

A publication for upcoming and established entrepreneurs and professionals

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# MONEY

## CENTRAL

OCTOBER 2020

### BUSINESS TIPS

## FUTURE-READY

Forward-thinking entrepreneurs reflect, think and create plans to make sure that their future is better. Here's how to get started.

### FEATURE

MAKE WAY FOR  
VIVIAN CHAN



### SPOTLIGHT

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Find out more about the  
founder and CEO of Flock DC

MEET DYLAN

# OGLINE

A LAPTOP ENTREPRENEUR TO WATCH OUT FOR IN 2021

PLUS: FIVE SURFIRE WAYS TO CREATE CONTENT BUILT FOR THE FUTURE OF SOCIAL MEDIA





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## COMING SOON



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# MONEY CENTRAL

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## OPENING REMARKS

'Rat race' is actually defined by the Oxford Dictionary as: "a way of life in which people are caught up in a fiercely competitive struggle for wealth or power; an exhausting, usually competitive routine." Most people live this way. The long hours at the office... the two-plus-hour-long, tiring commute, time spent away from their families, massive competition from inside and outside their workplace, etc.. Most people work extremely hard to earn money so they can spend it. Then they work extremely hard to get a promotion or a raise so they can make more money and spend more money on more expensive and fancier stuff. But during this vicious cycle, they are stuck going around and around, just one shock away (being fired or made redundant) from being in a terrible position in life.

So, what happens if you wake up one morning and don't want to live this way anymore? When you've finally decided that you don't like the way your future looks at the moment and you want to get out of the rat race? Message us directly and let us share some of the strategies we've learned. You'll be shocked to find out that getting out of the rat race is not as tough as it sounds.

Vanessa Hernandez  
Editor-in-chief

# MONEY CENTRAL

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## ENTREPRENEUR SPOTLIGHT: INTRODUCING VINCENT ZURZOLO

Vincent Zurzolo grew up in Rockaway Beach, Queens in New York City. He's always loved comic books as a kid. He decided to make a business out of something he loves so he began buying and selling comic books with a friend – he was 15 years old at the time. He started at the bottom of the ladder, he was even selling comic books on the streets of Manhattan. When he graduated in 1993, he was selling comic books part-time through school. Six years later he merged companies with his partner Stephen Fishler. After years of working hard, he eventually achieved success and he is now the co-owner of Metropolis Collectibles, the largest dealership of vintage comics in the world. In 2007 they started a second brand called ComicConnect.com which is the premier online auction company in the world and in 2015 they started Metropolis Gallery which is the only gallery in New York City that focuses on comic books and fantasy art.

MoneyCentral Magazine recently caught up with Vincent to talk about his journey to entrepreneurship and here's what went down:

**Could you please tell our readers a brief background about yourself and how you started your business?**

I grew up in Rockaway Beach, Queens in New York City. I started as a child who loved comic books. I loved everything about them. The stories, the amazing art, the fantastic heroes and villains. I began buying and selling comic books with a friend while in my teens.

**Can you describe your journey to success? When did you start? Did you ever imagine you would become this successful?**

I've been selling comic books since I was 15 years old. I started at the bottom of the ladder, even selling comics on the streets of Manhattan. I worked hard and set goals and I am now the co-owner of Metropolis Collectibles, the largest dealership of vintage comics in the world. I know I would do well but wasn't sure how I would become #1. I was selling comics part-time through school but when I graduated in 1993, it was only 6 years until I merged companies with my partner Stephen Fishler. From there it was just like Superman, Up, Up and Away!

**What is your main source of income?**

I've designed a lifestyle from the buying, selling, trading and auctioning vintage comic books, original comic art, pop culture toys, and memorabilia.

**What are you currently doing to maintain/grow your business?**

In 2007 we started a 2nd brand called ComicConnect.com which is the premier online auction company in the world and in 2015 we started Metropolis Gallery which is the only gallery in NYC that focuses on comic books and fantasy art.





**What social media platforms do you usually use to increase your brand's awareness?**

We use Vero, Facebook, and Instagram.

**What makes your business unique?**

I believe in our brand. My team is passionate. We believe and know we are the best at what we do. This comes through in everything we do. Our clients know we care about them and treat them with respect and courtesy.

**What form of marketing has worked well for your business throughout the years?**

As much as we incorporate social media, e-newsletters and a variety of online advertising I find good old fashioned phone calls and meeting clients in person make a big difference.

**How did your brand stand out from the rest of the other brands?**

We have inventory and auction offerings that are unparalleled in the world of vintage comics and art. Our location in midtown Manhattan makes us easily accessible by the client in the area as well as those flying through. We hold 5 Guinness Records and are ambassadors of vintage comic book collecting and investing including selling the first comic for a million dollars, Action Comics 1 (first Superman) and the world-record \$3.2 million for another Action Comics 1.

**What is the toughest decision you had to make in the last few months?**

The toughest decision I had to make was whether or not to move into a new area of collectibles. We decided against it and to focus on what we were doing. I am convinced we made the right decision.

**What money mistakes have you made along the way that others can learn from (or something you'd do differently)?**

Looking back, before starting a brand new lease I wish we explored buying a place in Manhattan as the real estate market has exploded.

**What have you learned in the process of becoming wealthy that others can learn from?**

I've learned several things. While money can't buy you happiness it can make life a little easier in certain respects. I feel very blessed in my life. I do something I am passionate about. I have a great partner and team around me. People love investing in and collecting comics and there passion further fuels my passion.

**What new business would you love to start?**

I would love to start a restaurant. I grew up in the restaurant business. My father was a restaurateur and chef specializing in Italian food. It is in my blood. I know if I wasn't in the comic business I'd be in the food business.

**If you could go back in a time machine to the time when you were just getting started, what would you do differently?**

That is a tough question as I feel so blessed with what I have right now. Back in 1996 I started a comic convention business. I left it quickly do to differences with my partner at the time. Looking back on it, I wish I'd have found a way to make it work as it has become a very lucrative business.

**What advice would you give to a newbie Entrepreneur setting up their first business?**

Believe in yourself, arm yourself for battle with knowledge and an unyielding thirst to succeed. No matter what obstacles you face, overcome them. I started out competing against other dealers who had much more money and knowledge than I did. I saved my money, learned my craft but early on also utilized something I was good at from growing up in the restaurant business – customer service. My ability to give that little extra to my clients has paid dividends throughout my career.





