

**YOU WILL
MAKE FEWER
CHARGES ON
YOUR
CREDIT CARDS**

GUARANTEED

Imagine for a moment you are about to use your credit card to buy something you really don't need and/or would be embarrassed to tell your friends or relatives about.

Continue to imagine that the moment your purchase was approved an email went out to those same friends and relatives detailing the purchase.

Would you be more or less likely to make the purchase?

Probably less, particularly if you **asked your friends and relatives to make you explain all your charges.**

Just think about having to justify all your credit card charges to one or more people. I know just the thought of this is making some people sweat!

You can set this up to happen automatically and it doesn't have to cost you a dime.

This document is 10 pages long but the process should take you less than 5 minutes to set up....maybe 10....but however long it takes you will be worth it and may save you many thousands of dollars.

What you'll need...

1)Credit card companies that will send you an email alert when a charge is made. I have a Chase and a Capital One card and they both have this capability. I'd be surprised if yours doesn't. If it's not evident how to do it on their website, make a phone call.

2)A Gmail email address (free) <http://www.Gmail.com>

Step 1- Sign up for a free email account at Gmail.

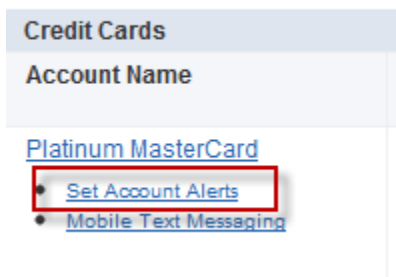
Step 2- Log into your credit card company websites and find out how to set up an Alert.

Here is what the link looks like at Chase.com...

Customer Center

- ▶ [Try Chase Mobile](#)
- ▶ [Account Alerts](#)
- ▶ [Change my password](#)
- ▶ [Change mailing address/phone](#)
- ▶ [Download Center](#)
- ▶ [Add employee card](#)
- ▶ [Change spending limit](#)
- ▶ [Create expense report](#)
- ▶ [Manage accounts](#)

and CapitalOne.com...



Step 3 - Set it up so that every time a charge is made to your accounts an email notice goes out to your new Gmail account.

NOTE:

I think you should ask your friends ahead of time if they would be willing to help you do better with your finances.

Since you aren't asking them to lend you money, I imagine their answer will be YES!

Explain to them that they will be getting an email every time you use your credit card and ask them to make you justify each charge.

You could put the call out for volunteers on your Facebook page or via email, for instance...

"Attention friends, I need some help. Don't worry, I don't need a kidney or to borrow any money. I simply need you to hold me accountable for my credit card purchases. I figure I'll spend less if I have a bunch of friends "watching" as I use

them. I am setting things up so that every time I use one of my credit cards, my "support team" will get an email detailing the purchase.

As a member of my "support team" all I'd ask is that when you get this email, take a look at it. If it looks like something I might not really NEED, please ask me about it. I figure the constant threat of having to justify all my purchases will encourage me to make better decisions with my money.

I'd be glad to join YOUR support team if you like this idea and show you how to set it up as well. If you are willing to help, please let me know what email I should use for you."

Make them aware that they should be on the lookout for a confirmation email from Gmail.

If they like this idea, feel free to send them to get their own copy of this pdf. They can do that at:

<http://www.LeoQuinn.com/watchme>

A note about who to ask to be on your "team"...

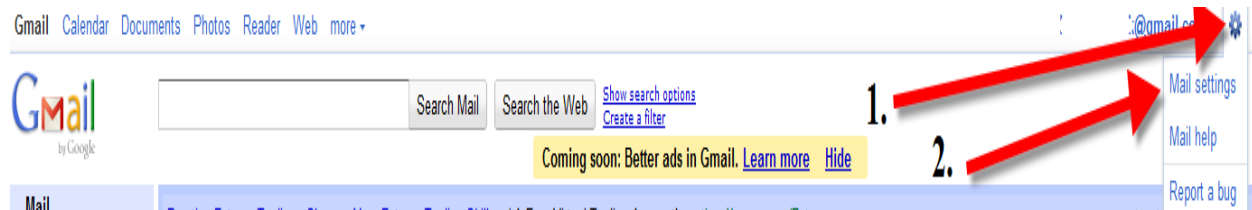
Choose some "mean" people. Not people who would enjoy clubbing seals but people who you are slightly afraid of because they are very direct and perhaps enjoy confrontation.

