

# Manage Your Money with a Bank Line of Credit (BLOC)

We have summarized the 10-step plan that you can use to successfully manage your money. Our extensive network has information that can help build quick success in your Bank Line of Credit program (BLOC). You can link to these centers by going to the following address:

- to view links that support the 10-step plan below:  
[www.CarSurfer.com/10steps](http://www.CarSurfer.com/10steps)
- to view the banker presentation:  
[www.CarSurfer.com/bank](http://www.CarSurfer.com/bank)

<b>Step 1</b>	<b>Apply for Your BLOC Account</b>	The BLOC is your money account that all income and all expenses will be paid. It is a standard home equity line of credit account. We have more information at the link above.
<b>Step 2</b>	<b>Use Your BLOC to Payoff Debts</b>	You will use your BLOC to payoff all credit card, auto loan, and other personal debt (except for your mortgage). This will free up discretionary income for use with the BLOC program.
<b>Step 3</b>	<b>Start Using the BLOC Program</b>	Use the BLOC program to manage your income. Deposit all income into the BLOC; pay all living expenses with the BLOC. Discretionary income will reduce your BLOC balance.
<b>Step 4</b>	<b>Use Methods to Maximize BLOC</b>	To maximize the BLOC program to its fullest, use methods such as credit cards, pre-paid cards, and other to manage your money expenses. Our equity center can help you here.
<b>Step 5</b>	<b>Budget Your Spending</b>	You can payoff your debts fast by budgeting more discretionary income for the MMA program. Our equity center has links to budgeting tips and worksheets.
<b>Step 6</b>	<b>Lower Your Bills</b>	Building more discretionary income requires getting the most out of your spending dollar. View tips to lower monthly bills like food, family services, utilities, and more.
<b>Step 7</b>	<b>Increase Your Income</b>	We have identified four ways to increase income: 1) better your career; 2) enhance your education; 3) start a home business; and 4) buy an established business. View links.
<b>Step 8</b>	<b>Make Smart Decisions</b>	Over time as you pay down your BLOC, you will have life events that require smart financing: child going to college, home needing repair, family wanting a vacation. Get smart.
<b>Step 9</b>	<b>Building a Stronger You</b>	As you near the payoff of all debt, you will have the freedom to make smart investment decisions. See how planning, discipline and execution can bring you success.
<b>Step 10</b>	<b>Next Steps</b>	What should you do now? Link to our center for decisions: <a href="http://www.CarSurfer.com/bank">www.CarSurfer.com/bank</a>