## ENTREPRENEUR SPOTLIGHT: GET TO KNOW ROMY TAORMINA

Romy Taormina always knew that she wanted to run her own business one day, but she had no idea that months of puking would lead her there.

She eventually discovered the positive effects of using acupressure wristbands to alleviate her nausea after experiencing numerous months of terrible morning sickness during her two pregnancies. Dissatisfied with the existing products on the market that she felt were drab and uncomfortable, she hatched the idea for Psi Bands – an FDA-cleared product that is both fashionable and functional for others who suffer from nausea. Psi Bands are drug-free wrist bands for the relief of nausea due to morning sickness (pregnancy), motion sickness/travel, chemotherapy, and anesthesia. With Psi Bands, those who suffer from the very common, yet debilitating condition of nausea can feel better – both in style and comfort.

Psi Bands currently sell at Target, Motherhood Maternity, A Pea in the Pod, Babies "R" Us, REI, Meijer, Amazon, as well as hospitals, and even internationally. Australians can purchase them here: Lifestyle Parenting

So far, approximately one million sets of Psi Bands have been sold globally. Entrepreneur Magazine calls Psi Bands a "stroke of genius" and it has also been featured as an "O Pick" in the Oprah Magazine.

MoneyCentral Magazine recently sat down with Romy to find out more about her journey to entrepreneurship and here's what went down.

**Could you please tell our readers a brief background about yourself and how you started your business?**

Puking is what inspired me to take the leap of faith into the entrepreneurial stratosphere. I suffered from debilitating morning sickness during both of my pregnancies and was sick for more than a year. I found nausea relief through acupressure wristbands but was dissatisfied with existing products on the market, so I set out to create a superior product, both in form and function, to help those who suffer from nausea and vomiting. And that's when Psi Bands® was born. Clinically proven Psi Bands are acupressure wristbands, a medical device, that relieves nausea due to morning sickness, as well as motion sickness, anesthesia, and chemotherapy.

**Can you describe your journey to success? When did you start? Did you ever imagine you would become this successful?**

Psi Health Solutions, Inc. launched in 2008. Psi Bands now sell at retailers such as Target, Motherhood Maternity, A Pea in the Pod, Meijer, H-E-B, Whole Foods, REI, Amazon, etc.; in hospitals; and internationally. Close to 1M sets have been sold. We are honored to help so many people who are suffering from nausea and vomiting.

**What is your main source of income?**

Psi Bands sell nationally and internationally.

**What are you currently doing to maintain/grow your business?**

In January, I visited Dubai, where I got to ride a camel! I applied for and was awarded a STEP Grant, a government grant that helps small businesses succeed in the international marketplace, and I was offered a turn-key exhibit space in the US Pavilion at Arab Health 2018, the largest gathering of healthcare and trade professionals in the MENA region. After exhibiting at this 4-day trade show, I am now working with some distributors to finalize agreements so that we can grow our export business.



*"Puking is what inspired me to take the leap of faith into the entrepreneurial stratosphere. I suffered from debilitating morning sickness during both of my pregnancies and was sick for more than a year."*





**How did your brand stand out from the rest of the other brands out there that is similar to your niche?**

Psi Bands are uniquely stylish (available in several fun colors); waterproof (no more soggy wrist bands); adjustable for a personalized and comfortable fit and so they stay static on the Nei-Kuan acupressure point, the point is clinically proven to relieve nausea; affordable; and drug-free.

**What is the toughest decision you had to make in the last few months?**

It's actually a personal one. My oldest son is a senior in high school and will be going off to college, likely in a different state, in just a few months. The process of "letting go" has been difficult for me. I have to work through my fears of letting go and to acknowledge that we (my husband and I) have done everything that we can to prepare him for the next chapter in his life. Over the years, I have often been reminded that there are overlapping lessons as a mom/parent and business owner. We all have fears and doubts. Fears can be limiting. However, if you honor the fear and give it consideration, you can use the fear as a beneficial tool to pave the way for more strategic decisions.

**What have you learned in the process of becoming wealthy that others can learn from?**

I believe we all define success and wealth differently. If you are wealthy, to me that means you are leading a meaningful life filled with people who you love and that love you. You have developed a personal foundation of love and support that helps you to celebrate, overcome, and share life's experiences, together.

**If you could go back in a time machine to the time when you were just getting started, what would you do differently?**

Celebrate the highs AND appreciate the lows. The lows are going to be the lessons from which you will gain perspective and learn and grow the most, both personally and professionally.

**If you could go back in a time machine to the time when you were first making a name for yourself, what advice would you give yourself?**

Don't be so hard on yourself. You are doing the best that you can at the time. You will make mistakes. And they are learning opportunities.

**Do you have any favorite business-related or personal development related books?**

I recommend Malcolm Gladwell's books ("Outliers," "Tipping Point," "Blink"), and "Quiet" by Susan Cain.

**What advice would you give to a newbie Entrepreneur setting up their first business?**

Be effective. Not Right. No one likes the blame game. Casting blame and throwing jabs are not going to solve the problem. And everyone likes solutions. Cut to the chase and offer solutions.

Keep one foot moving in front of the other. There will be times when you are tripping and falling. Get back up and keep those feet moving in a forward direction – pointed at your goal(s). It sometimes may be only one small step, but take the step and don't just talk about taking the step. Do.

Love what you do. Ask yourself these questions: Does your company's mission resonate with your core values? At the end of the day, does what you do fill your heart? And does it help others? It will be far easier to overcome challenges and lead to a far more enriching and growing experience/journey if you are able to answer yes to these questions. Your heart will be the driver you need to keep on going.





## ENTREPRENEUR SPOTLIGHT: MAKE WAY FOR MEGHAN LAURIE

Meghan Laurie was originally on a path to becoming an engineer, but then eventually she realized that she just couldn't see herself enjoying every single day once she started working in that field and that was the most important thing to her.

