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How to Get Out of Poverty- 20+ Steps to Recession-Proofing Your Life Books
Summary and Actual Course Work Questions-by Sheri Fortune Copyrighted 2005-
2008

1. In general, is there always an alternative to the high-priced goods and services advertised on television? _____ .

2. Are people who just graduate from high school able to legally earn \$30,000 per year their first year out of high school? _____ .

3. Is someone who is an older adult with no college able to earn at least \$30,000 per year legally? _____ .

4. Is there any social or government organization mandated by law to get people out of poverty? _____ .

5. Name 3 ways that an x-offender can legally and respectfully earn at least \$30,000 per year. _____ , _____ , _____

6. Name ways that a person with only a high school diploma and no college can legally earn at least \$30,000 per year?

_____ , _____ .

7. Name a way in which almost anyone with few exceptions can get a government based loan check of between \$5000- \$7000, up to 3 times a year with a small repayment interest rate attached? _____ .

8. Name a way that almost anyone, including x-offenders, can get back \$1000's more at tax time and it is legal and respected (legislated by Congress of course!)

_____ .

9. Can a person drawing disability based social security every month open up his or her own business? _____ .

10. Are there thousands of testimonies of persons with AIDS/HIV, diabetes, blood diseases, cancers, leukemias, injuries caused by trauma and traumatic diseases,

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and other deadly diseases being totally healed without pharmaceuticals (with medical doctors giving testimonies on television attesting to the fact that they had nothing to do with the healing) ? _____ .

Hint: I have seen testimonies like this on television as well as I have read many of the stories from all over the globe! The Against Aids Coalition will be on the web site, wellmakeit.com, and is already a part of my book series , How to Get Out of Poverty: 20+ Steps to Recession-Proofing Your Life

11.Are there cheaper alternatives to dish washing detergents and clothing detergents that you rarely (if ever) hear about causing allergies, that are not on store grocery shelves? _____ .

12.What are some auction secrets ---even for car buying that you should be aware of? _____ .

13.If pastors and church leaders lead people to go to get help from social services, what should they also do to get them out from depending upon government sources? _____ .

_____ .

14.What are the first steps you need to take when dealing with environmental pollution that is actually unhealthy for your neighborhood? _____ , _____ , _____ etc.

15.If you or someone you know is an x-offender, can they possibly be eligible for unemployment benefits? _____ .

16.If you or someone you know is an x-offender, can they possibly be eligible for federal government tuition assistance? _____ .

17.If someone is poor, even living in a shelter, can they become a federal government contractor? _____ .

(more about becoming a federal government contractor in my How to Become a Federal Government Contractor book)

18.What if your boss has not paid you for work that you have done and you have not hired a private lawyer, are there other legal means of getting the money you

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are owed? _____ .

19.Are there lawyers looking for people who are victims of environmental injustice, asbestos, pharmaceuticals gone wrong, medical malpractice, etc. ...in order to give them money? _____
(I want some on my web site: wellmakeit.com)

20.If you are in the federal poverty income bracket, is there such a thing as getting your legal business incorporation papers for free?

_____ .

If possibly free, where from? _____ .

(Part of the book called Legal)

21.What percentage of their proceeds do a lot of businesses give away every year (this is a highly recommended practice by many accountants even if they are not religious)? _____ .

22.Can individuals buy policies that pay them when they miss work due to sickness or accidents? _____ .

23.Are there ways to make it so that each and every day you have an extra 1 to 3 hours to do what you want including open up a home-based business or get a college degree? _____ .

24.Is there such a thing as churches fighting to keep marriages from going into divorce by discussing intimate parts of marriage and thereby helping people from the pulpit? _____ .

25.If you are not getting the ear of your Congressperson, which group of people are? (Hint: some of them outnumber Congresspersons 4 to 1!)

L_____ and

special _____ . (Believe me, the Washington Monument hasn't influenced a lawmaker in the last 40 or so years! But, school children need to be fully educated on the workings of these groups on their personal welfare!)

26.Why are ingredients labels on foods? _____ .

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27.Those groups of people in one of the previous questions that is influencing Congress, is trying to do what to food labels?
_____ .

28.One of the primary things that SOME people who keep prisoners in prison don't want you to know is _____ .

29.How many people are in jail who are not supposed to be either through innocence or over sentencing (for example 30 years for stealing an item)
_____ .

30.How does this influence their family's economic situation?
_____ .

31.How long does it take per day to positively change your life or the life of a child? _____ .

(In the footer of at least every other page of the How to Get Out of Poverty book by Sheri Fortune)

32.Why is it that sometimes government and private company employees do not tell you how exactly to get the information that you need? Get right down to the nitty gritty on this one.
Fear of _____ .

