go. There's kinda my built-in excuse. So if tonight's hangout stinks, you can just say, "Well look, the guy was sick; you know, you've gotta give him a little bit of a break." But that's not gonna happen, because we've got here tonight ten different ways that you can actually cut your expenses right now. But before we actually get into the ten different ways--

And by the way we have no time limit tonight, even though Bob cautioned me before we went live. He said, "Look this doesn't have to be one of those-- where we go an hour and a half, Jim, because I know you're sick." I don't really care that I'm sick. If I'm gonna do this, I'm gonna do this. So if we end up here tonight going over two hours because we get so many questions and it just happens, then that's what happens.

What we're gonna do about thirty minutes into this-- We're going to tell you about our premium service that allows you to actually interact with us one-on-one. This is not gonna be like a two-hour infomercial; but we do support ourselves and pay our bills by offering those that want some more one-on-one help with these kinds of ideas the opportunity to do that. That may or may not apply to you, and that will probably be all of maybe three or four minutes of our time together tonight.

So before we get into the ten different ways that you can cut your expenses, a couple of things I wanna say. First of all, Bob, I got so much response-- I got like 90 something likes on my christianmoney facebook page from people. This particular topic really, really resonates with people. My wife and I were talking tonight about the whole idea of saving money. I happen to know a guy. He's a really nice guy. But every time he does something money-wise, he always does the absolute worse thing. If somebody were to write a book on

all of the wrong decisions to make, this would be the guy to write it. He's the nicest guy, but he's just really horrible with his money. I analogize this, Bob, to the idea of like-- You have two cars on the road riding next to each other: One car gets almost 50 miles to the gallon; then you have the car that gets 10. The guy with the 50 mile per gallon car is changing his oil all the time, his air filters, and doing everything he can to even tweak as many miles as he can out of it. The guy that is getting 10 miles to the gallon changes his oil maybe once every couple of years, doesn't change his filters, and drives aggressively. And it seems like, Bob, that there are people-- And you could literally almost make this kind of example of two people living in similar houses on the similar street. One of them just makes a little bit of different choices in their daily life, and it's like their whole world is different. And I just wanna give the people one quick example of one of the things we're going to get into tonight, and then I'll get your thoughts on this Bob. You know, when I did this seminar in Chicago last summer and I talked about how to get a free monthly home phone service, where you don't have to pay for a home phone anymore. One guy in the audience told me that in the Chicago area people pay around 50 to 60 dollars a month for their home phone. Let's just use that one example: \$60 a month times 12 is like \$700 and change per year. So if you go out like 12 years, that's like \$10,000 that-- Ok just that one thing, if one person got a free home phone and the other didn't-- There's \$10,000 over 12 years that somebody could have had to pay down a mortgage, to invest, or whatever. It seems like, Bob, it really is a choice that we make-- And for those that are just joining us, we're going to get into the 10 different ways of cutting expenses here tonight-- It really is a simple choice that everyday we make when we get up: are we going to be very frugal and smart with our money, or not?

Bob Yetman: You know what's interesting really about that too is you can go ahead and actually be doing pretty well, and still make a lot of missteps that really resonate--

Or you can, by the same token, find yourself doing pretty well and be smart enough not to take your eye off the ball. For example, in our business we've been going through another round of examining ways that we can go ahead and either get third party services done for less money; we go through-- This happens a lot when you're--

James L. Paris: And we're two financial guys and we sat down and started going through our company bills and found like hundreds and hundreds of dollars of stuff that we're like, "how come we didn't figure this stuff out before," and we're already financial guys who are not seeing this.

Bob Yetman: What happens, I think, is that when you have the room for an expense, you will take on the expense. But then what will happen is you will adopt that posture—whether we're talking about your business or what you do personally—and every once in a while, you have to kind of stop and say, "Ok, how many of these expenses have I accumulated—am I now repaying on a recurring monthly basis—that I don't really need." For example, you talk about our business-- a lot of them are like small things: \$10 or \$15 a month. But the totality of that can get pretty substantial, and so that's why we go through—as business owners and with people who have a keen financial eye—to winnow those things out. And it's easy for people to do that with respect to their personal lives as well. I'm a huge believer in this. I'm one of these people who is almost a fanatic about it where I believe like, however much you've cut, there is more to cut. Now I realize that sometimes a person will come to that absolute minimum—they'll reach that true bottom—where unless they actually want to get rid of their house or go without their car, there really isn't much more that they could do. The truth is, except for a small amount of people, most of us—the majority of us, practically all of us—have room to cut. And how many times have you said, Jim, especially with respect to the business, "if you could save x-number of dollars, that's equivalent to having x-number of dollars in revenue."

James L. Paris: And that's such a simple thing. Who was it?-- Benjamin Franklin that said, "A penny saved, is a penny earned." We kind of laugh at that. But look: how many people e-mail us asking what they can do part time to make an extra \$300. Well sometimes the best part time job is to find a way to save \$300 in your existing family monthly budget. And that's better than making an extra \$300, because when you save money the government hasn't figured out a way to assess a tax on that, right? So in a lot of areas, if you go out to work and earn \$300, you might only see \$200 of that after they take everything out. But if you found out a way to cut \$300 in your monthly bills, that's like really \$300. That might be

equivalent to a part time job that pays like four or five hundred dollars a month, just by figuring that out. So let's get into this tonight.

We've got the list of ten now, for those just joining us—and there are tons joining us (I know how this works: people kind of filter in a little bit late. This is kind of like church. We're still in the song part of the service. The sermon hasn't started yet. We're still singing from the hymnal right now for those that are late).

Tonight we promised you seven-- And by the way, these are not going to be lame cuts. I hear a lot of these Christian financial guys saying to make your own coffee, bring a brown bag lunch, go to a matinee, don't buy popcorn when you're at the matinee. That's all really good. But I like to give you who are watching tonight a little more intellectual horsepower than that you need me to tell you those things. If you really need me to tell you not to go to Baskin Robins to buy ice-cream but to buy a box of ice-cream from the store instead-- I mean, you obviously know that; and maybe you'd rather just take your family out and have the ice cream as a night out and pay more for it because you're getting a free phone service-- And we're gonna get it to that tonight. But I'm not gonna get into any of what I call these lame things. Either you know about those things-- and if you can't figure out that bringing a brown sack of lunch will save you money-- if you can't figure that on your own and you need me to tell you that, then I'm not your guy. You probably need to go somewhere else. And I love those other financial guys, but they get into stuff that I call "awarding people a Ph.D. in the Obvious." Look, if you wanna bring a brown bag lunch, you're a big boy, you're a big girl. Do that. We're not gonna get into that stuff tonight. A) We're gonna get into stuff that would fall into the category of cuts that you probably don't know about. And B), If you do, you haven't acted on them, and C), You don't really know how to act on these cuts. So let's start with number 1 tonight.

Number 1 is how to get a free home phone service.

Depending on where you live in the country, you're probably paying anywhere from twenty to thirty dollars. I know some people have to pay as much as fifty or sixty dollars a month just to have a home phone. Here's my home phone right here, and if you had my home number you could call me right now and you could disrupt the webinar, because I didn't turn this off or anything. But this is my home phone right here. I was on a national radio

show a few months ago, and the host of the show said, “This is probably one of the clearest phone connections I’ve ever had with a guest.” This was not over Skype or anything fancy; it was just over my home phone. And I have a free home phone which is kind of odd, because of the fact that the quality is so good it would throw some people off-- “wait a minute, how do you get such a great quality and it’s free.” I use a service called Ooma. And let’s go a head a start tonight by doing our first screen share. I’m going to freephone.christianmoney.com.

This is the Ooma, not to be confused with Uma Thurman. It’s the Ooma home telephone service, and I kid you not, I have had this now probably going on four years I think. And I’ve never had a problem. You call me on this number all the time. We talk. There’s never a problem with it. It’s a one-time deal. It’s \$119 dollars. If you want the exact one that I recommend, because there’s lots of different variations on this, just go to freephone.christianmoney.com.