So she decided to follow a road less traveled – that of an online entrepreneur. She now has a successful business via her Instagram account as an influencer. She has also moved into blogging and created her website, [www.meghanlaurie.com](http://www.meghanlaurie.com). She has two other businesses as well, a boutique called Laurel & Lace ([www.instagram.com/shoplaureandlace](http://www.instagram.com/shoplaureandlace), [www.laurelace.com](http://www.laurelace.com)) and a social growth agency called SocialHackHub ([www.socialhackhub.com](http://www.socialhackhub.com)).

MoneyCentral Magazine recently caught up with this inspiring entrepreneur and here's what went down:

**Could you please tell our readers a brief background about yourself and how you started your business?**

I started college as an engineer, but I just couldn't see myself enjoying every day once I started working as an engineer and that was the most important thing to me. As I was about to transfer schools (and go into engineering again) I spoke to my mom over the phone and she somehow brought up how creative I was, and how much I loved to go over the top with school projects. She thought that I should try to pursue something in that arena, which is how I got into advertising.

I really think my marketing mindset and creativity is why I am where I am today. For my influencer business, I originally started by taking pictures of my travels and my favorite outfits just for fun. I loved finally having good quality pictures! Then all of a sudden it started to grow.

Because of my success there, I decided that I wanted to start an online women's clothing boutique, Laurel and Lace, with a friend. All of my social media knowledge really helped here.

And finally, I get so many questions about how to grow a following like mine, so I started a social media growth and consulting company, SocialHackHub.

**Can you describe your journey to success? Did you ever imagine you would become this successful?**

I started down the influencer road, the path to all of this, in late 2015. I never imagined I would get to where I am today at all. It all started just for fun, but then it became my fulltime job... which is something I still can't believe to this day.

**What are you currently doing to maintain/grow your business?**

I constantly try to engage with my audience on all three businesses. I focus solely on organic social media for my businesses, so no paid advertising at all.

**What social media platforms do you usually use to increase your brand's awareness?**

Instagram is the best platform for all three by FAR! I also use Facebook and Twitter.

**What is your experience with paid advertising, like PPC or sponsored content campaigns? Does it work?**

I have tried this and while it has given results, I found I can produce similar results organically through hard work, so I like to focus on that.

**What is your main tactic when it comes to making more people aware of your brand and engaging your customers? How did your business stand out?**

My main tactic to gain awareness was to find people I thought would like my brand and engage with them. Show them that I am interested in them and I think they would be interested in me, as well.

**What form of marketing has worked well for your business throughout the years?**

Social, social, social!

**How did your brand stand out from the rest of the other brands out there that is similar to your niche?**

As an influencer, I stood out because of a unique social media theme (which is huge these days) and for being open and honest with my followers. I will talk to them about the happiest things in my life and talk about depression and anxiety. I want to promote a healthier social media for everyone.

For my boutique, we are similar to a brick-and-mortar boutique in that we have only a few of each item which makes us an interesting twist on the typical online store.

And for my social growth agency, I stand out because I am living proof that I know what I'm doing!

**What is the toughest decision you had to make in the last few months?**





The hardest decisions I've had to make are who to work with and who to say no to. While I know which brands just won't fit with my lifestyle and/or my followers, sometimes they do fit but won't work for some other reason. It can be hard to pass on a brand that I actually do enjoy.

**What money mistakes have you made along the way that others can learn from (or something you'd do differently)?**

The biggest money mistakes I made were at the beginning of starting my boutique. We bought a lot of items that did not sell well and tried various unsuccessful marketing tactics, but that experience taught us a LOT. While there was a lot of money lost, it helped us drastically improve.

**What have you learned in the process of becoming wealthy that others can learn from?**

I learned that it takes a specific type of personality to be successful as an entrepreneur. You need to always be hungry for more. Always want to achieve more. If you ever feel content with what you have, being truly successful as an entrepreneur isn't in the cards for you.

**What new business would you love to start?**

I am always thinking of new business opportunities, but for now, I think what I have is enough.

**If you could go back in a time machine to the time when you were first making a name for yourself, what advice would you give yourself?**

I would tell myself that any friends lost along the way weren't true friends, to begin with.

I lost a decent amount of friends and started to see people dislike me because they thought I was doing all of this for the wrong reasons. My businesses were not to be in the spotlight, it was to take something I loved and make an income from it. I would get very upset each time this happened, but my life is so much better off now.

**What is the best advice you have ever been given?**

The best advice I got was from my husband. Every time I wanted to give up due to lack of success, he told me it would pay off eventually. He always pushed me and it is the reason I am where I am today.

**What advice would you give to a newbie Entrepreneur setting up their first business?**

There will be a lot of lows no matter who you are or how much experience you have. But the only way to be successful is to push through. The lows are when you need to put in the most effort rather than backing off.







# DYLAN OGLINE unleashed...

## Dylan Oglie Lives the Vagabond Lifestyle of a Laptop Entrepreneur... And He Wants You to Join the Club, Fast!

Dylan Oglie is used to being underestimated. It's laughable, considering he built Oglie Digital into a 7-figure business by offering only one service—direct response digital marketing—and doing it very well.

But among his fellow entrepreneurs, he is something of an oddity. There's definitely an "Old Guard"—usually overweight, undertanned, and light on passport stamps—that doesn't understand what he does.

When networking at business conferences, he sometimes describes Agency 2.0, his training program to teach aspiring entrepreneurs to do what he did—build a lean, niched-down solopreneur digital agency offering high-ticket services.

The "Old Guard" Boomers and post-Boomers at those conferences like to tell him he is a fool. How could he leave so much money on the table?

He should (they explain) offer a full suite of digital marketing services. Oglie Digital shouldn't let its clients shop anywhere else! He should hire a team of graphic designers, and a team of coders, a team of SEO specialists, and get a shiny downtown office for them all to commute to—five hours in traffic to break their spirits good and proper.

For a mere \$1,000,000 in extra expenses, he could be making \$1,000,500 more in revenue! Five hundred extra dollars in profit to brag about on the ambulance ride to the cardiac ward!

Dylan doesn't feel like a fool. He recently returned from nearly two months in Southeast Asia. Spending most of his time in Thailand, living in a highrise condo, and losing himself on the streets of Bangkok or the forest trails of Chiang Mai. It was his first "mini-retirement," inspired by Tim Ferriss' *The Four-Hour Workweek* and Ferriss' own favorite book, *Vagabonding* by Rolf Potts. He followed that trip up with nearly another month in Europe with his longtime girlfriend.