33.What are some things that you can do to get around that?
Hint: It is in the Index Pages that comes with many of the series I write.
_____ .

34.How are banks different from credit unions?

_____ .

35.What is the very cheapest solution to buying and owning a car?
_____ .

36.Which makes and models of cars made by American-based companies are more dependable, even at 100,000+ miles than others?

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_____ .

37. Describe a scheme that some car insurance companies are using to literally swindle people out of a lot of money. _____ .

38. Is there such a thing as getting prescriptions for free even if you don't qualify for Medicaid or Medicare and you couldn't get your prescriptions for free from the television star ad on television? _____ .

39. Are there medicines in most health food stores that are FDA regulated?
_____ .

40. Is poverty something that is caused by just one or two things?
_____ .

41. Is living paycheck to paycheck a cause of poverty? _____

42. Is how much you earn from a job a cause of poverty? _____
(Just to let you know, I vote Democrat, Republican and Independent.)

43. What is the true definition of poverty...applicable even if you are middle class....Has nothing whatsoever to do with federal poverty guidelines. A one-word definition that will surprise you and therefore even middle class people can have it. Hint: It is defined by what it is meant to cause prematurely: _____ .

44. How much do negative things from previous generations in your family influence your thought patterns even now? (Even if you, like me can't go back past the mid 1800's with dairies, etc.) Hint: What is something negative against which we must fight, and maybe from previous generations called? (People in foreign countries have no problem believing in this)
_____ .

45. How do you get rid of destructive thought patterns, continual generational poverty, not being able to focus, diseases in some cases, some medical conditions, family conditions such as continual divorces, etc. from previous generations once and for all if they are contributing to the true definition of poverty in your life in this generation? ...even if you are wealthy. (Some wealthy

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people have a spirit of poverty on them in that their actions cause the poverty of others either directly or indirectly.) Literally you will feel like something has lifted off your shoulders. _____ .

_____ .
46.Literally, after you get rid of any and all of these negative things, everything else in your life will be a piece of cake and the bad stuff will just disappear...including you can more easily get answers to all of your problems. ALL of them.

What is one of the things that will normally within 24 hours to 7 days will begin to happen just by getting rid of all of these negative things in your life? Mirac _ _ _.

47.How many times must you go out against these negativities in your life and your family's lives? _____ .

48.Is your job meant to be your means of wealth? _____ .

49.It has always been said that if you get a college degree, that basically you will always have a job. We are now one of the most educated countries in the world with a huge economic recession going on. What is the impact of a quality education?

_____ .

50.What does a quality education include? _____ .
_____ .

51.When does education start? _____ .

52.Is education truly free in the United States? _____

53.What is the true cost of becoming educated in the United States?

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54. Is it true...the thing about the quality of your education being dependent upon your zip code....more expensive your address...etc.?

55. What is the method of getting a student out of special education that truly worked for me when I taught students who had specific learning disabilities? Some were no longer eligible for special education by February of the same school year. Using _____-based _____ . (Actually supported in No Child Left Behind when people bother about reading it.)

56. Does this work only for students with specific learning disabilities or with students who have other special education needs as well as those who are regular education? _____ .

57. What is the basis of doing math, social studies, science, and language arts?
R _____

58. What are some free things that you and your children can do to begin to equalize yourself and your children with better-educated adults and other children who attend schools wherein they are receiving a more quality education?
_____ , _____ , _____

59. Do higher test scores mean that a student, regardless of age, is receiving a higher quality education? _____ .

60. What if you find that a teacher or school system is doing a child wrongly, in your opinion, do you have options in order to make things better?
_____ .

If so, what are your options? _____ .

61. Are there legal options for parents in many situations that may not even involve a lawyer? Explain _____ .
_____ .

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62.What if you find that a teacher is being discriminated against when they begin getting many students out of special education or doing something totally innovative that is doing more than just “closing the achievement gap”, what can you do?

63.Are there destructive emotions and thoughts that absolutely hold us back from getting out of poverty and keep people living paycheck to paycheck?

64.Do thoughts affect 1)our money and our ability to move past our previous limits in terms of money? 2)Our bodies?

65.What are some things that happen in relationships with people whether it be husband and wife, friends, family, neighbors, co-workers or associates that actually cause people to remain in the same thought pattern that they have stayed in for the past 20 years that has not liberated them from living paycheck to paycheck nor has it liberated them from poverty?

66.How do people actually get rid of these? _____ .

67.What are the possible life-long impacts of your daily food decisions? Describe some of them.

68.Hippocrates said, “You are what you eat.” How long do pharmaceutical drugs that we take and food chemicals last in our bodies? _____ .