So here’s how this works. It’s really complicated. You get a box in the mail, and this thing comes out of the box. It’s really complicated. You unpack it. You plug one of the wires into the power. And the other wire you plug into the Internet. And then, the last wire you plug into either a wireless phone-base, or there’s even a way you could plug it into your wall jack, and it lights up all of the phone jacks that you already have in your house. You can even keep your same phone number. And then for the rest of your life, Bob Yetman, you don’t get a phone bill. I will tell you that I pay \$3 monthly in taxes on my free phone. Which really sucks—that I’m paying on a free phone. But it is what it is. The federal communications commission has figured out a way to tax my free phone service. So it’s \$3 for me per month to pay the taxes on this. But I’ve had this for almost four years. And Bob Yetman, it’s a crazy thing, that here I am; I have a free home phone. This is no huge, guarded secret that people can do this. But nobody seems to do this. I mean, I can’t tell you how many times this comes up. People at the Taekwondo school, I mention it to. I mention it to relatives, or whatever, and people look at me like, “Yeah right, and you’re probably visited by aliens regularly too.” They just totally dismiss this. I had one person say to me, “Well how could that be? Why would people pay for a phone service if there was a free phone?” I don’t know! That’s really a good question.

Bob Yetman: Yeah

James L. Paris: But look, it's either Amazon and I are running a conspiracy scam here and I'm making calls on this phone for the last four years in my imagination, or I have a free home phone service. It's amazing, Bob Yetman, how many people don't know about this. And even when you go into the so-called bundling with your cable company-- when you're bundling, you might get a twenty or thirty dollar phone, but that's not a free phone. I have a free phone. Your thoughts Bob Yetman.

Bob Yetman: You've had the Ooma before, I think, a lot of people had even heard of the concept. There's a commercial for Ooma kind of roaming around the television. But I noticed when I'm in a room with people and the commercial comes on, it doesn't really get anybody's attention. It's like, "Oh. They're advertising a box and it has to do with your phone." I think what it comes down to—and we're gonna talk about other things that are kinda similar—is, Jim, that people are just so used to doing things the way they've always done them, that that in and of itself becomes the biggest obstacle to changing. I mean, obviously the Ooma exists. You can have a free phone. Except for the couple of bucks each month that has to be paid for taxes, which, you know, it would be funny if it wasn't so sad. But that aside, so much of what we've talked about that is Internet based-- It just seems like people-- As long as they're OK doing what they're doing-- And this gets back to the point that we made at the top of the hangout, which has to do with this whole idea of being really a good steward of the money with which God has blessed you. Are you willing to stop and take a look, and really see, you know-- Are you doing everything you can to earn as much money as you can, you know? And are you doing everything you can within your power to go ahead and save as much money as you can, which for most people is going to be an infinitely easier task to accomplish. But this is part and parcel with that. And a big part of this—of what we're talking about tonight—is you willing to act. Are you willing to? I mean, Jim and myself are going to show you a lot of different and really cool ways to save money tonight. But after that, it's up to you.

James L. Paris: Yeah absolutely. My wife and I support a compassion child through Compassion International, and I don't know how much it is. It's like around 30 bucks a month. 40 bucks a month. Look, ok, so you get a free phone and then you can support a compassion child—whatever you wanna do. But when you read Matthew 25:14–30, and you look at the parable of the talents-- This is really, exactly the turf that we're on right here tonight. We're talking about two different people—three different people—taking the same amounts of money and doing wildly different things with them. There are people that you run across that make \$25-- \$35,000 a year that have four to five kids and are taking nice vacations and eating out, and you're like, "What!? How are they doing that? I make \$100,000 a year and I can barely pay my bills." It really does come down to making the most of what you have.

So if you're just tuning in, we're getting in tonight ten ways of saving money. Our first idea is getting free home phone. The link on that is freephone.christianmoney.com. They tell me not to put the "WWW." Just type in freephone.christianmoney.com. We're going to get through all of these tonight. We might be with you for a long time. We're going to also take questions. We're also going to tell you about christianmoneyplus.com, which is a service that you can sign up for. We've got a bunch of bonuses for you tonight, where you can actually interact with Bob Yetman and myself individually over the Internet to get help with stuff like this. You know just ongoing-- It's less than \$10 a month that you can have unlimited access to us to help you with questions on this kind of stuff. So, number one is how to get free home phones.

Number 2. This one is huge. Drop cable T.V.

Some people may be saying, "What!? What am I going to watch? Am I just going to sit on a couch and stare at the wall?" You know, I have not had cable T.V.-- How long has it been, Bob, since I dropped cable? Is it like closing in on a year or so?

Bob Yetman: I was going to say about a year.

James L. Paris: Yeah since we dropped cable T.V., and yet I still watch the Fox News channel and CNN; my wife still watches her favorite shows like Dancing With The Stars. We

still watch movies. I watch documentaries. I mean-- And people are like, "What a minute. Are you like one of those guys that steals cable? Are you like, out in the middle of the night with a flashlight and a hood connecting with your neighbors cable box?" Look, if you don't know about something called Roku-- Here's the deal, let's do another quick screen share.

We're going to go to freetv.christianmoney.com. Around 50 or 60 dollars you buy this little box. Again this is really complicated (some people don't get my sarcasm, so I should say, "parentheses: sarcasm intended"). You get this little box in the mail. You go to freetv.christianmoney.com. You take this box, and you wanna plug an HDMI cable from the box into an HDMI input on your T.V. set. The other plug you plug into the wall for power. And then all you do is turn this baby on; you go to that channel on your T.V. and you sync this with your Internet connection. So you gotta have a wifi Internet connection in your house. So once you sync this, Bob, you're gonna get access to— the last I checked—like around 600 channels that you're gonna get.

Now, not only do you get 600 channels, you can get a lot of live channels. People say, "yeah but you're watching, like, Fox news; you're watching, like, replays of shows." Fair point. That is true. But you can get a lot of live channels where you can watch the news—even talk shows—that are live. That sort of thing. What I like about it, though, is when you have the Roku, you can get into really specialized channels. There's a channel called Sailing T.V., which is free, where people like me, that-- I'm a sailor so I love to watch these demonstrations where people are out on the high seas on the English Channel, and their boat is heeling at sixty degrees and they're loving it. I like watching that on T.V., and not being a captain on a boat that's doing that. But you can pick up exercise channels, Christian channels, etc. Now for us, we've grabbed subscriptions to Netflix. We also have a subscription for Hulu Plus. For those two together it's like \$16 a month. Then I'm also a member of Amazon Prime, which—I don't know—it's like tens of thousands of free movies I get through Amazon Prime. And if I wanna watch a new release that comes out, I can grab it for like three to four bucks on Amazon Pay, where I actually pay for that and I sync it to my account.

But around here, I've called the cable company yesterday because I wanted to have some good numbers here. And I said, Bob Yetman, "what if I go with just the lowest, stripped down, cheapest cable deal you have?" Now back in the day, I remember for like ten or

fifteen bucks you could get a poor man's cable package. It's fifty dollars now for the poor man's cable package! Now if you wanna get movies or anything of that stuff, you're north of a hundred dollars now. Even if you get like a dish, or whatever. And a lot of people get on my back about this, and say "yeah but what about all the local channels?" You can get a digital antenna, and if you're within fifty or sixty miles of a major city you can get digital—not analog—but digital quality local channels. Or you can go with something called Aereo TV for eight bucks a month, which will give you all of your local channels through the Internet to your T.V. set. So getting rid of your cable, Bob Yetman, is huge!

So right here tonight we've already saved people thirty to fifty bucks a month by dropping their home phone. On cable-- Let's say you get Netflix and Hulu Plus, and maybe you get Aereo TV. Maybe you're spending twenty or twenty-five bucks, and you've got all the bell and whistles going. You're probably saving yourself about 75 bucks. So we've already tipped over a hundred dollars a month with savings, Bob. And this is something that I might have been an early adopter of this, and it was maybe a little clunky a year ago. But it's not anymore. My wife—who is not a techno geek—sits down with the Roku remote control and clicks around and finds all of her shows. She likes her show about international real estate, like people that move from Dallas to Stockholm, and they gotta find a house. She likes that show and can get it on the Roku as well. But this whole idea, Bob Yetman, of Internet T.V.,-- really revolutionary; [it] can save people a ton of money.