During his travels, he ran Opline Digital from his laptop. An avid hockey player, he's in amazing shape, looking barely 21 of his 31 years. And he knows he's onto something that touches the dreams of Millennial and Gen Z entrepreneurs, who measure success, not in the size of the bank account, but the size of the adventure.

Dylan was never going to wind up in a cubicle. A high-school dropout and self-described "unemployable entrepreneur," he started his first business as a teenager in rural Pennsylvania. Inspired by reading Robert Kiyosaki's Rich Dad, Poor Dad, he was able to arrange an importer deal with a supplier of sophisticated European cell phones, which were rare in the pre-smartphone and iPhone era. The European supplier had no idea that he was doing business with a 14-year-old.

When the shipments arrived, Dylan flipped the phones on eBay for a profit. It was all going swimmingly until his payment processor discovered his age and shut him down.

A different family might have exhorted their errant son to get his head out of the clouds and get a "real job." But Dylan actually comes from a family of business owners.

But the youngest Opline is still the black sheep. His father and brother belong to that Old Guard, valuing hard work instead of smart work, revenue growth instead of lifestyle. As a result, Dylan's father worked himself into three heart attacks. Dylan fears that his older brother, who loaned him Rich Dad, Poor Dad in the first place, is headed to a stress-induced heart attack as well.

But that doesn't stop them from scoffing at their globe-trotting family member, as if his million-dollar agency is somehow a fluke ... like he needs to "grow up" and open a business he hates, like "working men" do.



Agency 2.0, which trains first-time business founders to build a laptop lifestyle from the ground up, is Dylan's long bet that a younger generation wants to skip the heart attacks and do it the Dylan way. "2.0" doesn't refer to the version of his program—in fact, the current version of the training program is the third iteration.

Rather, "Agency 2.0" is meant to imply a new way of thinking about a digital marketing agency—lean, automated, bare-bones, micro-niche. Dylan teaches students to offer so much value that they can retire their day jobs and become digital nomads after closing just a few clients.

To learn more, MoneyCentral caught up with Dylan, fresh off a mountain trail in his Denver Airbnb—far from his adopted home base of Orlando, but closer to home than Bangkok.

**So, your training program is called "Agency 2.0," and not because it's your second version, but because it outlines a new approach to agencies. With that in mind, what is "Agency 1.0?"**

The "1.0" way of thinking is a bloated agency with a ton of expenses, salaried employees ... you have an office, you're doing one-off projects for your clients, these huge, massive creative projects for your clients. Reinventing the wheel all the time.

Agency 2.0 is pretty much the exact opposite - a slim, sleek, scrappy business model. Very little expenses, no office, independent contractors-if any team members. And you're doing retainer-type work. The beauty of it all is-if your client is spending \$5,000 on ads per month and you start to get things rolling for them and they increase spend to say... \$50,000/month, the amount of work actually becomes less. So the higher your income is off an individual client, the less work you're typically putting into it.



**Is there any danger of students getting into the business and finding that they're competing with each other—too many people offering the same service?**

The truth is that if you do everything for everybody, we've already hit market saturation on that.

Here is the key - if you're managing ads for a plumbing and heating company, and a car dealership, and a doctor, and also building websites for restaurants, and then you're also doing SEO, you don't really become good at anything. It is incredibly difficult to become the best in the world at everything.

It is damn near impossible to become the best person in the world at "digital marketing." It is relatively easy to become the best person in the world at "digital marketing for plastic surgeons in the southeast".

There's a million different niches, and a million different ways you can slice them up. People naturally have a scarcity mindset, and if you are an agency doing everything for everyone, you should have a scarcity mindset! Because it's going to be really difficult.

But if you are specifically helping plastic surgeons on the east coast - or whatever, that's a random niche I just came up with - the truth is that you probably couldn't handle more than five clients. And if you have five clients and you get them going, you can have a six-figure agency, no problem.

I have a seven-figure agency off of less than ten clients. So the concept of scarcity is backward thinking. We could easily add another 10,000 niched-down agencies, and there's no way we would reach market saturation. Not even close. There are over 30 million small businesses in the United States alone - and growing. Sure not all of them are going to be looking to add on the services of a digital agency but they are ALL looking to grow.

**What drove you to be an entrepreneur and start businesses from such a young age?**

For me, when I got into the business, it wasn't because I wanted to have a Lamborghini and a few Rolexes. Those were not the things that drove me. What drove me was that I didn't want to be poor. I didn't want to worry about how I'm going to pay the water bill or the electric bill.

I grew up in Pennsylvania, in an older house with what felt like zero insulation. I remember freezing my ass off at night in the middle of winter because it was an old house. It was expensive to heat, and my parents, justifiably so, didn't want to spend the money. So all I cared about was fucking heat!

**Why did you decide to offer a training program? What was the journey there?**

I had a lot of teachers that influenced me, a lot of coaches, a lot of mentors. I don't believe anybody is self-made. That is a ridiculous concept. Sure I have worked hard. Sure I have made a few smart plays. But if it weren't for those people teaching me things, or my brother just having that book lying around, I wouldn't be where I am. So at a younger age, I knew I wanted to do some kind of coaching or teaching.

With [Ogline Digital], if a client is doing half a million in sales a year, and we onboard them, get their marketing working, and they make a million in sales next year... that's really cool. But that didn't change the business owner's life. They're just making more money.

I had a student who joined my training program last year or the beginning of this year. She joined the program in like, December or January. At the time I charged something like \$500 to get on board. A month later, I talked to her on one of the group calls. You could hear the tears in her voice, where ... that was, like, her last \$500. Her and her husband were struggling. But within few weeks of joining the program, she got her first client, and with the money she got from that first client, she was able to buy her kids birthday presents. Then she went on to build a successful agency. That changed her life. It changed everything about her life.

So to say that I am slightly more passionate about this training program and helping people is putting it lightly. The personal fulfillment I get is just... it's hard to put into words.

**What mistakes do you think business owners make that you try to correct in Agency 2.0?**

Even if you're not building an agency - even if you have some kind of product that you're going to dropship to people or whatever ... something they get wrong is that, as fast as possible, you need to focus on getting the cash register to ring. That is, making sales.