This alone will cut down on your credit card usage!

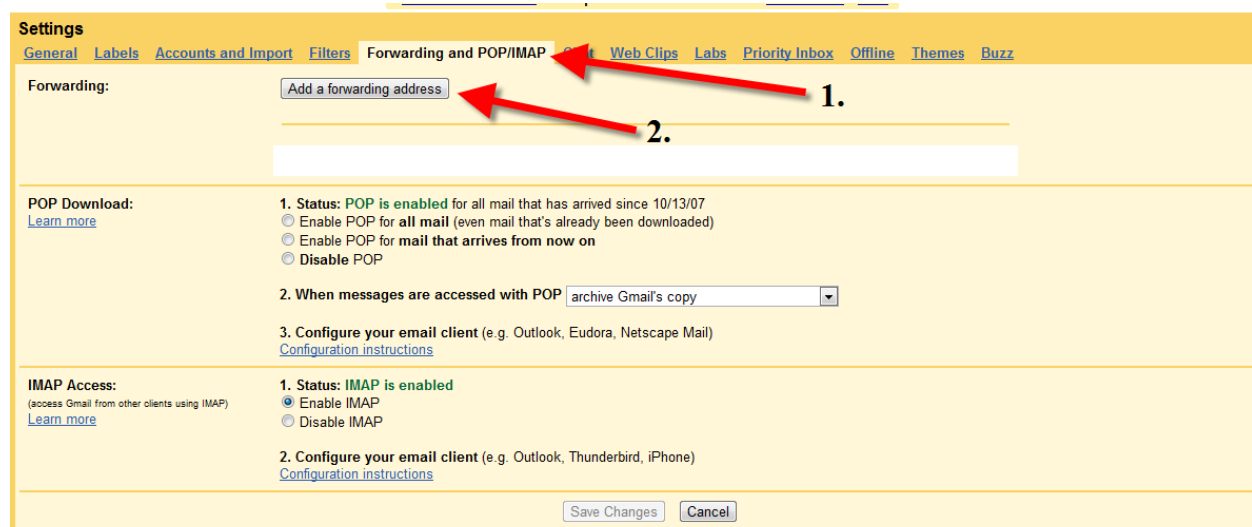
It's OK to get some "creampuffs" in there...the people who think you can do no wrong and agree that you need that 52" TV screen because your eyesight is bad...but get the tough people in there too!

The next step is to set it up so that when an email arrives at your new Gmail account it gets sent to your support team.

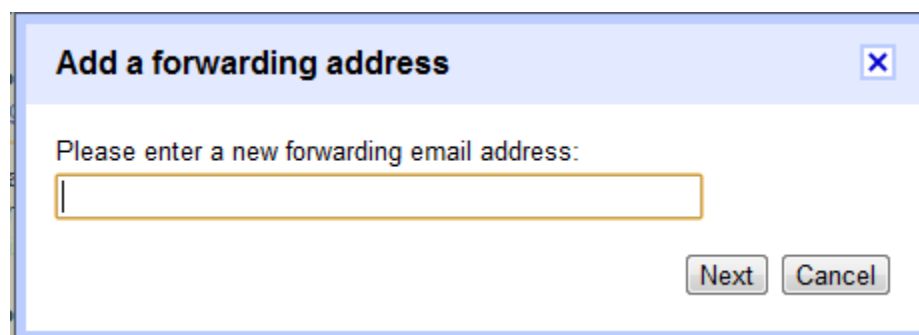
Log into your Gmail account and click MAIL SETTINGS...



Then...Click the FORWARDING and POP/IMAP tab. Then Click "Add a forwarding address"

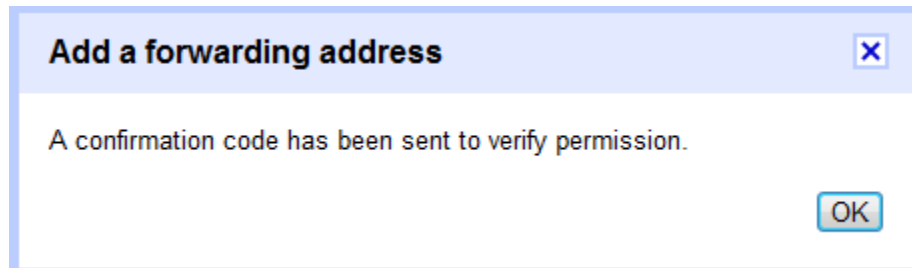


Next comes this box...