Bob Yetman: What's interesting to me, is-- You talk about the local channels, and I know for a fact that a lot of people do this-- We all remember back in the day when the six o'clock local news would be followed by that local channel's associated national network news at six-thirty; we remember people like Harry Reasoner going on and delivering the national news. I have to tell you, Jim, I get all of my news now from the Internet. And I don't mean from Internet television. I basically get all of my news now when I'm online. And of course, for most people, I think when they open up a web browser, very frequently the home page of that web browser will open up to a news page, because they all have their own associated news page. And there's options for local news. Or in my case, if I just want to simply go to the website of one of my local news channels that is very popular, I will do that. And that actually suits me, because I can consume what I need to know quickly, and

then I move on, and I don't have to sit through what used to be up to an hour of television news to get both my local and my national news. And I say all of that really to say this: By doing that, and also having this ability to basically access premium television shows for free or for what is essentially free—just about free—I don't really have any use for cable in the traditional sense.

James L. Paris: Did you see this news story where-- What's the guys' name, hardball, Chris Matthews-- His ratings are down. He's barely getting like 80,000 viewers per night. I can't even imagine--

Bob Yetman: Yeah MSNBC suffers from multiple problems. They suffer from the problem, I think, of people consuming news at a different fashion. And I'm not sure if you can call MSNBC news. But then they have a whole host of other problems, which is an editorial comment on my part. But, you know, it's interesting, too, Jim, because one of the things that you talked about before is this whole idea that when people get cable typically, you have to get cable in packages. It's very difficult if there are one or two premium channels that you want, that you can go ahead and find yourselves in the position to purchase just the most basic form of cable and then on an à la carte basis get those premium channels that you want. In fact, it's virtually impossible to do it that way. You have to buy the package; they get you to buy the package. Well this is another way where not only are you saving money, but to be frank, you're also empowering yourself. That's what's so cool about these innovations: it's not just the financial savings, but you're also empowering yourself. You're able to take more of the control back. You're able to do things. Like in the case of cable, you're able to watch television shows and movies the way that you want to, which is-- I'm interesting in watching this show or this movie, and if I'm not interesting in watching another one then I'm not paying for another one. And you know, it's gre-- We could talk about this stuff all night--

James L. Paris: Yeah my daughter came in the other day and I was watching Bill O'Reilly, and she said, "I thought you dropped cable," and I said I did. I'm watching Fox News channel. I'm watching the replay of Bill O'Reilly. And this is all changing now to where I

think very very soon it will be the option, for example, of just buying the Fox News channel as the live channel through your Roku device. So if you love this now, you're going to really love it in a year or two when this all sort of gels and comes together.

If you're just tuning in, my name is Jim Paris; he's Bob Yetman. We are editors of christianmoney.com. Tonight we're talking about ten ways that you can cut your monthly expenses now, and we're going to give one or two more tips before we do our quick commercial pitch to you. And I'll just tell you a preview of that, which is-- We have a service called Christian Money Plus, and you can find it over at christianmoneyplus.com. And what that does-- It gets into a lot more detail on these ideas. It also includes a monthly newsletter. It includes our podcast. It includes the ability to have one-on-one interaction with us. So for example, I've got a little thing on how I watch the super bowl over my Roku that I posted back in February. There's a lot more information on these ideas. It's only ten bucks a month for that service christianmoneyplus.com. This is clearly an investment when you say, "Ok, for ten bucks a month these guys are going to show me all these ways of saving money," plus even a lot more than what we're able to get into tonight.

So number one we showed you how to get a free home phone. Now we're talking about dropping cable using Internet T.V.

Number 3 now we get into something called Christian Medical Sharing.

If you want to find more about that, let's again do another quick screen share, and we're going to go to medicalsharing.christianmoney.com. Forget the W-W-W. What this is really all about is Christians pooling together and opting out of ObamaCare—and not just out of ObamaCare, because not everybody is on ObamaCare. Some people are on a company subsidized plan that they bring their family into. In our own case, Bob, my wife is a schoolteacher, so being that I'm self-employed, we've kind of benefited over the years from being able to be a part of her group plan. But unfortunately the cost has gone off the charts. So I personally-- It will be almost two years now that I've been in Christian Medical Sharing. In August it will be two years. But then last September we switched all of our kids into it. So now it is me and my three kids. And my wife has her almost-completely-paid-for plan. No I shouldn't even say that. It's subsidized to some extent that will be enough so that we kept it for her. But the family add-on was ridiculous, and I'm saving, per month, around

\$400, Bob Yetman, by going on this Christian Medical Sharing deal with me and my three kids compared to what I would pay if I was on my wife's plan.

People should know about this because it is a legal alternative to ObamaCare. In fact, if you read the ObamaCare law-- And by the way, a lot of people think that's a pejorative when I say "ObamaCare," like I'm, you know-- That's what Obama-- Obama loves the name ObamaCare. He said he approves of using that. So nothing political about calling it that. But if you read the legislation, the so-called Affordable Health Care Act, it specifically exempts religious groups that are sharing like this. And we're not going to have a lot of time tonight to get into the details. That's what christianmoneyplus.com is all about. It's giving you more information on that. But here's the deal: there is no enrollment window. So even though you heard all about, "hey, you've got to be in a plan by the end of March, or whatever." That doesn't apply to this. You can get into this any time. A lot of families, you know-- I'm almost fifty; I'm going to be fifty in January. So you would think this would be really expensive for me. And I carry a little bit of a higher deductible, but I'm paying for my two kids and myself about two hundred and some dollars a month for that coverage. It's a great plan and it saves a lot of money, Bob Yetman. So few people know about this. It's amazing that it's out there and people don't know about it. People think it's a scam when I tell them about it, similar to the kind of reaction I get on the free home phone. But not everybody can get this. You have to agree to have a regular Sunday church that you attend. You have to agree to be someone that doesn't abuse alcohol. You have to be a non-smoker. You have to agree to-- and I gave up smoking cigars, which I would occasionally do a few years back. I stopped doing that 'cause I thought it was not a healthful thing to do, even though I would do it just once or twice a year; I gave that up. But in any case, there are restrictions on this. But the deal is, you can save hundreds per month. Hundreds per month by switching over to something like this. And it's frankly something that I'm so surprised—I'm so surprised, Bob—that so few people know about the Christian Medical Sharing alternative to traditional health insurance or to ObamaCare.

Bob Yetman: Yeah. Of all the things that we talk about when we do this presentation from time to time, the whole concept of medical sharing is-- Not only is it my personal favorite, but it is the thing that for people can be the most impactful of any one change that they

make. Of course, with everything we're talking about tonight, if you make all of these changes you could put yourself in a seriously improved financial position. But this one in particular is really phenomenal. This is one of those things where—it's interesting—you wonder maybe why this isn't better known; the different medical shar-- The medical sharing concept. I guess because it is sort of unique to the Christian community. And especially like you said—and that's an important point—there are some basic rules that you have to follow. Maybe it's something that has yet to really kinda reach a tipping point. Maybe people feel like it's not really appropriate to reach a tipping point yet. But this is an easy thing to talk about to a Christian audience, which is typically what our audiences are largely comprised of: Christians. If you're not familiar with it, or if you think, "Yeah that sounds kind of hokey--" "I betcha a lot of people have had a lot of questions along the lines of-- Yeah that sounds really good--"

James L. Paris: Right. Right, "But would it really pay if I really—?" And those are all the same questions that I had. And over at Christianmoneyplus.com we have a ton more information about this. And I am a tire kicker. I thought this was gonna be just another one of those Christian things with the name "Christian" on it that kinda offers some low quality deal that you just put the name "Christian" on it so people would buy it. No. This company has been around for some twenty years—this non-profit organization. They pay out tens of millions of dollars in claims. They're pretty strict. I'm in a situation right now-- I'm going to be a little bit overly candid. I have to lose like ten pounds in like three weeks, and if I don't I'm going to have to be assigned a health coach again to pay \$80 a month to bring my weight level down to the required weight level. This is how strict these people are. So it's not for everybody. It's not for people that like the pizza at midnight. That's another group of people that maybe shouldn't sign up for it. But anyway.