I see people who, outside of starting a digital agency, they have some kind of product that they're going to ship and sell... they'll spend two years, like, a long time, getting their Facebook page started. Getting public relations going. Getting nice business cards. Getting a fancy logo. All these unnecessary things. When they actually try to get customers and try to get sales, it flops, because they don't have product/market fit.

Getting the cash register to ring as fast as possible is what any digital entrepreneur needs to focus on. That's the only way to prove product-market fit, by someone actually give you money for your product or service. You don't want to waste a lot of time on unnecessary things, because the truth is that you're probably going to fail the first time.

You have to move fast and remain flexible. I probably say "move fast" about a hundred times in the first week of my program!

**Is the Digital Nomad life everything you thought it would be?**

This is an incredibly good question! I was mentoring this younger guy recently... probably a year or so ago. He's, like, 19 or so, maybe an 18-year-old kid. And he works a dead-end job, fast food or Dunkin' Donuts or something similar. This is in the small town in Pennsylvania. And he's like "I can't do this. I can't spend the rest of my life in this small town. I want to 'see the world.'"

So he basically asked me the same thing - he's like "Is it everything I think it will be?"

And I was like, "The vision that you have of how cool it will be, where in your head you're imagining standing on the balcony of your condo in some random city in Asia and looking at this city that you have a month, two months to explore... an infinite amount of time to explore, and you don't have to go to work tomorrow... you still have to work, but you can do what you want, whenever you want, as long as you keep your business going..."

"You have absolutely no idea just how awesome it is. What your expectations are, they are wrong. It's so far beyond what you could possibly imagine. Having that freedom is beyond what money can buy. Words cannot describe how amazing it is."





## ENTREPRENEUR SPOTLIGHT: GET TO KNOW PAZIT PEREZ

Pazit Perez is the World's Leading Edge Award-Winning Vision Portrait Photographer. She is a Visionary, Conscious Creator, Entrepreneur, Author and the founder of the "I Have A Dream Academy." For more than twenty years, she has captured edgy stand out personality style portraits for professionals, artists, celebrities, and families. She rebrands personal identities with their vision for success through photography so they can see and achieve their goals, in a short period of time.

Vision Portraits was born from her own personal journey. Pazit went from rock bottom to rock star at the speed of light and achieved her permanent life-changing transformation within 90 days. Being completely conscious of how she did it, Pazit vowed to spend the rest of her life teaching these principles to increase the life of others. By rebranding their personal identity through photography, they can identify with their vision of success to achieve their goals, build and live richer lives exactly the way they picture it to be.

MoneyCentral Magazine recently caught up with Pazit to talk about her entrepreneurial journey and here's what went down:

### **What social media platforms do you usually use to increase your brand's awareness?**

To increase my brands' awareness, the social media platforms I use are Facebook, Instagram, and LinkedIn. I also write articles for Huff Post, Thrive Global, Medium, Success and I am featured as well in different magazines, so a combination of all those helps expand my brand. Recently I got my own TV Channel, so stay tuned as I will further expand my brand awareness through my show.

### **What is your experience with paid advertising, like PPC or sponsored content campaigns? Does it work?**

My experience is mostly through Facebook ads, sales funnels and email campaigns. It's a little tricky at first but once you find the right formula that works with your target audience, it becomes very lucrative.

### **What is your main tactic when it comes to making more people aware of your brand and engaging your customers?**

My main tactic was to become a magnet. The strategy is having my clients do the talking, show off their vision portraits and results they've achieved which allows me to engage with their friend's network who are leaving amazing comments.

### **What form of marketing has worked well for your business throughout the years?**

A happy satisfied client that tells all their friends, family and city about you is the best marketing your company can have, period.

### **What is the toughest decision you had to make in the last few months?**

I wouldn't say toughest, but rather challenging as it was a big growth spurt and learning curve (yes I did manage to grow a few grey hairs) was taking my business from a physical studio location to the world wide web of Online I have a dream academy, and secondly moving from Montreal to Miami to further expand opportunities.

### **What is the best advice you have ever been given?**

Live magically, not logically.

### **What advice would you give to a newbie Entrepreneur setting up their first business?**

Picture what you want to achieve (aka have a clear Vision ) and Develop your future (aka right Mindset) of what you want to be – do or have, first, Then advance confidently (take action) in the direction of your dreams and believe that in a short period of time you will meet success in unexpected common hours and live your life the way you picture it to be.





## MEET ONE OF THE CO-FOUNDERS OF EAST MEETS DRESS VIVIAN CHAN

Vivian Chan is one of the co-founders of East Meets Dress (EMD) – a company that produced the first modern wedding and fashion brand for Asian American brides. Vivian and her partner Jenn wanted to build a beauty and fashion brand that helped brides celebrate their culture but without compromising their style or modern aesthetics. They have been entirely bootstrapped from Day 1 and have grown their company to a 6-figure annual recurring revenue in less than 2 years while helping thousands of brides around the world.

MoneyCentral Magazine recently caught up with Vivian to discuss her journey to entrepreneurship and here's what went down:

### Could you please tell our readers a brief background about yourself and how you started your business?

My name is Vivian and I'm one of the co-founders of East Meets Dress. We're the first modern fashion company to bring more Asian-American representation and inclusion to the traditional wedding industry by combining contemporary cultural designs, quality craftsmanship, and dedicated customer experience.

The idea for East Meets Dress (EMD) originated from my co-founder, Jenn's, personal struggles when she was looking for a modern version of the cheongsam (qipao), a traditional Chinese wedding dress. She wanted to wear a cheongsam for her wedding tea ceremony to honor her parents and heritage but finding a modern design that fit her aesthetics turned out to be near impossible.

At the time, her options were limited to suspicious online websites or stores in Chinatown with poor service and a narrow selection. Ultimately, Jenn resorted to custom making her cheongsam at a local tailor. I was her Maid of Honor and we both felt that Asian-American brides shouldn't have to be confined to low-quality options or scouring Yelp to find the one tailor who could make a quality cheongsam from scratch. So we set out to create a modern brand and reinvent the cheongsam shopping experience for Asian-Americans.

