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Dear Client

1. Always remember you needed it or you just want it?

2. Call all the companies who bill you talk to customer services try to bring down the bill or negotiate your present contract they are running promotional all the time

3. Hire the following professionals to negotiate on your behalf. Do your homework compare and ask all the information in writing for any problems may arise in the future.

Example of Companies

Cable, Wireless, Internet, Home Security, Gym membership, Satellite radio, and all other 3rd Party companies

BILL REDUCERS Misc. types of bills

A. www.billfixer.com B. www.BillCutterz.com C. www.Billshark.com D. www.Shrinkabill.com

* The Company will negotiate on your behalf. The Companies claim they save their customers an average of 25 to 35% and charge a range of 25% to 35% and charge a range of one third to half of the first year or two's savings as a fee.

* You'll have to send them or upload a copy of a recent bill to get started, and they may ask for personal details such as the last 4 digit of social security number or your mother maiden name to identify themselves to your billers.

* If you're not comfortable with that, you can opt to be on the phone when your third party company makes the call, or they have your biller call you to verify that it's ok for the third party to negotiate on your behalf

Bill reducers for Medical

1. www.Copatent.com

* A service that focuses on medical bills, need copy of the bill in question via mail, fax or upload.

*Next the company analyzes it and sends you a report detailing how much it believes you should have been charged and the reasons for the overage, at that point, you can negotiate for yourself or hire co patient to do it for you. for 35% of whatever it saves you. On average customers shave about 40% off their bills, for savings of \$3,000 the Company says

For auto-pay subscriptions

* Many of us have continued to auto pay for a service we've stopped using or forgotten we had.

* Trim (online at www.asktrim.com)

* www.Truebill.com

* Both free Services, scour your credit and debit card statements for recurring charges and ask you which of them you want to cancel.

* Those most canceled, according to True bill CEO Yahya Mokhtarazada, include a number of credit-Monitoring services, Stamps.com Kindle Unlimited and Care.com

- You can obtain

- A. fee base financial adviser www.garrettplanningnetwork.com interview in person or by phone

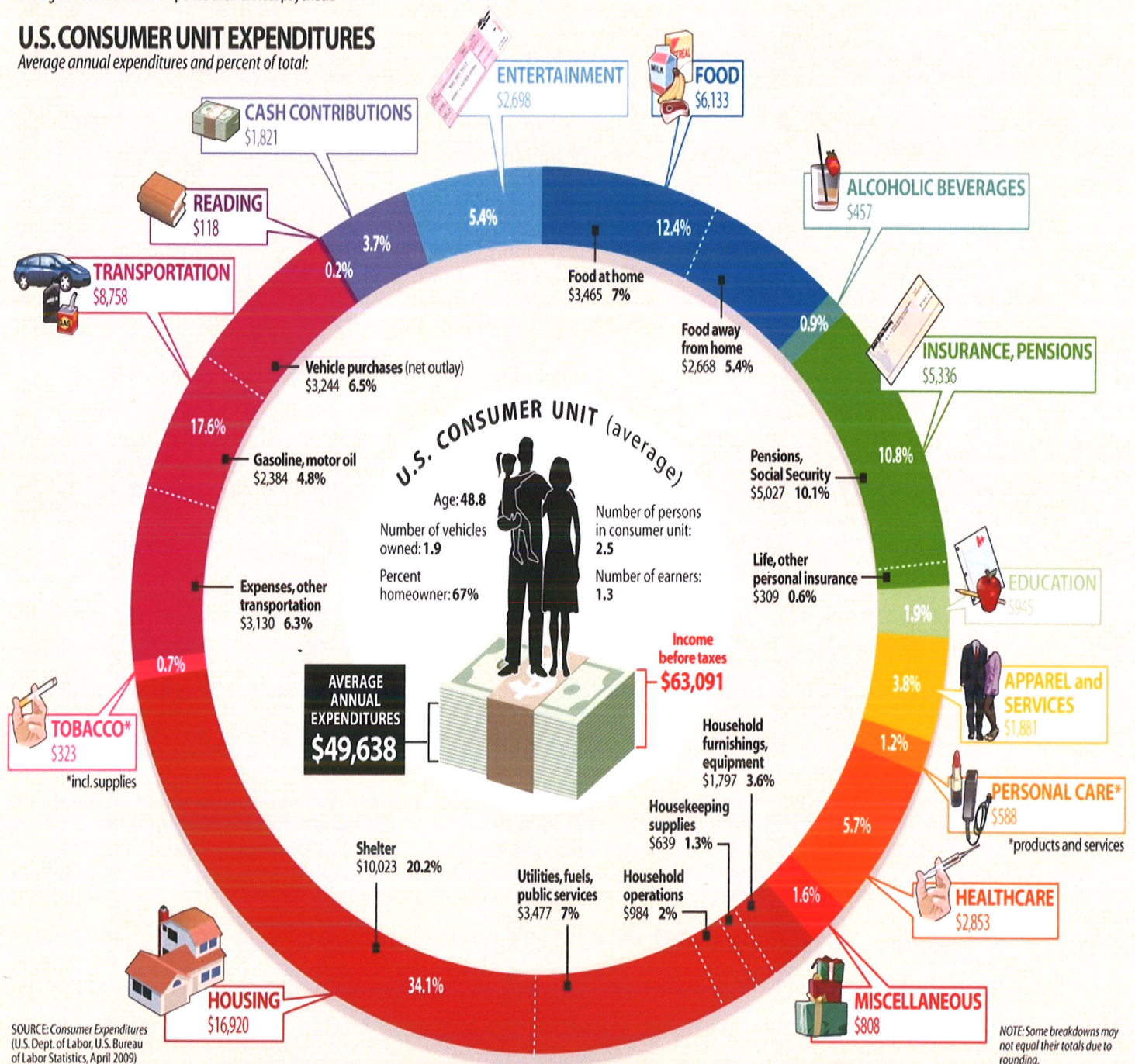
- B. Non Profit credit counselor they offer debt management plans www.nfcc.org

Where Does the Money Go?

The Department of Labor's latest survey provides a detailed look into how the average U.S. consumer unit spends their annual paycheck.

U.S. CONSUMER UNIT EXPENDITURES

Average annual expenditures and percent of total:



SOURCE: Consumer Expenditures (U.S. Dept. of Labor, U.S. Bureau of Labor Statistics, April 2009)

Attention Clients

If you give us your Income categorized for Business and Personal

If you give us your Expenses categorized for Business and Personal

We can create a Pie Chart for you to view your personal and business and how you can increase your income and decrease your Expenses. This way you can have disposable income to invest, Education, Vacations.