We've got to number three. So we're going to give you one more, then we're gonna do our commercial about our christianmoneyplus.com opportunity. Then we're gonna come back to the rest of them. So we've got ten of these tonight, if you're just tuning in—ten ways to save money on your monthly bills right now. And this is gonna be available on replay as well. I've never done this all on a live broadcast. I've always done this on a four-hour, live workshop. So this is the first time we've done it. And what's gonna be really cool about it, is

after we're done tonight, for ten bucks a month you can get into our coaching program, and then you can ask us for help on any of these things. You know, "Hey I'm thinking about doing this, but what would happen if I do this or do that?" We're going to help you with all that on an individualized basis through the coaching program over at Christianmoneyplus.com. So let's get into the number 4. And we still have six more after this. So this is going to be crazy. We'll be here til 2am. So go to the bathroom or get a jar to put underneath your desk—whatever you need to do to stay with us because it's going to be crazy long here.

So next Number 4, we get into Auto Insurance, Bob Yetman.

So let me tell people my auto insurance story. I've got dozen of these I can give you, but let me just give you the most recent one. My daughters were in like two car accidents a year ago. One of them was their fault; one of them was not their fault. To make a long story short, our insurance company recently sent us a letter saying, "Hey, we're raising your rate by 20%," which, we thought the rate was OK that we had, but they were going to bump it by 20%. So my wife gets onto the phone and starts making phone calls, Bob, just to check around to see what people can do for us. So it's my wife and I; then it's our three adult children. So it's now five cars, 'cause each has their own car, including my wife and I have our own car. So she's shopping it out, and believe it or not-- In fact one of my friends who is an insurance agent doubts that this is true because he says, "In my thirty years of being in insurance I've never heard a story like this." But my wife showed me; she took copious notes. Bob, she got quotes for a year of premium for our family. The quotes range from around 4,000 to 10,000 dollars with the exact same information just by shopping out the policy.

Now, I'm going to talk about a couple three other things you can do here, but just shopping out your auto insurance and, I mean, we're going to talk about one other form of insurance; but just in general, shopping our your insurance at least once a year just to see if there's a better deal. I mean, oh my goodness, it will shock you (!), the difference. This is not like, oh if I buy my produce at one grocery store it might be 5% more than the other. No, no, no, no. We're talking about thousands of dollars in difference just by picking up the phone and making a few phone calls and shopping out your auto insurance. Now a couple of other

things that they will not tell you—they don't want you to know of this—but what you're going to find is that if you boost your deductible to around a thousand dollars-- Let me tell you what that means for those who didn't make it through the eighth grade: All we're talking about here is that if you get into an accident, the first thousand of dollars of risk is on you. Now if you live in a state where, if it's the other guy's fault they gotta pay the whole bill, then that still applies. But I'm talking about where maybe you're in a no-fault situation, or maybe it was a tree fell on your car, or maybe it was your fault-- That first thousand dollars is yours to pay. By just raising your deductible to a thousand dollars, you can in many cases drop your premium by 30–40% just by taking on a thousand dollars of risk. You're not taking on the risk of the whole car; you're just taking on the risk of a thousand dollars. And in fact, studies have been done that show, Bob Yetman, that unless you have an accident every eighteen months, that by carrying a low deductible you lose in this whole equation. Let me get your reaction to that and then I'll go on to a couple more points I have on auto insurance.

Bob Yetman: Yeah, I mean, auto insurance-- You addressed, of course, the whole matter of shopping out, and this is one of those things that to some people, it's like, "Yeah I know I'm supposed to shop." You know what, do not skip over that. We just shopped on our insurance last year and saved a ton of money. In our case, we changed homeowners. Not just homeowners, but we also made changes in auto. It turned out to be savings in thousands of dollars. The matter of the deductible-- I know people are frightened about this whole idea of a thousand dollars. But you know what, we've talked many times before about-- You know the truth is that if you have a deductible that's appreciably lower than a thousand dollars, you will have an incentive to make a claim for these low dollar amounts, which, when they happen you can say to yourself, "Ah! My deductible is just \$250 dollars." Well you know what, you'll be tempted when you get that three or four hundred dollar repair to say, "Let me go ahead and pay my \$250 dollars"--

James L. Paris: You know that is such a great point that you make, because how many people, Bob, who carry a low deductible won't even make a claim on a low deductible accident on many cases.

Bob Yetman: Yup.

James L. Paris: But the auto insurance company doesn't really want you to know this because it can save you so much money. So two quick other things on auto insurance, and we still have six other things to go through tonight.

We talked about re-shopping the coverage; we talked about raising the deductible. Here's an interesting idea: once your car gets down to be worth maybe around three or four thousand dollars or less in value, what you can do is-- If you don't have a loan on it—that's the key—and the value is down to about three or four thousand, you can drop the collision and comprehensive coverage. Now before you pull your hair out and think that's a crazy idea, all we're talking about here is-- You're still gonna carry liability, so if you damage someone else's property or someone else gets hurt, all of that is still going to be covered under a liability-only type of auto insurance policy. But if you drop collision and comprehensive coverage, right there under an older car you can again pick up a pretty significant savings. So what I've found is by raising your deductible to a thousand, and on an older car dropping collision and comprehensive, you're gonna be maybe up to 40–50% of savings. On top of that, it's 40–50% off the best deal you could find. So depending on how much you were already paying before you shopped it out, readjusted your deductibles, possibly dropped your collision and comprehensive, you're gonna be in a position to possibly have saved well beyond 50%. That's just on your auto insurance. And folks, these are things that every month you sit down at your kitchen table-- We all do it-- You've got a stack of bills and a stack of money. Your auto insurance is probably something that you put in the category, "Oh well. Gotta have auto insurance. Gotta pay the bill. Nothing I can do about it." So you write the check out, not really knowing that, yes you legally must carry liability coverage, but there's so many things you can do with your insurance to bring the bill down. And I've literally had people with this--

So we're talking about a free home phone, dropping cable, saving three or four hundred dollars a month by switching over to Christian Medical Sharing instead of traditional medical insurance. Now we're talking about auto insurance, which could be hundreds—maybe even over a thousand—dollars in a year that you're saving. We're starting to get into

right now very significant amounts of money, and we've only gotten into the first four items of our ten, and we're gonna keep going. We might be here in another hour. We're going to get through this tonight. But I wanna take a moment here—and I'm gonna do another quick screen share—and tell you something we're doing tonight. So don't leave us 'cause we still have so much more to give you.

We wanna do a quick commercial here and tell you about a program we offer called Christian Money Plus. Christianmoneyplus.com. You'll know you're at the right page if you see a really handsome guy in front of a microphone there in a radio studio. You'll see here that we have all of the stuff from tonight—even stuff we haven't gotten into yet, but in a whole lot more detail that you're gonna see here. You can get into this for \$37 one day, and \$9.95 monthly (cancel at anytime). Or you can just grab an annual subscription for \$119. What we're going to do tonight—in addition to all the bonuses you see here—tonight I'm going to send everyone who signs up tonight an autographed copy of my bestselling book, *How To Pray For A Financial Miracle*. I'm also going to give you instead of a hundred and fifty-- And by the way, the book offer is for everybody that grabs the annual subscription. Normally we give you 150 Ripple digital currency—which we're gonna maybe have time later to tell you what that is—but normally we give you 150; tonight we're gonna give you 300 for everybody that grabs the annual subscription. This includes access to all of the cool stuff here: our podcast, our monthly twelve-page newsletter we mail to your home, and unlimited Q&A directly with me and directly with Bob Yetman. You can ask us unlimited questions. So grab this tonight and get all the bonus stuff. Double the digital currency—a lot of people know about Bitcoin, but they don't know about Ripple. We had one reader of our blog—a Christian family in the northwest—they ended up with Bitcoin, Bob, and in four years they sold the little bit of Bitcoin that they had for over a million dollars, paid off all of their debts included their home mortgage, and still have a six figure amount of money left in savings.

Bob Yetman: Incredible. Incredible.