### What are you currently doing to maintain/grow your business?

Currently, given the circumstances happening around the world, which has greatly impacted the wedding industry, we're prioritizing the things that are within our control and taking advantage of this downtime to build a long-term foundation that will help grow our business. This includes:

- Focusing a lot on SEO—we've tripled the number of blog posts we're writing and publishing every week on topics that we know our brides are searching for. We're focusing on becoming the go-to resource for anyone planning a Chinese-American wedding. Along with blogs, we're also doubling down on creating more helpful landing pages, reviews on our site, etc which are all things that improve our SEO.
- Expanding our collection (new dresses, men's, pets)—even though many weddings are being postponed or canceled during this time, we know that brides will still one day get married and therefore, while the demand side has slowed down a bit, we're focusing on designing new dresses and launching new collections (more accessories and outfits for the groom, and even a pets collection!) so when brides are back to shopping for their wedding dress, they'll have an even larger collection of designs and products to fall in love with.
- Offering virtual and in-home experiences—from 1-on-1 virtual bridal appointments where we showcase our dresses to interested brides and answer any questions they have to offer sample dress kits to try on at home, we've had a lot of success recently with these offerings.

### What social media platforms do you usually use to increase your brand's awareness?

Since we're in the wedding industry, beautiful photos and visuals of our dresses are super important. This means that Instagram and Pinterest are our two most used social media platforms and the ones that we help drive the most brand awareness and traffic to our site.

### What is your experience with paid advertising, like PPC or sponsored content campaigns? Does it work?

Paid advertising definitely works in the beginning when no one has heard about you and you simply need to get the word out. We actually launched East Meets Dress over a weekend with less than \$100 by running a simple FB ad to gather email addresses from interested leads.

We then leveraged FB retargeting ads (which has the best-paid ROI for us), Google search and shopping ads, as well as Etsy ads. We also tested Pinterest ads but found that it wasn't very effective and our free unpromoted pins on Pinterest performed just as well.





So I would say that paid advertising definitely gives you faster results than SEO or organic traffic in the beginning though the latter is much more sustainable and is free!

We've also started partnering with paid influencers to sponsor Instagram posts and podcast episodes. For this to work, you have to really do your research on which influencers have your target audience. It can be a waste of money if you choose an influencer who has a lot of followers but whose audience doesn't find value from your product. Don't be afraid to ask them for more specifics regarding their follower demographics when you're deciding.

**What is your main tactic when it comes to making more people aware of your brand and engaging your customers? How did your business stand out?**

We've always stood out from the beginning with these three values: modern designs, quality craftsmanship, and customer experience you deserve.

From the start, we made sure our homepage and website really spoke to Asian-American brides since we were familiar with what type of pain points they were experiencing when it came to finding a modern cultural wedding dress or hosting a wedding tea ceremony. It was telling our story and our mission in an authentic way that made us stand out.

We also made sure that our UI and aesthetics were super modern and appealed to our target demographic—that's one of the easiest ways to stand out in a more traditional industry since legacy brands tend to look more outdated.

Once we started to grow, word of mouth and positive reviews (i.e. social proof) from our customers became a big driver of growth for us.

**What form of marketing has worked well for your business throughout the years?**

SEO and content marketing is now one of our biggest traffic drivers and is essentially free marketing for us. Within our niche, we consistently rank on the first pages of Google for our specific product as well as a lot of related topics related to Chinese weddings, tea ceremonies, etc... SEO takes a lot of time (months) to really see your efforts come to fruition but I would argue that it's one of the best marketing strategies and worth prioritizing especially if you're in a niche market.

**What is the toughest decision you had to make in the last few months?**

Right before COVID hit, we had our very first pop-up shop that was successful and we received a ton of positive feedback from our brides who attended. We wanted to continue hosting pop-up shops in physical retail stores or spaces permanently across the country, but unsurprisingly, we had to cancel these plans.

**What money mistakes have you made along the way that others can learn from?**

Not being willing to spend money, in the beginning, was one of the biggest mistakes. Growing up in immigrant families, we were always taught to save more than we spend so at the beginning (and because we're entirely bootstrapped), we were a bit more reserved when it came to spending on ads, paying for subscriptions, etc.

But we realized that you have to spend money in order to earn money. Time is also money and as a founder, it's important to prioritize your time to be able to learn quickly from experiments and that often requires spending money to test out a new idea/initiative.



**What new business would you love to start?**

We started in the wedding industry but now that many of our brides are married, they're planning the next phase of their life, which is having kids! We'd love to start a business that combines Asian-American culture and children.

**If you could go back in a time machine to the time when you were just getting started, what would you do differently?**

When we first started, we were super scrappy and resourceful. We launched with just one dress design on our site and took photos of it at a local park with an iPhone X. Our philosophy has always been to start small but start immediately, so while I wouldn't change anything about the speed in which we executed our idea, I do think having at least 3 designs on our site at first would've been better than just launching with one. This probably would've allowed us to get our first sale much quicker than we did.

**What is the best advice you have ever been given?**

One of my favorite books is Atomic Habits by James Clear. I love this book because it teaches you that success is the sum of small efforts, repeated.

Building a company requires a lot of discipline and the ability to consistently make incremental improvements (getting 1% better every day) even if you don't see any immediate, visible results.



Over time, it all adds up and you'll reach a tipping point that was only possible as a result of all of your past efforts.

Every time I feel like giving up or that nothing that I do is moving the needle, I remind myself of this graph from the book:

**What advice would you give to a newbie Entrepreneur setting up their first business?**

Start small but start immediately and you'll figure out the rest as you go. Don't try to solve for a problem (i.e. how to automate your operations) when you haven't even gotten your first customer yet.

A lot of first-time entrepreneurs fall into the trap of wanting to have everything figured out before you start and easily get discouraged before they ever launch their business. If you told us we had to have 50 designs and a beautiful photoshoot ready before we launched, we would've given up before we even started.

**About East Meets Dress**

*East Meets Dress is the first modern fashion company to bring more Asian-American representation and inclusion to the traditional wedding industry by combining contemporary cultural designs, quality craftsmanship, and dedicated customer experience.*





## ONE ON ONE WITH THE CEO OF FLOCK DC LISA WISE

Lisa Wise is the CEO of Flock DC (Chief Flockster), a family of service companies with an innovative approach to real estate management and preservation.