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69.Are there extremely low-cost and very healthy alternatives to the weight loss meals that are advertised on television that you can probably afford even if you live on food stamps? _____ .

Name some of them:

_____, _____ ,
_____ .

70.Have you actually read the ingredients label of some of the weight loss bars and meals advertised on television, sold in stores and weight loss meetings?

_____ .

If you haven't, that's your homework...seriously.

71.Do you (or scientists or doctors) know all of the long-term side effects of those man-made ingredients? _____ .

72.Name some of the negative short-term and long-term side effects of some of the ingredients that no one seems to tell you about when you buy a bar supposedly "for" people with diabetes, etc.

73.What cancer-causing substance is formed when chicken nuggets, potato chips, french fries and other starch containing foods are deep fried? It starts with an "a": _____ .

Widely reported in the newspaper.

74.Have you ever heard of or experienced certain foods/beverages, or their ingredients becoming addictive? _____ .

75.What are my personal, no exercise, weight loss cheap secrets that helped me 1)lose inches in a week, 2 weeks, 4 weeks, etc. including weight that had been there for years; 2)have double the amount of energy than what I used to have during my waking hours; 3)think and process things twice as fast with accuracy...in terms of figuring out solutions.

_____ . _____ .

Credit Score Increasing and Debt Reduction Strategies
Class and Independent Study Course Summary

Credit score increasing and debt reduction strategies for the person living on food stamps who sweeps floors to the person who owns the fancy house on the hill. You will also learn how to communicate with collection agencies as well as federal, state, and local government employees. You will gain knowledge about things you may be able to do legally in rental situations, contract situations, and various situations within the legal system. Many of these things impact your credit score. This class will also cover identity theft.

ALL classes, unless otherwise stated, no children allowed. Adults are doing serious work on their credit reports and need to be really focused.

Each class costs \$25* per person. Bring your Experian credit report as well as your Experian credit score. Bring your Transunion credit report and Transunion credit score. Bring your Equifax credit report as well as your Equifax credit score. Only have exposed the last 4 digits of your social security number **please**.

You will receive 3 books **1) Debt/Collections 2) Legal Issues 3) How to Talk to Someone to Get Benefits for You and Your Family 4) Plus one in the form of critically important Index Pages for use with government as well as private entities.**

Details of the books:

LEGAL book - Many Issues and RIGHTS Struggling People Don't Know About + Information on HOW You May Be Able To Get your own attorney! (seriously) Everyone needs their own attorney!

Owe Money, Evidence Ignored, DNA, Innocence, Finding Court Cases, If You Feel that an Attorney Has Done You Wrong—What You Can Do, Malpractice, Injury, Forming

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 web site: wellmakeit.com (Why not advertise your business for \$2.00 per week to potentially 5 million people?) Contact phone number (540)446-5861...Upcoming books 1) Virtually Recession-proofing your business 2) 20+ Steps to Virtually Recession-Proof Your Life!...ALL of my books and classes are for the poor, middle class and wealthy even persons who are x-offenders.

Contracts, Freedom of information that May Help You

Tips on How to Write a Letter or Talk to Someone To Get Benefits For You and Your Family book. During my years of teaching public school I found so many people who could not get what they want because literally, they did not know HOW to ask for it. This knowledge will EMPOWER YOU! This is why I was inspired to create this as well as the Index Pages.

Index Pages-- 30 blank pages that you literally just fill in to send to a landlord, government officials and other public servants and private companies for almost any situation. Talking with collection agencies, etc. and around 10 pages of opportunities and offers for you... Make copies of the Index Pages and begin using over and over again.

During this class we will be working directly on your credit report with particular focus on the Experian report. Come with your questions because as time permits, I truly want to have a question and answer session.

Materials written by Mrs. Sheri Fortune. Copyrighted 2005-2008 by Mrs. Sheri Fortune. I used to be a school teacher and I realized the impact that financial stress had on the student's lives which in turn impacted the classroom! I began drafting my book series, How to Get Out of Poverty 6 1/2 years ago when teaching English. I give you the most up-to-date information that you can use. The books used in this class are actually taken from from this 500+ page series of books. I watch CNN and/or CSPAN-2 around 4 hours a day. My husband and I have 2 very young children ages 2 and 4. I have a Bachelor's degree in Business Administration from Averett University. I used to own a business assisting businesses in getting contracts from the Federal Government (and have a book about that too)! Plan to release in Jan/Feb 2009: How to Recession-Proof Your Business! Go to my web site and get my newsletter for updates: wellmakeit.com

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My web site: wellmakeit.com

email: sherifortune@spamarrest.com

(540)446-5861

wellmakeit.com, Inc.

P.o. Box 1622

Fredericksburg, Virginia 22402

Wishing You Prosperity,

Sheri Fortune

*Shipping and handling charges apply. Some states may charge tax."