James L. Paris: Incredible! And now people are saying, “well the next Bitcoin is this Ripple XRP, which Google is behind. It's like Google's version of Bitcoin, and nobody knows about

it. And we bought a bunch of it and we're giving it away. So if you haven't gotten in on Bitcoin, and you're saying, "Man I wish I could have been somebody that got in on Bitcoin back four or five years ago--" This could be the next Bitcoin. Many people think it will be, and we're giving away tonight not 150 units of it, but 300 units of this new digital currency to every new annual subscriber, and an autographed copy of my book *How To Pray For A Financial Miracle*, which is right here. And this book-- You know a lot of people misjudge this book by the cover. But one of the things in this book-- It talks about prayer, and it talks about ways of finding solutions to financial problems through prayer. This is right along the lines of what we're talking about tonight. You might be sitting there thinking, "Man, my situation is hopeless. I've got more money going out each month than I have coming in, and there's no way-- there's no answer to my problem." Let me tell you. That is always the first emotional reaction to that kind of situation. But the good news is that there are things that you can do. And I don't care-- I've had people come into my seminars, Bob, my money savings seminars-- You're thinking there's nothing you can do and you're in a hopeless situation. I've had people come up to me in my workshops saying, "I listen to Dave Ramsey, and I've got all his books. I listen to Clark Howard ... Suze Orman-- You're not going to be able to find anything I can do." And they come up afterwards and they're like apologizing to me with their ten pages on their yellow pad of stuff.

And you know what? You know why I'm so passionate about this? It's because we're not just talking about saving money tonight like this is some kind of video game. We're talking about people not being able to sleep at night 'cause they don't have enough money to pay their bills. We're talking about people having heart attacks because of the stress. We're talking about people being stuck in jobs they hate because they have to keep a job to keep paying all these bills to keep all the plates spinning. You know this is really a life-changing thing. There's lots of people on the Internet throwing around buzz terms like "minimalist" and "living with less." But what we talked about mostly tonight—and we're gonna keep going here—is not really doing without anything, but it's just like being smart, or about buying this stuff that you're-- We're not saying, "well don't have a home phone; you've already got a cell phone so don't have a home phone." Well look, you wanna have a home phone because if you need to dial 9-1-1 in an emergency, they can find you a lot easier with a home phone. And my home phone—even though it's a free phone—it does show them a

9-1-1 where I am. So we're not really talking about-- None of this so far is like, "go without X." It's just: buy X a different way, and still get that same service or product—but just pay for it a lot less, or get it for free. So that's really the fun thing about this. We've got six more things to go. So here we go.

Number 5: Saving on your cell phone plan.

Everybody has a cell phone, and if I had to tell you that tonight, then you should also know that Elvis died in 1979 if you don't know that. But what happens, Bob, with our cell phone is the same thing that happens with a lot of things. We get into these contracts, right, and we think that the cell phone bill is due, so "I guess we gotta pay the cell phone bill." And people who have not looked at cell phone options within the last six month-- You are absolutely throwing away bucket loads of money. And I wanna give you just my own one example and then Bob's gonna chime in on this. But there's just so much stuff on this that we can give you where you're throwing away money on your cell phone. Look. I am constantly scouring the financial blogs and financial news looking for ways to save money. So I see an article, Bob—this was like the end of February, if my memory serves me right—that AT&N—to compete with these new prepaid phone deals—is offering some kind of new plan. I was reading, and I'm like, "Well I'm with AT&T, I should get into this plan." So it was like 8am on a Sunday morning as I was reading this article on my iPad, and I dialed 6-1-1 on my phone, and I said, "Hey I'm reading this article that says I should be saving money. What's the deal on this? I'm an AT&T guy." And the lady says, "Oh. Thank you so much for calling. Let me pull you up on the computer." And I swear to you. Within 5 minutes I lowered my bill by \$170 dollars a month—for me and my wife and our three kids who all have cell phones. I lowered my bill by \$170 a month. Originally when I reported on this, I thought it was only about a hundred a month that I was saving, but it really turned out to be more than that. And look, if I hadn't called I don't think they would have called me and said, "Hey, did you know we have this new deal and we wanna reach out to you and save you money."

Bob Yetman: [laughs]

James L. Paris: They would never have done that, right? This is my same AT&T service that I have always had. I get unlimited text. I get like 10gigs of Internet per month on my plan. I get I don't know how many calling minutes—I never reach my maximum call; but it's like the same thing I already had. I didn't have to go to a different phone. I didn't have to change my phone number. I just had to pick up my phone and ask for a better deal. And Bob Yetman, how many people right now have never thought to call their cell phone company and say, "Hey I want a better deal," and that they would think that they could just call and save, like in my case-- I'm gonna save like almost \$2000 a year, which is insane because I called in and asked for a better deal.

Bob Yetman: Yeah this is a lot like property and casualty insurance. You want to be-- because of the way the technology works, because of the evolutions, because of the fact that what was kind of standard \$150 a month two years ago is not standard \$75 a month now. This is the kind of thing that you want to constantly be shopping at least on a regular basis. As a matter of fact, we're going to—in our household—not this weekend because we actually have another commitment this weekend—but the following weekend we're actually taking a trip down to our local cell phone providers location—actually one of their regular locations. And we actually have some sort of relationship there with the key person who works there—not on a personal basis, but just because we've done business there before. And sure enough they're gonna be able to set us up in our household with a much better plan that we got not even a year ago. This is a really important point. And again, Jim, so much of this goes back to what you and I had talked about at the top here, which is-- A lot of this stuff we can show you what to do; we can tell you what to do; but you're gonna have to decide at the end of this, "Hey I'm gonna either go do this or I'm not going to go do it." But look. This is something that I wanna really stress for people here. You talked about, "I need more money," "Do I get a part time job?" because that's how people think when they need more money. If you made your part time job just working on saving money in your household family budget-- just with the things that we covered tonight, you could basically have given yourself a part time job already of thousands of dollars a year.

James L. Paris: yeah my wife says to me regularly, even if I didn't work and I had no income, I would be worth thousands a year just in how much I save—our family, just from doing this stuff. We have a family wedding to go to in San Francisco, and I'm not gonna get into any travel strategies tonight, but I just wanted to find a moment to share this. I got a round trip airfare from our local, close small airport, which is in Daytona. We're going roundtrip to San Francisco for like just over \$300 each, and we're staying on the San Francisco Bay for five days—and 5 nights—for \$600. And we got our rental car in San Francisco with taxes and all the junk fees for a week for \$181. Now I guarantee you that someone could take this exact same trip and spend two or three times that without blinking. And this is what we're talking about. There are smart ways to do things, and there are the ways that all these people selling this stuff want you to do things. And that's where most of you are at. It's kind of like sheep. You follow the herd and you're gonna end up where the rest of them are. It's a smart person that takes the time to look at these things.

So if you're just tuning in tonight. My name is Jim Paris. He's Bob Yetman. Our website where we help you out with all this stuff is Christianmoneyplus.com. We're gonna honor that deal that we offered with the free autographed book, double the new Bitcoin-type of currency called Ripple. We're gonna honor that guarantee until midnight tonight, Eastern time. If you're watching this on the replay, we're gonna limit the number of people that can get that deal. So send me an email if you're watching this after midnight to ask me if that's still an option for you. It may not be depending on-- We're gonna limit it to I think around 100 people tonight. My email is jim@christianmoney.com.

So let's do a quick recap and then we'll move ahead. 1) How to get free home phone, we've talked about. 2) How to drop cable. 3) How to opt out of traditional insurance and go with Christian Medical Sharing. 4) How to save huge money on auto insurance, and 5) how to save money on your cell phone contract.

Number 6: Homeowners Insurance.

Bob, if you own a home you gotta have homeowners insurance. Even if you don't have a mortgage, really, you still wanna have it because your house could burn down. So here's what we're gonna do just quickly on this. Get on the phone and shop this out. Or go to an agent that represents multiple different companies and let them shop it out for you. The

savings can be enormous. And go ahead and raise the deductible up to a thousand dollars—maybe even fifteen hundred dollars. Just doing those few things alone, again, is gonna save you 30%—maybe even more than that—on your homeowners insurance. So depending on how much you're paying right now, again, we've just struck pay dirt with hundreds of dollars of savings a year on homeowners Bob.