Over the last 25 years, her professional experiences have all been anchored in empowering individuals as consumers, building stronger communities, and creating forward-thinking businesses. Growing up surrounded by love but short on resources, she sought security by building businesses from a young age, starting with her first enterprise, The Sherlock Holmes Detective Agency in her parents' backyard shed.

In 2008 Lisa made a radical career change from the non-profit world to running a small boutique property management company. Today she owns a family of companies, employs over 50 people and her company manages 1.5 billion in residential real estate in Washington, DC. They do all of this while being a great place to work for and having a valuable role to play in contributing to the community. Her leadership style is about empathy, humility, and a fierce passion for justice. With her country amid a global pandemic, an economic crisis, and widespread protests for racial justice, she's trying to step into this moment with bold and unapologetic leadership, personal sacrifices, and a commitment to caring for her team members and her community.

MoneyCentral Magazine recently caught up with Lisa to discuss her journey as an entrepreneur and here's what went down:

### What are you currently doing to maintain/grow your business?

We are doing all we can to stay relevant, valued, and visible. We provide a residential rental management service. If a client or prospective client is looking for ways to trim monthly expenses – we're low hanging fruit. But during COVID, we fine-tuned our systems, added new services, offered wellness checks for residents and virtual inspections, and maintenance. We've held town halls on the state of the industry, the economy, and the community every quarter. We've quadrupled our social media content, hosted fundraisers for front line workers, and volunteered our offices to be a "rest and recharge stop" during Black Lives Matter protests. We also launched a more aggressive ad campaign targeting clients that might want to switch management companies. This new business requires no physical interactions and people have more flexibility and bandwidth to make overdue changes to their management company.

### What social media platforms do you usually use to increase your brand's awareness?

We use all the channels but we use each one a bit differently. Our Insta presence is all about the gorgeous homes we're marketing. Facebook is anchored in neighborhood and city news, politics, and more. It's conversational but informational. And it's NEVER about our industry. Because let's face it – property management sounds dull as hell.

### What is your main tactic when it comes to making more people aware of your brand and engaging your customers? How did your business stand out?

We want everything about our brand to be attractive. From stylish language to stylish intriguing logos to stylish spaces. We're

compelling people to tie themselves to our family of companies. It's a stretch goal for a property management – everything with purpose and authenticity. It keeps our clients engaged and our residents anchored.

### What form of marketing has worked well for your business throughout the years?

We find the most impactful marketing dollar we spend isn't marketing spend at all. Instead, we've built a philanthropy division that supports local organizations, artists, and endeavors that add value to our community. We'll sponsor events, promote programs, volunteer time, space and resources as early and as often as we can. These philanthropic partnerships and activities increase our visibility and underscore the value of our purpose-driven mission as a company.

### What is the toughest decision you had to make in the last few months?

Furloughs. To keep my field team safe, honor public health, and stay solvent, we needed to furlough seven team members. Even though we offered each a soft and supportive landing, it was a heartbreaking decision.

### What money mistakes have you made along the way that others can learn from (or something you'd do differently)?

We needed a larger reserve. We've prioritized profit sharing and investments in capital assets over building a substantial cash reserve. The contractual nature of the business insulates us from starvation – but not from the hunger that COVID generated. We've made massive spending/expense adjustments and we're trending toward the safety net any future coronacoaster might lean on.

### What new business would you love to start?

I dream of bringing skilled tradespeople into urban areas without necessitating people move or adjust to the higher cost of living in cities like DC. We can host exceptional co-living spaces and offer rotating schedules for in-residence technicians. They can work 3 weeks on 2 weeks off or other novel rotations that give them DC salaries without DC cost of living and lifestyle. I would also like to pair this program with an apprentice opportunity for returning citizens, young people eager to learn trades, and more. Not everyone is college-bound, but that shouldn't limit opportunities and the chance to build wealth.

### What is the best advice you have ever been given?

I had a mentor who reminded me that you can have 100 conversations that seem fruitless. Then, over time, each of those connections will start to blossom somehow. I've gotten calls back from folks I met with a decade ago. When pitching or promoting anything you are passionate about, there is never a wasted moment.

### What advice would you give to a newbie Entrepreneur setting up their first business?

Enjoy the early adrenaline rush. Don't throw others under the bus. Don't be afraid to say no. Wear your values on your sleeve.



## FIVE WAYS TO BUILD MENTAL TOUGHNESS DURING UNCERTAIN TIMES

For most of us, these past few months have really taken their toll on our stress levels and general wellbeing. Uncertainty can be a difficult thing to deal with at the best of times but when there is not a precedent for moving forward, we can find ourselves in a very precarious position. This refers to both your personal life and your business life. If you are an entrepreneur you will understand how stressful this time has been and now more than ever, we all could use a little clarity. This article will explore 5 different methods of gaining a little mental calmness. If you follow this instruction, you should improve your thought processing skills and hopefully, find the focus and resolve to plan your next move.

### Step 1: Put down your phone

We all know that we spend too much time on our mobile phones but most of us don't actually try to limit our usage. Ask yourself, what is the first and last thing you do in the morning and at night? If the answer is looking at your phone, then I suggest a drastic change of behavior. For example, You should not be looking at your phone before you sleep as it is extremely detrimental to your sleep patterns.

### Step 2: Exercise

As an entrepreneur, you will lead a busy life. The only way that you can stay ahead of things is if your body can withstand the pressure as well as your mind. Go for a walk, do some stretches, lift a few weights, do whatever you need to to get the blood pumping in your body. This will improve your circulation which will significantly improve your brain functioning.

### Step 3: Prioritize your tasks

One of the hardest parts about getting organized is actually sorting out the "level" of priority each of your tasks requires. If you are worried about something that is going to happen in 3 months but has forgotten what is due tomorrow, you are not going to be able to get through your work. By focusing on the most important tasks and working your way down, you will be able to zero in on issues that need to be corrected or adjusted.

### Step 4: Take a break

A blunt ax won't chop down a tree just as much as a burned-out candle will give no light. If you have pushed yourself to your limits, you will not have much room for improvement or new ventures. Taking some time off will allow you to recharge your batteries and attack your projects with new vigor.