In that box you enter the email address of a "support team" member.

Once you put in the group email address you'll get this box...



Your support team member will get an email from Gmail verifying they have your permission to forward emails. Contact your team member and ask them to send you a copy of that mail so you can input that verification code as seen below....

Settings
General Labels Accounts and Import Filters Forwarding and POP/IMAP Chat Web Clips Labs Priority Inbox Offline Themes Buzz

Forwarding: [Add a forwarding address](#)

Verify @yahoogroups.com [Verify](#) [Re-send email](#) [Remove address](#)

POP Download:
[Learn more](#)

1. Status: POP is enabled for all mail that has arrived since 10/13/07
☐ Enable POP for all mail (even mail that's already been downloaded)
☐ Enable POP for mail that arrives from now on
☐ Disable POP

2. When messages are accessed with POP: archive Gmail's copy

3. Configure your email client (e.g. Outlook, Eudora, Netscape Mail)
[Configuration instructions](#)

IMAP Access:
(access Gmail from other clients using IMAP)
[Learn more](#)

1. Status: IMAP is enabled
☒ Enable IMAP
☐ Disable IMAP

2. Configure your email client (e.g. Outlook, Thunderbird, iPhone)
[Configuration instructions](#)

[Save Changes](#) [Cancel](#)

Paste confirmation code here

Click VERIFY.

Repeat that process for all your support team members.

Settings

General Labels Accounts and Import Filters **Forwarding and POP/IMAP** Chat Web Clips Labs Priority Inbox Offline Themes Buzz

Forwarding:

☐ Disable forwarding

☒ Forward a copy of incoming mail to and

[Add a forwarding address](#)

POP Download: [Learn more](#)

1. Status: POP is enabled for all mail that has arrived since 10/13/07

☐ Enable POP for **all mail** (even mail that's already been downloaded)

☐ Enable POP for **mail that arrives from now on**

☐ Disable POP

2. When messages are accessed with POP

3. Configure your email client (e.g. Outlook, Eudora, Netscape Mail)

[Configuration instructions](#)

IMPORTANT NOTE

Always make sure that as you are working here you make sure that **DISABLE FORWARDING** is the radio button chosen otherwise ALL email coming to this account will be forwarded to one person.

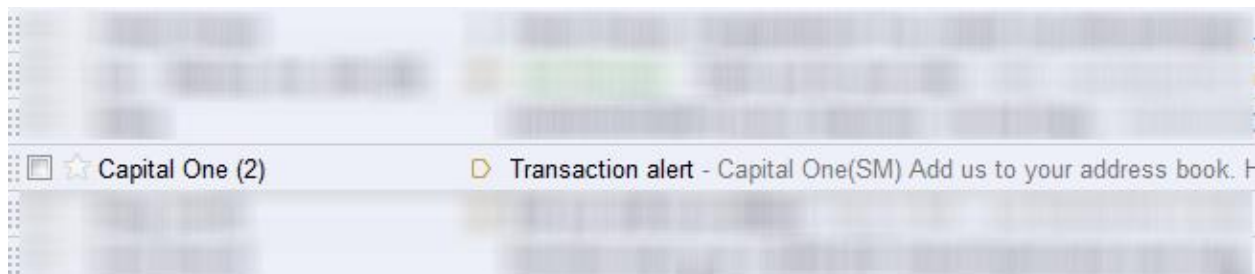
All you really want though is to forward the TRANSACTION ALERTS.

You probably don't want them to get all the other notices from your credit card companies...the ones that tell you your balance...or how close you are to your limit etc.