Bob Yetman: Yeah homeowners was the big one for us last year that we went ahead and shopped. We got our bill and we escrow, and it was of course announcement in advance what our payment was going to be. And we just said, "you know what, this is too much." Of course, we live in Florida and so some times the whole business of buying homeowner's insurance at an affordable rate in Florida can be a little tricky. But we took a good look at this and said we could do better. I went to an independent agency and let them shop it out for me. And we came up with a terrific rate—great coverage with a very financially sound company.

James L. Paris: And that's important. You can look up the rating of your company. It's not just about finding some company that's got one foot on a banana peel and one foot in bankruptcy court. Who wants that? But you can find a highly rated company and still save a bunch of money.

Bob Yetman: You absolutely can. And you know this goes back to, you know, a simple shopping out. We talked about this with respect to the automobile insurance. There's raising the deductible. But as important or even more important than that, is shopping it out on a semi regular basis: at least once a year. See what is out there. Like I said, especially in a state like Florida where the rates can be kind of volatile, it's important to do that at least once a year. So come renewal time every year we go ahead—even if we're ok with the rate—we're still going to shop it out just to see what else is out there. It's a great strategy, especially with something like homeowner's insurance. You can save yourself a ton of money.

James L. Paris: All right so we move ahead now.

Number 7: Switch to a lower rate interest credit card.

This one is going to blow your mind. What if you just, Bob Yetman, made just the minimum payment on your credit card—just the minimum payment? This is going to blow people's minds when they hear this. Bob Yetman, if you make the minimum payment on a credit card, can you tell me—guess (you probably know the answer on this)—how many years before you're going to pay that credit card off if you don't use it again—you just keep making the minimum payment on a typical credit card—how many years does it take to pay that accredit card off?

Bob Yetman: I would think about 12.

James L. Paris: Actually, depending on the card, it can be more than 20 years, Bob, which is insane. And here's something anybody can do. You can switch to a lower interest rate credit card. We talk about ways of finding these and so forth in our member's area. But you can switch to a low interest rate credit card, and by making the same payment you're making right now you can pay it off in like two and a half to three years because the interest rate was lowered, and save yourself like 15 to 17 years of payments just by switching to a lower interest rate. Some people watching might say, "Wait a minute, my credit isn't really good enough to be able to get to a lower interest rate." Well we deal with credit repair and how to boost your credit score. We've got right now a book that's going crazy on Amazon called *How To Easily Raise Your Credit Score 100 Points*, which is over there for like three bucks for anyone interested in grabbing that. But Bob, just this one simple change-- Make the same payment you're making now and be out of debt in like 15 to 17 years sooner just by switching to a low interest rate credit card.

We're getting into ten different ways of saving money tonight, folks. A lot more information over at Christianmoneyplus.com. And once-- We get your autographed book. The unlimited one-on-one consulting that we make available through the website. A monthly newsletter. The podcasts. All of that stuff. So here we go,

Number 8: Cancel all the insurance, Bob, that you don't need.

The first place you wanna start with: Get your paycheck stub out the next time you get paid, and you wanna go through it and look at all of the junk charges that are coming out of your paycheck. My wife, who is a teacher-- They're constantly out by the school trying to get her to add what's called Specific Disease Insurance, where it covers you if you get cancer or it covers you if you have diabetes. There's also all kinds of disability and all kinds of-- Man you could end up with no paycheck at the end of the pay period if you opt for all this stuff, and it's really super important that you understand what insurance that you really need. Not only just at work but outside of work. Do you need life insurance? How much do you really need based on your current situation? Are your children now independent and maybe you don't need life insurance anymore or you don't need as much? How much insurance are you carrying just on things that just don't make sense?

For example, extended warranties. I just bought a new car, Bob, about three weeks ago, and I've gotten like ten different extended warranty offers in the mail—and my car is already under warranty. But somebody might think, "Well maybe I should go for one of these." And we don't have all the time to get into all of the insurances tonight that you do not need, but let me tell you: most families have a lot of insurance that they're buying that they actually don't even need at all. And if they do need it, they need a lot less of it than what they're carrying—or they're buying the wrong form of it. Like maybe they've got expensive whole life or cash value types of life insurance when they should have term life insurance instead. So just reviewing all of your insurance to make sure you need it makes a lot of sense, and then tweaking it from there Bob Yetman.

Bob Yetman: And that's one of the great things about the Christian Money Plus membership, the program which I'm just gonna talk a little bit more about right here, which is that-- If somebody has sort of a general question about their situation. You know, some people may be wondering, "What about cash value life insurance or whole life versus term? What about this cancer policy offer that I got when I joined an auto club?"--

James L. Paris: Or they're taking thirty or forty bucks a month for that Aflac coverage, which, you know what, the commercials are cute, but my wife doesn't opt for that out of her paycheck.

Bob Yetman: Yeah. You know, insurance is in a sense an easy sell in a lot of ways, because when you sell insurance, what you're basically doing is selling the idea that you can be safe from tragedy; that you can be safe—you can be saved—from your own fears. And what happens is-- Even with a lot of these very sort of narrow compartmentalized policies-- Who for example doesn't shudder at the thought of getting cancer? So the idea of having a cancer policy-- It's like, "Wow I need to be protected with my cancer." They're very clever about how they do this, because it's very easy to get people excited in a bad way but still nevertheless excited about the idea that, "hey, I can be protected against cancer in particular," when the truth is, if they have a decent comprehensive health policy, maybe if they're part of the Christian Medical Sharing, they don't need something particular or--

James L. Paris: There's a lot of duplication. They're preying on fear. Look, the bottom line is, you don't have the money to insure against every single policy scenario. And look, if you do that, you're going to be broke and homeless. But look, you've got everything covered, but you don't have a house because you're broke. Think about it. At some point enough is enough.

Alright, our two final things we're gonna get into tonight, is our premium service for those people that wanna be able to get in on this in a lot more detail—and you're gonna wanna do that. These might be the last—these two—and they might be the most important. I don't know. This next one I'm gonna give you probably I can tell you that I follow this about 75% of the time. I almost every day find something when I do this. Almost every single day. Here it is.

Number 9: Review carefully in detail, every single bill before you pay it, including every receipt that you get when you buy something.

You might think that this is a little over the top, but there are literally companies operating in America today—scam companies—that send bills out to people for services that they're not rendering to these people, just with kind of official looking names; and these companies find that as many as 50–75% of the people will pay a bill for something that they're not even-- It's like just someone will come up with like ABC Services, and send out a bill for

\$10 to a bunch of people, and most of the people will pay the bill. They don't even have the service. This is a scam that's going.

But I found, Bob Yetman—when I check my receipt at the grocery store, when I go out to eat and I check my receipt before I pay my bill—I'm finding more and more—and I don't know if it's just mistakes that are happening or this is something that is deliberate—looking at any fees that my banks may charge me—I'm finding more and more that if I just read while I'm standing there at the cash register, I can just engage in small talk with the check out lady, or I can look at the screen and see what they're charging me to make sure I get the buy-1 get-1 free. To make note of some of these sale prices to make sure I'm getting those prices when I'm paying. You know what, that may sound a little bit over the top, but over the course of a year, I'm telling you, it's hundreds of dollars for me—maybe more than that, maybe over a thousand dollars—just from looking at every bill carefully before I pay it, including receipts when I go out to eat or I buy stuff at the store. And Bob Yetman, how many times do we just go through the checkout, we swipe our card, we sign it, we don't even look at the receipt, we get home and we throw the receipt away? I do that myself and I kick myself. I'm getting better. I probably save at least half to 75% of the time on looking at things in details, especially in the monthly bill stack. To just-- “Wait a minute now. The guy who cuts my grass. He always charges me X but now it's \$10 more. What's going on here?” Like you said we just did this seminar business, but how many times do you just not carefully put on your microscope-- this stuff that you're paying for--

Bob Yetman: Constantly. You know, it's funny how often-- You talked about some of the scams that have become popular where the scammers will come up with a generic sounding name for an entity, like XYZ Tech Inc., and the charge of a credit card statement will be something like \$7.95 or \$5.95 or something like that. And you think to yourself, “oh, ok you know what I don't even think this is mine.” They're smart enough to figure out that a lot of people will not look at their bill to begin with, or psychologically will say, “you know what, it's just not worth it for me to pick up the phone and sit on hold for like 15 minutes with my credit card company to get that removed, I'm just going to go ahead and pay it.” What you may not be realizing though is that this stuff is going on with increasing frequency, and if you are not looking at your bills more closely—be they credit card bills, be

they receipts even from the grocery store—there are things that are going on there where you are not being charged fairly in all cases, and it is incumbent upon you to do this work. Do not fall into this trap of thinking-- And I know this is what people do, like when we talk about the grocery store, “it’s automated”--

James L. Paris: Yeah Bob, our big grocery store chain here in Florida, Publix-- If they ring it up wrong you get it for free. So I’ve gotten like this \$20 frozen turkey breast for free the other day. And I felt really guilty about it. But it’s like, oh well, the price was wrong and I caught it. So I walked out of there with a \$20 frozen turkey breast for free. Look, it’s like money is being left on the table, and it’s really a shame because as Christians we’re called to look at this money as God’s money, and we’re supposed to be good managers of it.

