

## Below are the FamilyIQ Financing options:

<u>FamilyIQ Financing</u>			
Plans	\$1,495.00	\$3,995.00	\$5,995.00
Rate	17.50%	17.50%	17.50%
Down Payment	\$300.00	\$750.00	\$2,000.00
Loan amount	\$1,295.00	\$3,245.00	\$3,995.00
1 Year	\$118.42	\$296.73	\$365.31
2 Year	\$64.34	\$161.22	\$198.48
3 Year	\$46.49	\$116.50	\$143.43

### Tier 1 and 2

There are 2 Tiers to Financing. You are placed in the appropriate tier by the Finance Company depending on your credit score, stability and ability to repay the loan. Payments are the same on both Tiers.

Tier 1 – Sponsor gets paid up front \$600 for the \$1495 Family Builder Package.

Tier 2 – Sponsor gets paid up front \$300 for the \$1495 Family Builder Package.

Additionally, the new IBO, upon his/her first Sponsorship, will pay \$300 to their Sponsor out of their Fast Start Bonus.

### How do I sign-up for Financing?

- 1) Go to your Sponsors Home Page and on the tool bar at the top of the page click on 'sign-up.'
- 2) Fill out the first page and be sure to click on the links and read the 'Independent Business Owner Agreement' and the 'Policies and Procedures' – Note there is a 3-day refund policy from the day you join FamilyIQ. – Click on 'Continue.'
- 3) On the next page you will choose a package (ie, Family Builder Package) and choose to pay the total amount of \$1495 or to Finance the amount. Enter your credit card information here and, if you are paying the full amount, your credit card will be charged \$495. If you are financing, your credit card will be charged a deposit of \$300. You can also sign up for Auto Order at this time. (See '8 reasons for Auto Order': <http://www.familyiq.com/home/8Reasons.html>)- Click on 'Continue'.

- 4) If you are financing, the Finance Application appears next. Please fill the form out completely leaving no blank fields. Phone numbers cannot be duplicated and three (3) references are required! Click on 'submit' and the application is complete.
- 5) Watch for an email from Universal Garden Acceptance. This will be your e-signature form – the finance companies way of having you sign the documents through the internet. Be sure to fill out all 4 sections and click 'Submit'. You are done with the sign up process. Your Sponsor can find out within 24 hours on which Tier the Finance Company places you.