

HOW TO GET RESOURCES TO PURCHASE INVENTORY!

Important reminder: New consultants who place their initial inventory order within 15 days of the date their Beauty Consultant Agreement is processed by Mary Kay will receive a **FREE Color 101 Collection (\$110 retail product value)!!** Try to choose a resource that will allow you to have cash or a credit card in your hands within 15 days to take advantage of this great offer!

- 1. Mary Kay 0% Interest Financing** – go to www.marykavintouch.com. Enter consultant number and password. Put cursor over **Ordering**, scroll down to **MKConnections**. **Double Click**. **Double Click** on **Chase MK VISA Rewards**. Select the option on the **RIGHT** with the **WHITE** background. Fill out information. Submit. When your number and expiration date appears, **WRITE** them down and call Heather.
- 2. Personal Credit Card** - This is one of the best resources for your business inventory because if you have one you can use immediately, you can order your inventory and have 30 days to sell and make a significant profit before your first payment is due! Plus, depending on your credit you can get special offer interest rates as low as 0% and lower monthly payments than a traditional bank loan. If low interest rates and low payments are your top priority and you have good credit, this may be the best option for you.
 - Call First US Bank (859)219-9242 and apply for their credit card over the phone. Get instant approval and ask to have your card number and expiration date within 24 hours! Your card can be activated right away and you can place your order!
 - Chase (0% for 1 year) - follow these 3 steps for quick approval:
 1. Call 1-800-575-9762 to apply. ECA # 734876
 2. Call back to 1-800-984-3642, in 2 days, to check approval.
 3. Once approved, call Yvonne Garza at 512-246-5011, for credit card # and expiration date.
 - National City (0% Credit Card): call Dave Newport 937-294-7274 (office) or 937-224-6744 (goes directly to his voicemail). It doesn't matter where you live. 24-48 hour approval.
 - First US: 800-347-7887 - 0% credit card for the first year and 8.9% after that.
 - "Easy" Visa: 1-800-971-0267
 - First National Bank: 800-876-3237
 - Try Discover, Capital One, Citibank, Fleet Bank, etc. (You may have pre-approved offers in your mail!)
 - www.nextcard.com or www.ecreditcards.com - search engines for various cards...find one that's right for you.
 - www.orchardbank.com - for people with bad or no credit.
- 2. Conventional Bank** - This is one of the first places you may want to go for your business resources. A local bank, especially one where you already have an account or know someone who works there, will be more willing to work with someone they already have an established relationship with.
- 3. Loan Centers** - These are great resources for loans starting at \$500 and up if your credit is not ideal or if you are trying to re-establish credit after bankruptcy, etc. Interest rates tend to be significantly higher, but approval is much more likely and it's a good way to rebuild your credit and start your business off right at the same time!
 - www.unlimitedassetsfunding.com - scroll to Links at the bottom of the Homepage then scroll to the bottom and find American Unsecured Loans, then select the loan amount needed and follow application process... VERY EASY!! Or call Rangel Melendez at 559-213-0112, tell him Pauline Marshall from MK recommended him.
 - American General - Lexington (859)269-5631
- 4. Creative Solutions-**
 - Life Insurance Loan - You can borrow against your life insurance usually at a very low rate of interest.
 - Credit Union Loan - If you are employed and have a credit union, or if you are married and your spouse has one, this is a good source for a low-interest loan. However, processing this loan may take 2-3 weeks.
 - Passbook Loan - You can borrow against the money you have in a savings account.
 - Family Loan - Many times there are members of your family willing to help you start your career. It is recommended that the arrangement be made on a loan basis where you pay this money back in monthly installments.
 - Hidden Treasures - Pawn something that you have but are not using that is worth a significant amount of money.
 - Secured Loan - Use your automobile, Bank CDs, stocks or bonds, or home equity as collateral.
 - Borrow against someone else's savings - Ask a close friend or relative if they can put a portion of their savings into a CD and allow you to borrow against that as collateral.
 - Have a garage sale - When all else fails, clean out your house and have a garage sale. Even a couple hundred dollars could make the difference in getting you the product you need to start making a profit!
 - Co-Signers - If you do not have any established credit or are not currently employed, you may need a co-signer who does have credit and a current source of income to co-sign for any type of loan (usually a parent, sibling or close relative).