So here’s my last tip and then I’ve got a story I’m gonna share with you at the end, and we’re gonna tell you again about christianmoneyplus.com, because we went through all this stuff tonight and you’re probably watching saying, “hey I’ve got this question or that question.” We’re gonna take some live questions. You can start sending them in right now. Jim@christianmoney.com. But also to get one-on-one help with us, you’ll be able to do that at christianmoneyplus.com, if you grab that subscription. We’re gonna give you that autographed book tonight. We’re gonna give you not 150—which is the normal deal—but 300 of the new digital currency that Google is backing—sorta like what many people think is the next Bitcoin. That’s all for people that grab the annual subscription over at christianmoneyplus.com.

So here’s my last one.

Number 10: Keep a daily eating/spending log.

I have not been doing this lately, but I’m going to go back to this. I was forced to do this, Bob, when I was at a health coach and I was losing weight—and I might have to go back to this if I don’t lose ten pounds here in three weeks, so it’s going to be crazy. But they tell you to keep a log of everything that you eat. When they told me this at first I thought, “That’s kind of stupid. That’s really sophomoric. I’m not going to do that.” But then I just-- Ok I’ll do it just to make this guy happy, and I’ll keep-- I couldn’t believe how much food I put in my mouth over the course of the day, and it really made me rethink, like, I’m eating too

much. Sometimes you can play games with yourself and say, “Well I’m overweight because it’s kind of my family genetics,” or, “I have sedentary job.” I’m overweight because I eat too much. That’s why I’m overweight. Most people are overweight because they eat too much, and I eat too much of the wrong kinds of foods. That’s the truth, and I’ve come to own that that’s the case. But you know, without that journal of keeping track of how much food I was eating, I probably would have never realized that. And this is the same thing with keeping a daily spending log. I don’t care if it’s like a little dollar-- a little spiral note pad. Especially if you work outside of the home. Now I work from home and some days I don’t spend any money because I don’t ever leave my house in some cases—except to do some exercise in the neighborhood. But if you work outside of the home and you’re not keeping track of that cup of coffee you had, that candy bar, that bag of potato chips, the *this* or *that*, the tax you write, the subway fee, the gas that you bought-- Some of these are things that can’t be avoided. But look, just to be in control of your finances, to come home that night and add it up and say, “I spent \$39 walking around today.”

Now, if you’re OK with that, God bless you! Great! But I’m convinced, Bob, that most people have no idea how much they’re really spending over the course of the day. And just keeping a small journal-- I mean, use a checkbook ledger if you need to. Go buy an extra checkbook ledger—whatever you want to do, whatever system you wanna use. There’s apps for this you can use on your iPhone. Just being conscious of what you’re spending, you’re gonna probably spend a lot less just because you’re aware of it. Because how many of us have had like a twenty dollar bill in our pocket, and you buy something for a dollar, and at the end of the day you’re like, “Where’s that twenty?” And there’s nothing left. There’s not even a penny left from it. You’re thinking, “Somebody stole money out of my pants.” And then you think, “Oh. Well wait a minute. I got two coffees that were three dollars each. I bought a power bar. I bought a bottle of water.” And you start adding it up in your head, and you think, “Man, I spent that twenty dollars. I spent that total twenty dollars today.” Again, if you’re OK with it, fine. But if you do that over the course of a day or two, then you’re gonna be shocked and you’re gonna start saving money, and that’s just gonna be huge for you.

And, Bob, before we start talking about Christian Money Plus, I wanna just tell people one other quick story. We have had our living room now for six months with just a love seat in

it and no other furniture because we bought some really beautiful leather couches, and the cover—whatever they put on it, that spray they put over it—it started shedding. I don't know if it's from my dogs or what, but they were really nice couches. We ended up having to throw the main couch away, so we only have the love seat left. We've been saving up money to buy a new furniture suite. So I spent the last couple of weeks-- I'm gonna be doing an article on how to save money on furniture. So I looked into, like, maybe we should drive up to the Carolinas and rent a small trailer to put—a covered trailer from U-Haul—on back of my jeep and carry the furniture home. I looked at locally buying the furniture. But I found an article that said the best place to buy furniture was [overstock.com](https://www.overstock.com). So my wife and I spent a week at [overstock.com](https://www.overstock.com) looking at furniture. And we got almost four thousand dollars in furniture that will be delivered to our door in a couple of days for \$1100, Bob Yetman. And the shipping was free. They have a big disclaimer that they only deliver it to my doorstep: I have to carry it over my own threshold. So just like my wedding night when I had to carry my wife over the threshold, me and a couple of neighborhood guys—friends of mine—are gonna have to carry my new furniture over the threshold. But right there I saved like at least \$2000, maybe closer to \$2500 by buying this furniture—really nice furniture—over the Internet.

And it just again makes the point—that's what Christian Money Plus is all about—[Christinamoneyplus.com](https://www.christianmoneyplus.com)—is that there's this smart way to do something and the dumb way to do something. And I'll tell you what, a lot of times I do it the dumb way and then I learn from that, and then I come back the next time and I do it the smart way. And we way over paid for the furniture we bought 3 or 4 years ago and it wasn't good quality for what we paid. We learned from that and now we're doing it the smart way. This is what it's really about: [christianmoneyplus.com](https://www.christianmoneyplus.com). It's about having Jim Paris and Bob Yetman on your team 24/7, so that we can help you with all of this stuff, and you can contact us unlimited as a member to be able to get help on anything that you're dealing with—maybe things that we didn't even cover, Bob, tonight. The only two things we don't talk about—we really can't give you advice on—is investment advice, and we don't give you legal advice. Those are the two areas-- And we like to give tax advice in sort of a generic way; we don't like to give you like, “Go to line 62 on your tax return, and put this number in there.” We're not going to do that for you either. But pretty much everything outside of that we're going to do for you

unlimited for less than \$10 a month over at christianmoneyplus.com. Tonight's special deal: For everybody that grabs the annual subscription, I'm going to send you an autographed copy of my bestselling book, *How To Pray For A Financial Miracle*, which talks about *in prayer* how to find ways of improving your finances through prayer. That's really what this book is about.

Bob Yetman: And Jim, talk about the testimonials from people who have read this book—the big time testimonials.

James L. Paris: Dave Ramsey has endorsed this book. Former vice-presidential candidate Wayne Allyn Root. Radio and T.V. host George Noory has endorsed this book. *How To Pray For A Financial Miracle*. I'm going to sign a copy. I'm going to send it to you. In addition to that, I'm also going to give you not just a 150—which is our normal standing deal—of this new digital currency that many people say will be the next Bitcoin. Tonight we're gonna give you 300 Ripple XRP, so we're going to double the normal offer. You get the monthly newsletter, which is a 12-page newsletter that we send to your home every single month. It's a 12-page physically newsletter that we send you. It's not just over the Internet. There's all kinds of good stuff in there—everything from self-defense, Bible prophecy, to personal finance, investing, tax advice, all kinds of stuff. You get access to the member's only podcast, the member's only webinars, the unlimited Q&A. All of the bonuses here. How to raise money for your idea or project using something you call Crowdfunding. Tons of more information about the free T.T. and home phone services, saving money on insurance, a lot more than what we were able to get into tonight. A three and a half hour work shop on Bitcoin and digital currency, how to stop Google from spying on you, how to legally opt out of ObamaCare with Christian Medical Sharing, 100 ways to raise cash fast. All of this stuff is in here for you. If you're tight on money, just grab the \$37 down deal, and the \$9.95 a month. That's still a great deal and you get 75 Ripple XRP, if you do that one. We're gonna give you 75. But we're gonna give you 300 Ripple XRP if you grab the annual subscription, and you get this signed book *How To Pray For A Financial Miracle*.