Here are some details about the Credit Score Increasing and Debt Reduction book in the form of the Worksheet I will use when teaching the class...

Worksheet for the Credit Score Increasing and Debt Reduction Class and Independent Study Course

Class Part 1

These are some questions that will be dealt with.

Name a minimum amount of money that you need per debt to start paying off your debts—especially collections?

_____ .

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2. What steps should you take to accomplish #1?
_____ .

3. What are the 2 words you want on your credit bureaus reports when you do #2? _____

4. If the collections agency or agency that you owe does not report those 2 words from #3 to the credit bureaus, what are two things that you can do in order to fight that? (It's free to do this.)

a. _____

b. _____

3. How easy is it to get a copy of your credit report and your credit score if you have already obtained the once a year free credit report through annualcreditreport.com ?

What is the free method? _____ .

What is the paid method? _____ .

What is one easy way to raise your credit score?
_____ .

4. When you go to apply for credit through trying to rent out an apartment, getting credit to purchase a computer for your home or business, do they show you your own credit report?
_____ .

5. What is the FIRST thing that you should do pertaining to your credit report if you don't even have a copy of your current report?
_____ .

6. When I first began looking into my credit bureaus reports, they had my birth date wrong. What did I do in order to establish to them my correct birth date? _____ ,
_____ .

7.What are the steps I will take if I find out that I am a victim of identity theft? (Some companies help you to do your own paperwork as you fight your own way through governmental issues and private industry. Many of them will repay you expenses of up to \$25,000—that is after you pay up to that amount for lawyers that you find yourself. Most forms of identity theft REQUIRE the use of an attorney to restore your identity.)

There were some other credit issues that should have been removed from my credit report? Why should they have been removed? How did I go about removing them? Was it easy or hard?

8.Can you have collections issues and still have a good credit score?

8a. Can this include "active" collections issues? _____

8b. What about "paid" collections issues? _____

8. By how much did all this work raise my credit score in 2005?

9.Can companies remove negative information from your credit bureaus reports? _____

If so, is there a set time period during which they can do this?

10. Can individuals remove judgments from your credit bureau reports? _____ .
11. What is the maximum number of years that negative collections activity can be shown on your credit bureaus report? _____
12. What is way that you can talk with an Experian representative almost ANYTIME to find out SPECIFIC information, find out the status of a dispute, or you just need to speak with a REAL human being? It can cost you nothing save the cost of getting a copy of your credit report if it is not still free. Other than this, Experian representatives are THE MOST DIFFICULT TO REACH LIVE!

_____ .
13. What is the way that you can talk with a Transunion representative almost ANYTIME to find out SPECIFIC information, find out the status of a dispute, etc.? It can cost you nothing save the cost of getting a copy of your credit report if it is not still free.
_____ .
14. What is the way that you can talk with an Equifax representative almost ANYTIME to find out SPECIFIC information, find out the status of a dispute, etc.? It can cost you nothing save the cost of getting a copy of your credit report if it is not still free.
_____ .
15. When you apply for credit, do all creditors request information from all 3 major credit bureaus, Equifax, Experian and Transunion? _____
- 15a. In fact, some creditors actually pull information in what way from the 3 major credit bureaus? _____

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16. What is the FIRST question to ask the collections company when you FIRST receive the collections letter at your house?

Class Part 2

17. Is there such a thing as a legal plan that works just like car insurance where millions of people pay just a little bit every month and get to talk with qualified attorneys about almost anything within 8 business hours of the call being placed and anytime after business hours for emergencies?

If so, what states is this service available in?

18. What if the situation that is on my credit report is a judgment from someone that I have rented something from or it was a business partner and truly, I feel that THEY OWE ME...What are some of my options? (I am NOT an attorney, however, I can share with you Rights that Many Struggling People Don't Know About.)

19. What if someone has a felony that was supposed to have been expunged? What are some of their options?

19. Sheri, what would help me is to get government assistance and

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every time I try to get that assistance, I can't seem to say the right things. I feel that my family and I should be in a position to receive this assistance. What can we do?

20. My issue is that I am having trouble with a government office or a private company/individual and this recurring issue is truly causing me trouble that is really in the end, making things bad for us financially?

21. What if my issue is a court-ordered payment that causes me to pay out so much of my paycheck(s) that I have not enough left over to pay my back bills and I am just surviving day-to-day? What are some things I may want to consider?

22. I have never had a lawyer, nor have I ever been able to afford a lawyer. Is there a qualified lawyer that almost anyone can afford done sort of like car insurance on a monthly basis?

23. After going through all of this information, when should a person apply for credit? Give some good scenarios along with dates and times.