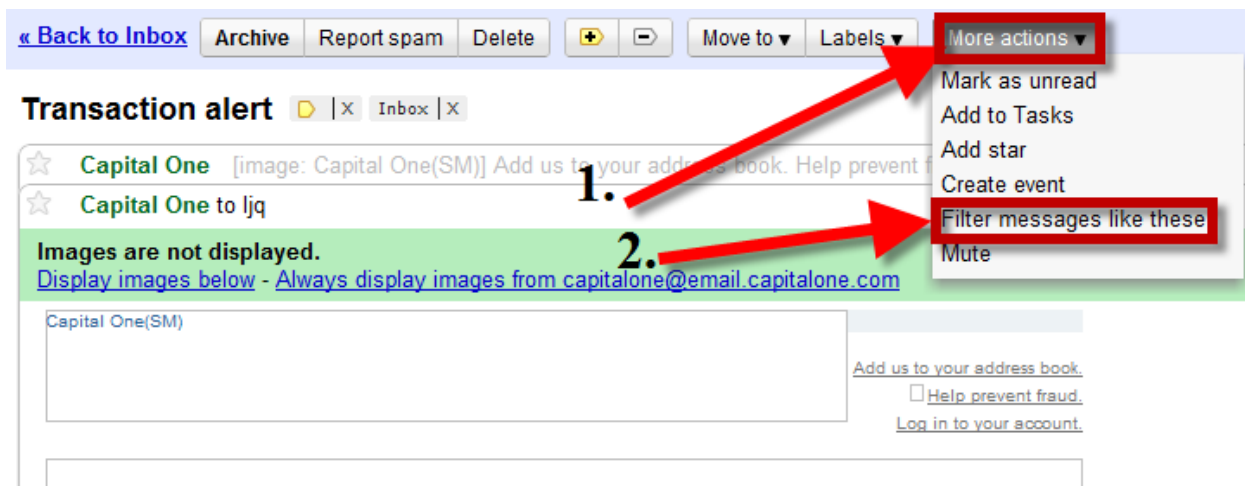
If you do, leave things as they are. It will ramp up the motivation to get them paid off, that's for sure!

If however you only want them to get transaction alerts you'll first need to know what they look like.

Here is what mine from Capital One look like in Gmail...



Next step is to open the email and click **MORE ACTIONS** and then **FILTER MESSAGES LIKE THESE...**



Create a Filter

Choose search criteria Specify the criteria you'd like to use for determining what to do with a message as it arrives. Use "Test Search" to Messages in Spam and Trash will not be searched.

From: Has the words:

To: Doesn't have:

Subject:

[Show current filters](#)

The FROM field will be pre-populated with the email address of your credit card company but you should add whatever they use in the SUBJECT line... in this case "Transaction alert". Click NEXT STEP.

Create a Filter

Choose action - Now, select the action you'd like to take on messages that match the criteria you specified.
 When a message arrives that matches the search: **from:(capitalone@email.capitalone.com) subject:(Transaction alert)**, do the following:

☐ Skip the Inbox (Archive it)

☐ Mark as read

☐ Star it

☐ Apply the label:

☒ Forward it to: [Manage your forwarding addresses](#)

☐ Delete it

☐ Never send it to Spam

Note: old mail will not be forwarded

[Show current filters](#)

Choose the FORWARD IT TO: box and then choose an email address of one of your team members. Then click CREATE FILTER.

Repeat that process for all your team members.

Now all your transactions will be copied to your support team.

Scary? GREAT!

IMPORTANT NOTE #2

Before you turn on the forwarding make sure the info you get in the "Transaction alert" emails isn't too personal. Generally you'll get the last 4 digits of the card...the amount charged and to whom and that's fine. I would hope they not include your total balance or social security number, for example.

CONCLUSION

If you've chosen the right kind of people...or at least some of the right kind of people to be your support team in this, you will find yourself using your credit cards for "frivolous" purchases a LOT less.

It's human nature to not want to be embarrassed publically and this puts control of that firmly in your hands.

Of course, you can beat this system by turning off the forwarding or not including all your credit/debit cards but the only person you are hurting is yourself and future generations who may have to take care of you!

Think about your DEFAULT FUTURE if you continue to spend money you don't have.

Here is an example of a good "investment" using your credit cards....



"FINALLY...You Can Pay Off ALL Your Debts, Including Your Mortgage, *In Less Than 10 Years*...Even If You Just Got Your Mortgage Yesterday...AND the More Debts You Have the Better!"



I've been teaching this information in live, local workshops since 1997. If you can pay all your bills on time now, this WILL work for you. Get all the details by clicking below www.LeoQuinn.com

Explain to your support team that this information will help you pay off all your debt, not just your credit cards, in a fraction of the "normal" time and encourage them to check it out too! www.LeoQuinn.com

You can follow me on Twitter... <http://twitter.com/LeoQuinn>

or Facebook <http://www.facebook.com/YourMoneyMotivator>

Please send me an email to let me know how this process works for you!

Thank you,

A handwritten signature in black ink that reads "Leo J. Quinn". The signature is stylized with a cursive-like flow.

ljq@leoquinn.com