Bob Yetman, your closing thoughts tonight? We've gone over so many ideas here tonight. This might be one of our top videos on Youtube once this gets posted and people are able

to watch the replay on this. I've never done this before live over the Internet with all of this information. We've always done this in like a four or five hour live workshop. But anybody, Bob, that applies this information, man, kathy bar the door for how their life is going to change.

Bob Yetman: Yeah we love Christian Money Plus. I view people who—and I know you do as well—who become members of Christian Money Plus-- They're like our new pals; like new members of the family, because we love talking about this information. We love sharing this information. We love interacting with people for whom this kind of stuff is important. I love something when somebody will say, "hey, what about this? And what about that?" I love having my brain tested. And let me speak about that for a second as well. You and I are not just sort of two guys who dress casually and flip on our cameras and our computers and go ahead and do this stuff and kind of fashion ourselves and in our own minds as people who know a little bit about personal finance. Both collectively and separately our resumes in the area of personal finance are substantial, and--

James L. Paris: Bob people don't know that we both have been to the top of the mountain in the securities industries. We've both owned our own real estate brokerage company, our own mortgage brokerage company. I've owned an insurance company, and annuity company. I teach Internet marketing over the Internet. I teach self-publishing e-books. I've had NFL football players as clients; celebrities. I have been part of a committee managing over a hundred million dollars of private portfolios, and I don't really know—and I mean honestly between the two of us—is there anywhere else people can go to get access to this well of information that between the two of us that we have. I mean, I don't wanna be overly confident and say that, but I honestly really don't know of anybody between the two of us—any two people—that can offer such a wide array of information to people that not just are talking about in a third-hand sense, but we've actually done and been in these industries that we're advising people well.

Bob Yetman: Yeah we've talked about it from this angle before, which is-- When you look at the annual subscription cost for Christian Money Plus—\$119—we've broken it down

and have been able to demonstrate how so many of the individual—any one of the individual components in and of itself—could absolutely legitimately claim to be worth substantially more than just the \$119. You take the newsletter for example—the 12-page newsletter—all kinds of neat, interesting, useful information in each issue of the newsletter. If all of this was simply a subscription to the newsletter, it would be a great deal. But then you get into the matter of the members only podcasts-- By the way, the newsletter and the podcast—just to speak of those two benefits—in addition to the new editions of those that are generated every month, are always archived. In the case of the newsletter, it's archived digitally--

James L. Paris: So people can go back like three years to read older issues of the newsletter. It's all at christianmoneyplus.com folks. I see lots of questions coming in. So we'll stay in a couple of more minutes here, Bob Yetman, and we'll answer some questions.

Bob Yetman: Ok.

James L. Paris: The questions are-- You can send your questions at jim@christianmoney.com. You can bring up anything we talked about tonight. Let's go to some questions here.

The first question is, "Both of you mentioned about shopping out auto insurance. What does that mean? How does someone shop it out?"

Let me tell you quickly. You can either personally pick up the phone and just call of a bunch of major auto insurance companies, or you can use an independent agent—someone that represents multiple insurance companies. What you're really doing is just calling up and giving your scenario—your situation—and you're getting a price quote and writing that information down just by doing that over the phone. Some websites allow you to do this online. We have found that to be not very effective, because it's really hard for the website to really get a full story on you; to give you a quote. So I probably suggest the phone-way is the best to go.

“Our cable service is the same provider as our home phone service and our Internet. We want to switch to Roku. Do you suggest that we get rid of the other services with them and go with the whole different company?”

No you don't have to do that. I have Bright House, which is the big provider in my area for Internet. And I used to have cable with them and my phone with them. So all I have with them now is just Internet. I kept the Internet with them. I didn't get rid of them from the Internet. And I have my phone service now separately. It's called Ooma. She's asking here what's the name of that. It's Ooma, and the way to get there is freephone.christianmoney.com. Don't do the W-W-W. Just type in freephone.christianmoney.com. So you can keep just the Internet with your provider and drop the other services that they're providing.

“What are some of the companies that offer great deals for family plans? For cell phones.”

All the major companies now have different family plans that have their pluses and minuses depending on lots of different factors. So you wanna shop that out too, but don't rule out the option of just getting individuals phones too, because some times, depending on your situation, you might be better off. If you've got just maybe two or three in your household, maybe just getting individual phones under prepaid contract may be the best way to go. If you have more than that, you're probably going to want a family plan, and you can shop that out with all the major carriers. I'm with AT&T. They gave me a great deal. I think they still offer that same deal.

“What are some reputable companies that can help us find great homeowner's insurance? Our home is in Houston TX.”

Find someone in your zone of the country. Find insurance companies, either, again, a general agent that represents multiple lines. Or pick up the phone and just call the different companies. Call 8 or 10 or 12 companies. You might think that's a pain to do that. It might

take you a couple three hours, but man, your hourly rate you're making by saving money is incredible.

Bob Yetman: Let me chime in real quick here, Jim. Lemme just tell you that we did a hundred times better going through a well-known independent agent in my community. And that's probably what you will want to do. If you don't know one off hand, go ahead and search for an independent agent in your area. Of course with all the rating systems that are now attached to everybody's business on the Internet, you'll be able to very quickly come up with at least a couple of different independent agents that can go ahead and go to work for you. That was something that worked for us far better than trying to do it on our own.

James L. Paris: And somebody's asking here, "What if I have a home alarm and I get rid of my home phone, will Ooma work with my home alarm system?"

Honestly, I don't know if it will. But let me tell you why that probably doesn't matter anymore. What most alarm companies are going to is a cell phone connection, because this is really a step up, because if somebody were to disable your home phone, which many thieves are smart enough to know how to do that, the cell phone would still dial up. They literally put a cell phone box up in your attic, and that cell phone will dial out even if your power is out. It's running off of a battery, so that is available with most. In my own case, my alarm is connected to my Internet so that's how I opted to go with it. So there's different options. It could probably work through the Ooma device. I honestly don't know. I heard some people say that with the Ooma device you can't receive faxes. It doesn't like to work with fax machines. But I use the Internet now to receive all my faxes. I have one of those free fax services that I use. So that's how I do it.

Let me check one last time here to see if we have any other questions. Jim@christianmoney.com. Nope, we got them all. So please show us some love here tonight. We've been with you here for almost two hours giving out good information. Support us by grabbing a subscription over at Christianmoneyplus.com. Tonight's special bonuses, guaranteed until midnight: A signed copy of my bestselling book *How To Pray For A*

Financial Miracle. Plus we're going to double your digital currency. We're going to give you not just 150 Ripple XRP; we're going to give you 300 Ripple XRP if you join tonight before midnight. Now if you're watching this video on replay, you wanna know, "hey is that deal still good for me?" Email me first if it's after midnight of May 8th, 2014. Email me. Depending on how many people grab this deal we may be able to offer you that. So get those orders in now quickly before midnight. Christianmoneyplus.com. You get the newsletter mailed to your home every month. The unlimited online consulting, Q&A, with Bob and I. You get the members only podcast, members only webinars, all of the private blog articles, all of the bonuses, all of that is there. Plus archived going back years of the newsletter, years of the podcast, all of that stuff for ten bucks a month. So really really cool deal. Grab the annual subscription. It's a much better value. It helps us out, and then we can give you some extra bonuses, the signed book and also 300 Ripple XRP which many people believe will be the next Bitcoin. For Bob Yetman, this is Jim Paris here as always to help you make the most of God's money. Christianmoneyplus.com. Check it out. We'll talk to you next time.