### Step 5: Breathe

In order to gain a little more mental serenity, you need to learn how to focus on your breath. This is a simple meditative technique that will focus your thoughts on one core movement and sound (your breath). This will allow you a moment to gather yourself before moving on. You do not need to rush through life and this is often when things go wrong. Stop. Take a breath. Continue...





FIVE WAYS TO CREATE CONTENT BUILT FOR THE FUTURE  
OF SOCIAL MEDIA

Social media has become the way to reach modern audiences. If your brand isn't on social media, you don't exist. That said, just having a presence in social media is no longer enough though. Here are five ways your brand can set the pace in the future.

## #1 Know your audience

The instant nature of social media has its downsides. One of them is that your audience can instantly click or tap past your content. The first step towards making sure that your content is laser-guided at grabbing your audience's attention, and keeping their finger away from the 'skip' button, is ensuring that you understand who they are and what they want. Study the analytics on your pages and find out the age range, nationalities, gender, language, and interests of the people already viewing your content. Are they who you expected? Who you targeted? Are they potential customers? The answers might surprise you and will almost certainly give you valuable insights into how to more accurately align your viewer base with your target demographic.

## #2 Influencer marketing

The influencer industry is set to be worth a whopping \$15bn by 2022. Of course, paid promotions by the world's biggest stars have been around forever. But today a simple unboxing video from a well-respected YouTube or a ten-second promotion from an influencer in your micro-niche can balloon sales almost overnight. Each platform has its influencers, but Instagram leads the way as the platform of choice for 79% of brands. Facebook follows with 46%, YouTube has 36%, and Twitter trails behind with 24%. Which platform is best for you depends partly on your target demographic, but ideally, even a small brand will aim for at least some influencer exposure across multiple platforms?

### #3 Video

Ah yes, good old-fashioned video. Suggesting that video should be a staple of your social media strategy seems like old news these days, but it was only a couple of years ago that businesses came round to the idea en-masse. However, while the traditional promotional reel is a powerful tool without a doubt, there are ways to use video to create a much deeper connection with your brand. 'Behind the scenes' footage can give viewers a much more up close and personal look into who you are and what you do, strengthening their bond to your brand. Alternatively, instructional and demo videos can shrink the gap in the viewer's imagination between your product on the screen and it being a part of their life. Camera giant GoPro has curated a highly powerful interface between its brand and its customers by using both company footage and customer footage side by side. They have proven that encouraging your audience not only to watch but to participate through social media can be an incredibly powerful tool in generating brand engagement.

#### #4 Analyze your social media performance

The analytics sections of your accounts hold some powerful tools, and they empower you to give your audience more of what they want. Find out which posts get the most engagement, dwell-time, or conversions and try to find a common thread between them. Maybe all your best performing content is under five seconds? Or, maybe certain times of day see a higher click rate? Do traditional style commercials get the traction you expected? There are countless factors that could draw a common theme between your best work. Find the factors that matter and capitalize on them.

## #5 Have the right tools for the job

High-quality content is essential. Long gone are the days when grainy 360p video and stock fonts would cut it. If you want your content to catch people's eye it has to be well-produced and distinctive. Video and photo editing software can get expensive and complex at the high end, but there are a number of customer-friendly options out there with more than enough features to let you put out excellent content for social media. If you are up for a bit of DIY editing, then find the one that works for you and dedicate an afternoon to learning how to make it sing. Alternatively, set aside a budget and hire freelancers to edit for you. Freelance talent can be found relatively cheaply and can shine your content up to professional standards in double time. With all the options available there is no need for your social media content to ever be anything less than stunning ever again!



## SIX HEALTHY TIPS TO EFFECTIVELY MANAGE YOUR LOAN REPAYMENTS

With the economic crisis on the rise, people are compelled to apply for loans in order to cover their urgent financial needs during times of emergency. Apparently, there are wide ranges of loans that are available for the public to apply for - there are car loans, home loans, student loans, personal loans, purchase loans, and more. And the list goes on and on. While it may be true that some loans have low-interest rates and repayments; but, it is to be noted that if we find ourselves indebted to a series of loans, then, we will just wake up one day realizing that we are already having a hard time paying off those loans and it will take a number of years to get out of those debts. As a result, it is highly advisable that we manage well our loan repayments in order not to get eaten by our debts alive and be washed down into the drain of bad credit history.

First and foremost, before you get yourselves into various kinds of loans; it is imperative that you first plan your repayment system. You need to create a monthly budget to have a clear figure of all your expenses and your revenues. It is important to determine the priority of your loan repayments so it doesn't end up at the bottom-most part of your list and end up being neglected. Keep in mind that loan repayments that are skipped will have serious consequences such as interest rates being higher on the next repayment schedule.

Furthermore, you must also take into consideration that you need to keep a healthy record of repayments so that you'll be able to maintain a good credit record and the next time you apply for a loan you can enjoy a much lower interest rate.

Also, you need to develop a healthy spending plan so that you do not end up with a zero balance on your accounts every month. It will be helpful to save even at least \$20 every month for emergency purposes.

You need to make sure that you pay in full your credit card bills every month; and, you can only do this if you'll only charge a certain amount that you know you can afford to pay off.

If you are planning on signing up for a loan, you need to know all the repayment plans available and choose the best one that will suit your preference, circumstance, and budget.

In instances wherein you will not be able to pay your monthly repayment due - you need to contact your credit company as soon as possible so that they can make the necessary arrangements about your situation.

It is highly advisable to pay repayments off with cash rather than with credit cards because this just does not make sense because you are paying off one debt but then you become indebted to another. And the cycle of being indebted goes on and on until you find yourself unable to manage your debts and repayments anymore.







# SALUBRE ENTERTAINMENT

• NETWORK •

Salubre Entertainment Network is an entertainment company that empowers young people to bring awareness to the less fortunate. Salubre Entertainment Network not only celebrates the beauty of each of its beauty queens, but it also empowers them to help others in need. Established by Maryrose Salubre of Salubre Models International, our projects and publications aim to raise funds for a variety of worthy causes, chief of which is to help Bunga National High School (BNH) in Leyte, the Philippines rebuild.

